



WEALTH INITIATIVES



Note: Referral Commissions paid to Wealth Initiatives for Client Purchases. Tax Comments Based on Current Tax Law 2009.

INSURANCE	Description	Benefits	Suited For
Tax Free Health Account	Grow Your Funds Tax Free for Future Health Care Concerns	Tax Free Growth Tax Free Withdraws for Qualifying Health Issues	Anyone Concerned With Future Health Care Costs
Critical Illness,	Cancer, Heart Attack, Stroke Plus More	Guaranteed! Return of Premiums! You get your money back! Up to \$2,000,000 in Coverage Insures Your Net Worth	Anyone with Investments Anyone who wants to save money. Anyone who wants insurance to cover Health Care
Disability	Injury, Illness	Guaranteed! Pays you when you can not work! Return of Premiums	Anyone not getting full coverage from their employer
Long Term Care (LTC)	Covers Your Care and More	Guaranteed! 7/10 Men will need LTC, 8/10 Women	Anyone with Investments Anyone who wants to secure their future Care.
Universal Life	Investing with NO TAX Flexible Life Insurance	"The Best Tax Avoidance Structure in Canada" Tax Free Growth Tax Free Income Tax Free to Beneficiaries	Anyone who wants to invest and NEVER NEVER Pay Income Tax
RESP	Education Savings Plan	Guaranteed! (Principle Protection) Government Grant 20%+ (instant 20% ROI) Bonuses Up To \$7500	Parents Grandparents Guardians
Mortgage	One Account Mortgage	Low Rate 3.25% (as of December 2009) Save Years and \$\$Thousands Consolidate Debt at 3.25% Flexible - No limits on payments, Can miss payments No need to apply for credit in the future	Anyone with a Prime or higher mortgage and 20% equity in home. (or 10% w/premium)
Medical Plan	Health Trust Small Business Medical Benefits	Very Flexible Expense items such as Eye Glasses, Diabetic Supplies, Laser Eye Surgery, Dental Covers Medical Practitioner. Including: Masseur, Homeopath, Naturopath	Small Business Owner. Incorporated or Sole Proprietor
INVESTMENTS	Description	Benefits	Suited For
Tax Free Health Account	Lower Your Taxes and Build Your Emergency Health Care Fund	SELF INSURE and Reduce Current and Future Taxes. Withdraw Tax Free for Qualifying Health Care Issues	Anyone Concerned with Future Health Care Costs.
iFinance	Use your RRSP how You Want	Money to Invest in Your Business Money to Invest in Your Real Estate Money to do what you want!	Anyone with money in an RRSP and looking for funds to finance other avenues
League (REIT)	Real Estate Investment Trust	Local, All Canadian, Private REIT 9% Cash Flow, 6% unit gain = 15%/yr	Cash Flow
Guaranteed Lifetime Minimum Withdraws	Personal Guaranteed Pension Plan	Never Lose Your Money Build Your Own Pension Plan Guaranteed Principle and Market Potential 7% Bonus Every Year while Growing Guaranteed Payments in Retirement with Market Increases	Growth and Retirement Cash Flow
New Solutions	Loans Against Major Receivables	3yr 9% or 5yr 11% Target Returns Monthly Cashflow Zurich Insurance	\$50,000 CAD or USD Minimum
Focused Money	Life Settlements	10% Target Return Asset Backed by American Life Insurance Policies	Growth \$5000 Minimum, TFSA/RRSP
Capmor	Key Equipment Leasing	Leases, Additional Security 3yr 8-10% /yr Target Monthly Cash flow or 5yr 10-12% /yr Target 36months	\$50,000 CDN Minimum
Individual Pension Plan (IPP)	Supersized RRSP Defined Benefit Pension	Build Tax Sheltered Pension Plan NOT limited to \$20,000 RRSP limit. Contributions are Tax Deductible to Company.	\$100,000/yr + Income Age 40-60 years
TAX PLANS	Description	Benefits	Suited For
Shallow Oil and Gas	Flow Thru Share	LOW RISK Flow Thru	\$60K+ Income
Health Trust	Write off all your medical bills	See Above	\$38K + Income and Corporations
TFSA	Tax Free Savings Account	No Tax	Everyone
SUPERSIZED TFSA	Life Time Tax Exemption Plan	NO TAX EVER!	Anyone wanting to invest with no Tax EVER!



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