

Essential Passive Income Concept



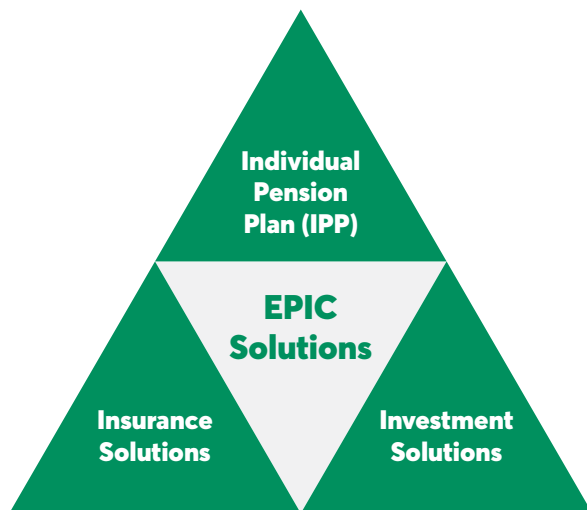
FOR ADVISORS ONLY

Maximizing your client's access to the Small Business Tax Rate

The majority of small businesses in Canada are carried on through private corporations. Many business owners and incorporated professionals rely on the financial success of their corporation to provide income for their families and savings for retirement. Since the 2019 application of the passive investment income rules, business owners are looking to their professional advisors to understand and offer strategies to minimize the adverse effects of these rules—especially since they've worked hard to grow their business amid the economic disruptions of recent years.

Desjardins Insurance is pleased to announce the launch of **Essential Passive Income Concept (EPIC)**, a dynamic planning approach that will assist you and your clients to evaluate the potential effects of the passive investment income rules on their corporation. Using **EPIC**, your client can:

- Reduce their current and future taxes
- Improve their corporation's risk management tools
- Enhance their estate and retirement options



We did our homework

To better understand the current market needs, **Desjardins Insurance commissioned Environics Research¹** to help us talk with a select group of advisors and allied professionals across Canada about how the passive investment rules were affecting clients and identify "hot spots" where Desjardins Insurance could provide solutions. This focus group provided **valuable insights** in terms of considering new tax planning options, reviewing their client's corporate structure, and being open to alternatives to more traditional corporate investment strategies. Desjardins Insurance showed the research group a preview of EPIC. They had some interesting comments about this innovative corporate planning concept.

Find out more →

¹ Focus group conducted by Environics Research Group Ltd. in Q2-2020.

Things you should know about Desjardins Insurance's EPIC



THE INTEGRATED STRUCTURE

"You've given a product integrated suite that solves lots of things, so I have to find out which issues does the client have. What I like here, no matter which way he talks, I pull out one piece of paper, here is how it will work."



MAKING IT EASY TO TALK WITH CLIENTS

"It's nice to have a product suite that you can draw on, the company's behind understanding what the client's needs are."



OPENING THE CORPORATE PLANNING DISCUSSION

"I want reasons to bring things to talk about or how to position. This could work very well for meetings."



DESJARDINS INSURANCE AND INNOVATIVE PRODUCTS

"Desjardins has very unique combinations that I really like for clients."

Benefits of EPIC

- Helps reduce the impact of the passive investment income rules on your client's corporate tax situation
- Enhances corporate liquidity in the case of a shareholder's death or critical illness, if insurance is part of your client's solution
- Reduces the corporation's tax burden, resulting in significant cumulative tax savings
- Improves your client's retirement planning opportunities if an IPP is part of your EPIC solution
- Creates more planning flexibility for clients and their corporations, now and into the future

EPIC advisor toolkit: Making the complex, simple

To help present the concept to your clients, we've launched the EPIC advisor toolkit that provides you with:

- A straightforward sales process
- A checklist to ensure that key activities are covered during the process
- Access to our exclusive EPIC client report (prepared by an EPIC specialist who will consult with you during the process)

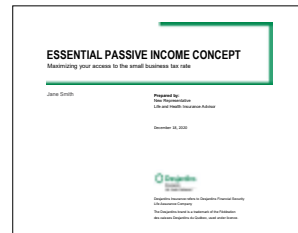
EPIC Planning Process



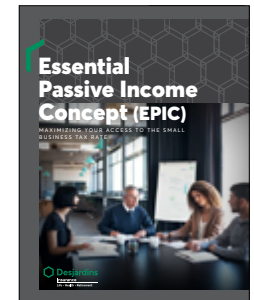
EPIC Questionnaire



EPIC Report



EPIC Client Guide



The EPIC marketing material includes client and professional advisor brochures, along with case studies that highlight the advantages of EPIC for your different types of business owner clients.

Contact your partnered Regional Sales Director to learn more about how you can use EPIC to help you meet your business owner clients' planning needs.

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