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Lifecycle Wealth

A Lifetime of Tax Savings.

Tax-smart wealth creation for business owners and high-net-worth Canadians

In partnership with Mandeville Private Client Inc. · Toronto, ON

LIFECYCLE wealth
Wealth Retention Strategies

MANDEVILLE™
PRIVATE CLIENT INC.

Time Builds Wealth. Taxes Erode It.

We believe in the power of time — it is how extraordinary people build real wealth. But left unmanaged, time works against you: personal and corporate taxes quietly erode what your company creates.

Working For You

+ **Time and compounding**
Wealth grows quietly inside your company, year after year.

+ **Your business**
The engine of wealth creation — and your best investment.

+ **Retained corporate earnings**
Capital compounding at low corporate tax rates.

Working Against You

− **Personal tax**
Salary and dividends taxed at the highest marginal rates.

− **Tax on passive income**
Investment income inside and outside the company erodes returns.

− **Estate tax**
A final tax bill on everything that remains.

Thinking Outside the Box

Six principles that change how business owners build wealth:

1

Your company is your best investment — and your best tax shelter.

2

You are the key to wealth creation.

3

Corporate wealth funds your lifestyle — including tax-deductible debt on your homes.

4

Save your business income. Spend taxable investment income.

5

Retire when you can live comfortably on your investments.

6

One simple goal: pay little or no estate tax.

The Lifecycle Wealth Plan

Three disciplines. One integrated plan — coordinated by one team.

1

Tax-Smart Financial Planning

- Your Lifecycle Wealth Plan
- Lifestyle funding
- Transition & retirement planning
- Estate & philanthropic planning
- Least tax at each stage

2

Best-in-Class Insurance

- Proactive risk management
- Term & whole life
- Disability coverage
- Critical illness coverage
- Help fund specific lifestyle needs
- Minimize estate tax

3

Professional Investment Management

- Corporately owned high-quality, low-fee diversified public investments
- Investments fund current lifestyle and retirement, structured to minimize tax

One Plan for Every Stage of Life

The Lifecycle Wealth Plan is built to pay less tax at each stage — from growth to legacy.

Build

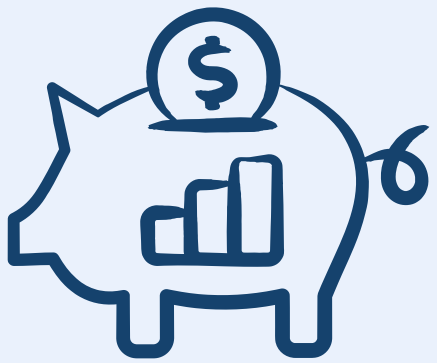
Grow your company inside a tax-smart corporate structure.

Fund

Corporate wealth funds your lifestyle tax-efficiently.

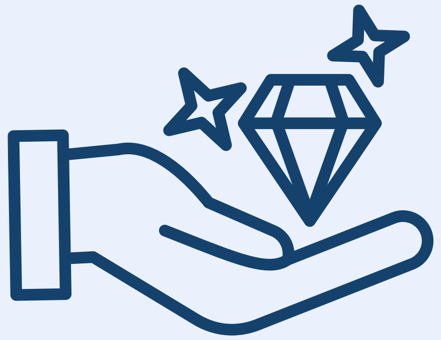
Transition

Plan your exit years ahead — sale or succession.



Retire

Live comfortably on your investment income.



Legacy

Pass on wealth with little or no estate tax.

At every stage: save your business income, spend taxable investment income.

Eight Tax Smart Programs

Tax smart at every stage of life, providing for each generation.

1. Tax smart home financing
2. Let unproductive assets work for you
3. Tax efficient education funding for children
4. Family income sprinkling
5. Cash extraction programs
6. Tax reduced retirement spending
7. Tax optimized business transition
8. Generational legacy

My Business, My Retirement, My Legacy

Legacy planning begins when the business has created more wealth than retirement needs.

1 More than enough

Your best investment and best tax shelter did its job. Retirement is funded, with capital left over.

2 The next generation

Good financial practices, taught early, so the wealth you leave can sustain the generations that follow.

3 Help along the way

Tax-smart financing for a first home, and funding for grandchildren's education costs.

4 Family guidelines

Clear rules that keep the family's corporate wealth advantage compounding from generation to generation.

My Business, My Retirement, My Legacy

Owners at this stage tend to say the same four things. If they sound like you, you are already there.

"There's more in the company than I'm ever going to spend."	Then the question is no longer retirement. It's who receives the rest — and what tax comes with it.
"I don't want the money to ruin my kids."	Wealth sustains a family when the financial practices arrive before the money does.
"I'd like to help with a first home and school costs."	There is a tax-smart way to do both, and an expensive way. The difference is planning ahead.
"I want the family to know the rules before I'm gone."	Family guidelines keep the corporate wealth advantage working generation after generation.

Every one of these has a tax-smart answer — if it is planned before it is needed.

Avoiding Shirtsleeves to Shirtsleeves

Wealth rarely survives three generations by accident — a proactive plan charts the way.

1

Proper Structure

- Corporate and trust structure
- Family guidelines everyone understands
- Set years ahead, not at the end

2

Tax-Smart Insurance

- Insurance as an asset, not a cost
- Moves capital to the next generation
- Funds the final tax bill

3

Diversified Tax-Efficient Investing

- High-quality, low-fee and diversified
- Income and growth taxed as lightly as possible
- Built to sustain more than one generation

Organized proactively and coordinated by one team — the Lifecycle Wealth Team difference.

The Team Behind Your Plan

Laura Fitzsimons

Partner & Insurance Advisor, Lifecycle Wealth

35+ years in insurance
MDRT Top of the Table

Tim Leonard

Partner · Investment Advisor, Mandeville

Retired Deloitte Partner
Architect of the Lifecycle Wealth Plan

Kaylin Fitzsimons

Partner & Insurance Advisor · Investment Advisor, Mandeville

Insurance as an asset
Tax-efficient portfolio design

Fawaz Alathamna

Partner · Investment Advisor, Mandeville

Former District Vice President
Evidence-based investing

Together: 80+ years of combined experience serving business owners and high-net-worth families.

How We Work With Your Company

1. Your company is your best investment — and your best tax shelter.
2. One integrated Lifecycle Wealth Plan: tax strategy, best-in-class insurance, and private investments at every stage of life.
3. Corporate wealth funds your lifestyle tax-efficiently — save your business income, spend taxable investment income.
4. Transition and retirement planning so you retire when you can live comfortably on your investments.
5. Estate and philanthropic planning with one simple goal: pay little or no estate tax.

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What Makes Us Different

Most advisors start with your portfolio. We start with your company.

1 Tax-first, not product-first

Every decision is organized around lifetime tax savings — ending with little or no estate tax.

2 Insurance as an asset, not a cost

Access to unique products and financing sources creates high-impact, tax-efficient insurance solutions.

3 Boutique with unusual depth

80+ combined years: a retired Deloitte partner, MDRT Top of the Table insurance expertise, and institutional investment leadership.

4 One team, one system

Tax, insurance and investments coordinated together — not managed by three separate advisors.

Proven With Clients Like You

I was frustrated that I had all this money in the company and could not access it without paying a lot of tax. Tim's business experience helped me focus my practice and make the necessary changes. Tim and Laura have shown me how to pay off my cottage, house and boat all in a tax efficient manner, in a short period of time. I wish I would have met them sooner. I was also tired of losing money on my investments, Tim and Kaylin showed me a plan to minimize my risk. My investment roadmap allows me to reduce my tax on my investments, so I know what annual returns are required to live my current lifestyle in retirement. The Lifecycle Wealth Team care about me and my life unlike other financial advisors who just want to sell you products, whether you need it or not. They helped me with human resources, marketing, legal, accounting and reorganization of my company. They are specialists with dentists and get things done cost effectively.

"My worry is gone. I can now focus on growing my dental practices and spending time with family and friends.."

— Dr. Robert Perkins, Dentist in London, Ontario.

NEXT STEPS

Let's Build Your Plan

Ready to get started? Let's book a call and map out your next steps. — and see what a Lifecycle Wealth Plan could mean for your company, your lifestyle, and your legacy.

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Disclosure

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