



ADVANCED TAX AND ESTATE PLANNING SERVICES



Life insurance funding solutions address real planning needs for the transfer of wealth from high net-worth individuals and businesses. Life insurance can be structured to cost effectively optimize and fund such needs as capital gains tax, estate equalization and other succession funding requirements, buy/sell agreements, charitable giving, key person coverage, and alternative financing strategies. The complexities of business ownership and tax regulation, though, require sophisticated planning and creative solutions.

PPI Advisory's Planning Services group are industry experts who work with you and your advisors, including lawyers and accountants, in a close-knit, consultative relationship. The group takes on complex estate planning challenges and intricate tax issues, all of which benefit from a proven flair for innovative thinking.

THROUGH THIS PLANNING SERVICES GROUP OF LAWYERS, ACCOUNTANTS AND ACTUARIES YOUR ADVISOR HAS ACCESS TO:

- In-depth consultative support to help build customized solutions
- Educational seminars for other professional advisors and clients
- An extensive online library – the **Professional Resource Centre** – that houses advanced planning articles, fact finders and technical strategies

“ One of the biggest obstacles high net-worth individuals face is the capital gains tax on their estate upon death, which can be more than 20% of their estate value. By using insurance together with innovative tax planning and effective estate and corporate structuring, these individuals (often business owners) can reduce the capital dilution to their estate and fund other objectives including current capital maximization, business succession, charitable giving and estate equalization. ”

CHRIS IRELAND, CPA, CA, TEP
SENIOR VICE-PRESIDENT, PPI ADVISORY PLANNING SERVICES

THE PLANNING SERVICES GROUP APPLIES WIDE-RANGING EXPERIENCE TO TAX AND ESTATE PLANNING



Jean-Pierre Berger, LL.B., B.B.A., M.Tax, Fin.Pl., FSA - Jean-Pierre joined PPI in 2021 after working in the tax, estate and financial planning community in a variety of roles, most recently as a wealth management and tax planning consultant at a Canadian national insurance company. Jean-Pierre has published several articles for various industry groups and is involved in several committees, including the Association de planification fiscale et financière (APFF) and the Canadian Bar Association.



John McKay, B.Sc., FCIA - As a highly respected actuary within the insurance industry, John leads the design and pricing of a wide range of market leading insurance products, including specialized business and personal estate planning products. John, who joined PPI in 1984, is actively involved in Canadian life insurance industry associations including the Canadian Institute of Actuaries (CIA), and the Conference for Advanced Life Underwriting (CALU). He has also served on taxation committees for the Canadian Life and Health Insurance Association (CLHIA).



Diane Everett, LL.B., CLU, TEP, FEA - Diane joined PPI in 2000 and has over 30 years of experience in taxation, corporate reorganizations and life insurance tax and estate planning. Diane has spoken extensively at conferences and authored numerous articles for industry organizations. Diane is a member of the Law Society of Ontario, Law Society of British Columbia, Canadian Bar Association, Canadian Tax Foundation (CTF), Association de planification fiscale et financière (APFF), Conference for Advanced Life Underwriting (CALU), Advocis, International Fiscal Association, Society of Trust and Estate Practitioners (STEP) and is a designated Family Enterprise Advisor (FEA).



Glenn Stephens, LL.B., TEP, FEA - Prior to joining PPI in 2004, Glenn worked as a tax and estate planning specialist for a major Canadian insurer and for a national insurance distributor. In addition, Glenn was a Partner in a law firm, focusing on income tax, estate planning and corporate law. Glenn is a member of the Canadian Bar Association (Ontario), Society of Trust and Estate Practitioners (STEP), Conference for Advanced Life Underwriters (CALU), Canadian Tax Foundation (CTF) and has earned the Family Enterprise Advisor (FEA) designation. He has lectured and written extensively and is also the author of *Estate Planning with Life Insurance*, 6th edition, published in 2016.



Chris Ireland, CPA, CA, TEP - Chris joined PPI in 2003 after more than 20 years of experience in tax, estate and trust planning including several years as a Tax Partner in the Vancouver office of an international accounting firm. Chris has taught the CICA specialized tax course, "Advanced Tax Issues for the Owner Managed Business" and has written extensively in the area of tax planning and wealth preservation. Chris is a member of the Conference for Advanced Life Underwriting (CALU), the Canadian Tax Foundation (CTF) and Society of Trust and Estate Practitioners (STEP), and is a frequent speaker at tax and professional industry meetings. Chris is the former chair of the STEP Vancouver branch and is currently on the board of STEP Canada.



Melanie Zimmerman, CPA, CA, BBA, TEP - Previous to joining PPI Advisory in 2005, Melanie worked for over 15 years in the Vancouver office of an international accounting firm specializing in tax planning for estates and trusts, individuals, charities and private businesses. Melanie's focus on tax research includes contributions to PPI's extensive library of advanced planning educational material and technical strategies. Melanie is a member of the Canadian Tax Foundation (CTF) and Society of Trust and Estate Practitioners (STEP).

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