

STARTING SHORTLY

The IPP: A Bigger Pension, Funded by Your Corporation

The retirement structure most incorporated owners have never had explained to them

A Dundas Wealth Webinar · Tue Oct 6, 2026 · 7:00 PM ET / 4:00 PM PT

Greg Rozdeba · Fraser Lang, GBL Inc.

LIVE TONIGHT • OCT 6, 2026

The IPP: A Bigger Pension, Funded by Your Corporation

- 1 45 minutes of teaching, then live Q&A,** and the replay lands in every registrant's inbox.
- 2 Drop questions in the chat as we go.** We take them live at the end.
- 3 Everything today is education.** The only thing offered is a free strategy session.
- 4 Give this 45 uninterrupted minutes:** pen out, phone face-down, and have your incorporation year handy. This one rewards attention.

This session is educational and does not constitute tax, legal, or investment advice. All figures are illustrative and vary by age, salary history & province. • Dundas Wealth (Dundas Life Inc.) • FSRA Licence #37628M • Fraser Lang appears as a guest presenter from GBL Inc.

YOUR PRESENTERS TONIGHT

Who You're Hearing From



Greg Rozdeba

CO-FOUNDER & CEO, DUNDAS WEALTH · LLQP

Founded Dundas Life, then built Dundas Wealth when business owners started asking for corporate strategy. Leads a team of licensed advisors on tax, retirement and estate planning, working alongside owners' CPAs.



Fraser Lang

SVP, SALES & BUSINESS DEVELOPMENT, GBL INC. · CFP, CLU, CHS

23+ years consulting on Individual Pension Plans and RCAs. GBL, an independent pension and actuarial consulting firm, has set up more than 2,000 IPPs for Canadian business owners and incorporated professionals.

BEFORE WE START

This Is Built for a Specific Owner

YOU, IF

- ✓ Incorporated business owner or professional
- ✓ Paying yourself a **T4 salary**
- ✓ Roughly 40 or older
- ✓ Corporation reliably profitable, with retained earnings

STAY ANYWAY, IF

- You pay yourself **dividends only**: we'll show you exactly what switching would unlock, and it's the most-asked question at the end
- You're **under 40**: you'll know the decision point years before your peers

IN THE CHAT RIGHT NOW: YOUR PROVINCE + THE YEAR YOU INCORPORATED.

No structure fits everyone. Knowing whether this one fits you is the whole point of the hour.

**Canada gives a 30-year-old employee
and a 60-year-old business owner
the exact same RRSP limit.**

18% of income, capped at **\$33,810**, whether retirement is 35 years away or five.

There's a structure where the limit is calculated from your age instead.

The RRSP Is a Defined-Contribution World

- 1 **What goes IN is fixed:** 18% of earned income, capped at \$33,810, the same cap for everyone.
- 2 **What comes OUT is whatever markets deliver:** the risk of a bad decade is yours.
- 3 **Age is nowhere in the formula.** The plan doesn't know retirement is getting close.



SECTION 1 • THE AGE-BASED LIMIT

A Pension Works Backwards

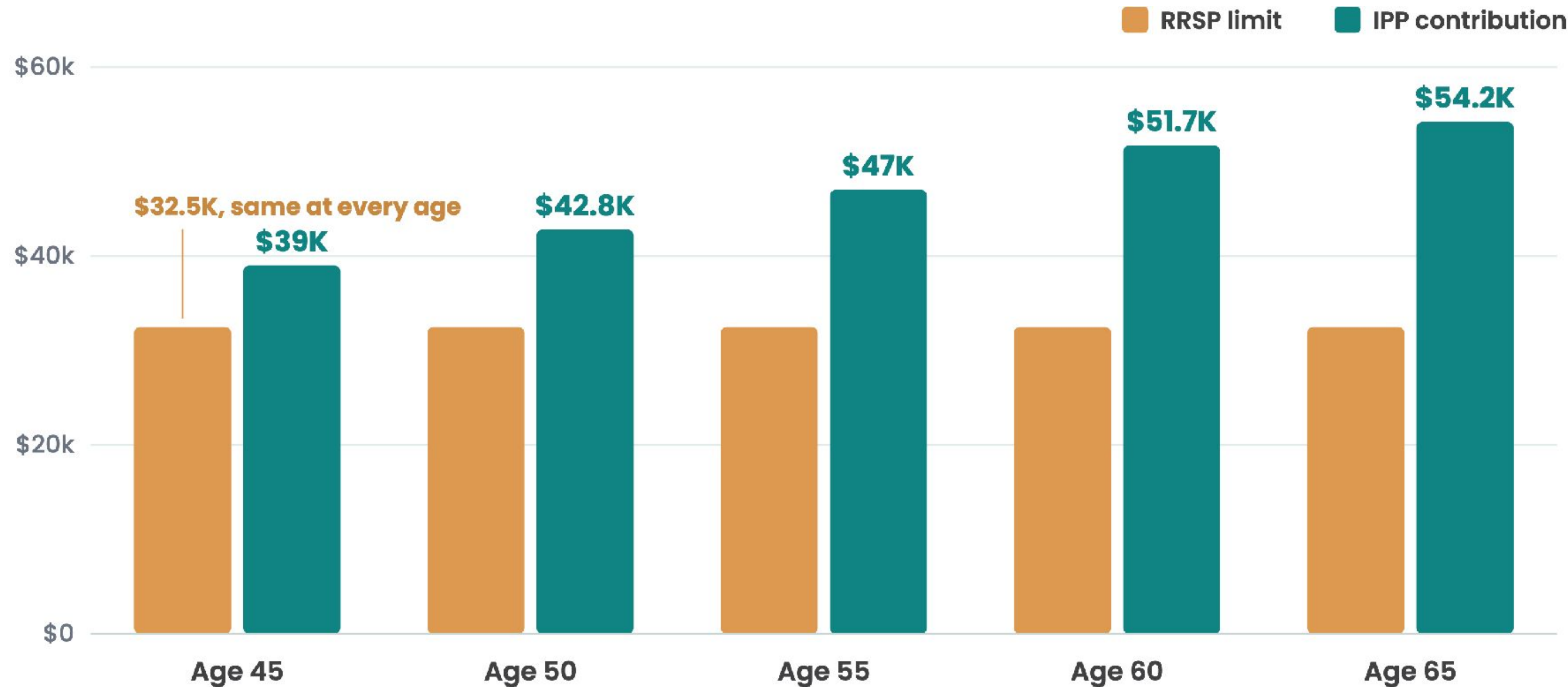
- 1** **Start from the OUTCOME:** a defined retirement benefit, the same structure every hospital and university pension runs on.
- 2** **An actuary calculates what it costs TODAY** to fund that promise.
- 3** **The older you are, the fewer compounding years remain,** so the allowed contribution RISES with age. Deductibly.

Flat line vs. rising curve. That's the entire webinar in one sentence.

SECTION 1 • THE GAP, BY AGE

The RRSP Ceiling Doesn't Rise With Your Age

At 60, an IPP allows about 59% more than the RRSP. By 65, about two-thirds more.



Source: GBL Inc., 2025 figures. Assumes T4 earnings of \$180,500+; lower salaries mean lower room. Your actuarial valuation sets the real number. RRSP and IPP are both shown at 2025 figures. The 2026 RRSP limit is \$33,810.

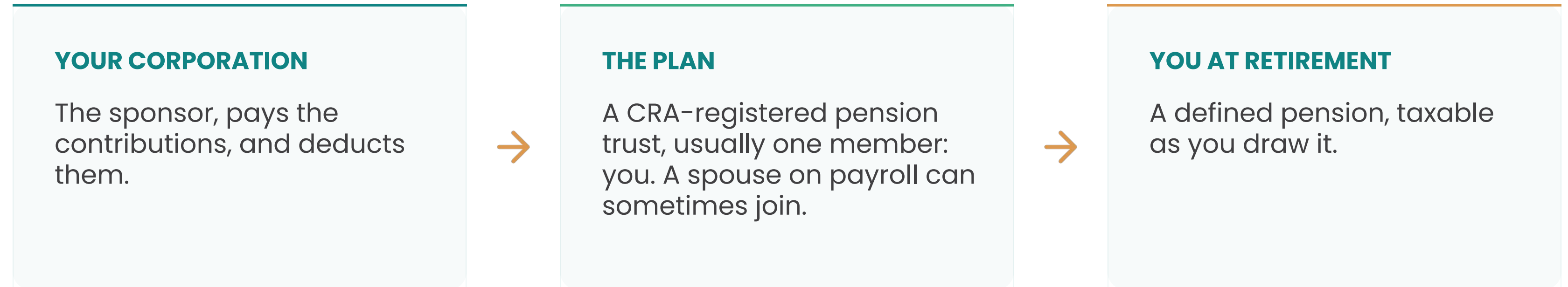
SECTION 2 • WITH FRASER LANG, GBL INC.

This isn't a product. It's pension law, applied to a company of one.

Think of it as a supercharged RRSP: a defined-benefit registered pension plan your corporation sponsors for you.

SECTION 2 • HOW IT WORKS

Three Parties, One Promise



It's a real pension trust. The same legal architecture as the big plans, scaled to one.

SECTION 2 • HOW IT WORKS

Where the Money Goes



This is deferral, not tax-free: the pension is taxed when you draw it. The win is the bigger deductible room on the way in.

Deductions an RRSP Never Gives You

	RRSP	IPP
The contribution	Deductible to you	Deductible to the corporation
Setup costs	n/a	Deductible
Actuarial & admin fees	n/a	Deductible
Investment management fees	NOT deductible	Deductible
Payroll tax on the dollars going in	Yes, funded from salary	None on contributions
Contribution deadline	60 days after Dec 31	Up to 120 days after your corporate year-end

Deductibility applies to the corporation as plan sponsor. Payroll tax example: Ontario EHT, up to 1.95%. Illustrative: confirm specifics with your tax advisor.

SECTION 2 • THE FEATURE NOBODY EXPECTS

A Bad Decade Isn't Just Gone

- 1** The plan runs on a growth assumption set by regulation: 7.5%.
- 2** If investments lag that assumption, the shortfall shows up at valuation.
- 3** The corporation CAN then make additional deductible contributions to close the gap. In most provinces it's an option, not an obligation.

In an RRSP, a bad market decade just shrinks your retirement. Here, the corporation can backfill it, deductibly.

7.5% is a regulatory funding assumption, not an expected or promised return.

SECTION 2 • ASSET PROTECTION

Assets Inside a Pension Wear Armour

- 1 Pension legislation generally shields plan assets** from the corporation's creditors.
- 2 Generally stronger footing** than a plain corporate investment account.
- 3 Not absolute,** and never a reason to skip proper corporate structuring.

SECTION 2 • WHAT THE RULES REQUIRE

The Fine Print, Out Loud

- 1 Own 10%+ of the company? You're a "connected person":** CRA maximum-funding rules apply. Your actuary works inside those limits; that's why every number today is illustrative.
- 2 Funds are LOCKED IN:** this is a pension, not a savings account you can raid.
- 3 An IPP replaces most of your RRSP room** (pension adjustment); you're changing lanes, not stacking both.

An IPP Isn't Free. Here's What It Costs.

- 1 Real costs:** setup, annual admin, periodic valuations.
- 2 Flexible funding:** in most provinces, top-ups aren't forced.
- 3 Corporate cash:** money that isn't available for other things.

Low four figures a year, and every dollar of it is a corporate deduction.

SECTION 3 • ACCELERATOR #1: PAST SERVICE

The plan can recognize your salary years going **BACK**, often to the day you incorporated.

\$233K

AT AGE 50

\$294K

AT AGE 55

\$509K

AT AGE 60

Past-service room: part RRSP transfer, part NEW deductible corporate cash.

Post-1990 T4 service · source: GBL Inc., 2025 figures, assumes T4 \$180,500+ · the actuarial valuation sets the real number.

CASE ILLUSTRATION FROM GBL • NOT A DUNDAS CLIENT

Physician, 52

13 years of T4 from a medical corporation • RRSPs \$510K

\$42K

this year's contribution

(RRSP allows \$32K)

\$195K

NEW deductible catch-up

for 2012–2024

\$354K

moved over from the RRSP

(no new cash needed)

≈ \$205K of extra deductible room in year one.

≈ \$435K more than the RRSP allows by 65.

Want your version of these numbers? That's what the free fit session is for. Details at the end.

Illustration by GBL Inc., 2025 figures. Varies by age, salary history & province.

The IPP's Final Contribution Is Often Its Biggest

- 1** **At retirement, the corporation can fund pension ENHANCEMENTS:** an early-retirement bridge, indexing against inflation.
- 2** **One final, large, deductible corporate contribution,** exactly when the corporation is often flush from a sale or wind-down, and can help offset taxable proceeds from an asset sale.
- 3** **No RRSP equivalent exists.**

The next slide shows what this looks like at 60.

ILLUSTRATIVE SCENARIO • NOT A CLIENT

Age 60 • Thinking About the Exit

- 1 Largest annual room:** $\approx$ \$51,700 vs. the RRSP's \$32,490 (2025).
- 2 Past-service room at 60:** $\approx$ \$509,000, plus terminal funding at retirement, on top.
- 3 Selling the company? The plan doesn't die with the sale:** continuation and wind-up options exist; it's part of exit planning, not a casualty of it.
- 4 Adult children working in the business can join the plan,** and pension income can be split with a spouse.

Source: GBL Inc., 2025 figures, assumes T4 \$180,500+. Illustrative: your actuarial valuation sets the real number.

ILLUSTRATIVE SCENARIO • NOT A CLIENT

Age 45: The Edge Is Small. That's Not the Point.

- 1** **Today's edge over the RRSP:** $\approx$ \$39,000 vs. \$32,490 (2025), about 20% more.
- 2** **Past-service room is already $\approx$ \$178,000,** and it grows with every T4 year.
- 3** **Every year of waiting** is deductible room that never comes back.

For the 45-year-old, the decision isn't IF. It's WHEN, and "when" has a cost.

Source: GBL Inc., 2025 figures, assumes T4 \$180,500+. Illustrative: your actuarial valuation sets the real number.

SECTION 4 • IF YOU CAUGHT 'THE \$50K TRAP'

The IPP Also De-Pressurizes the \$50K Problem

- 1** **Once corporate passive income passes \$50,000/yr**, the small business deduction starts grinding away: \$5 of SBD room lost per \$1 over, gone entirely at \$150,000 federally.
- 2** **Money contributed to the IPP LEAVES the corporate investment pool**, and growth inside the plan doesn't count toward that \$50,000.
- 3** **Retirement saving that also protects** your small-business rate.

*Only the taxable half of capital gains counts toward passive income; Ontario & New Brunswick don't grind the provincial SBD.
Illustrative: varies by province & income.*

SECTION 4 • THE HONEST ARCHITECTURE

It's Not the One Magic Answer. It's the Mix.

LIQUID CORPORATE INVESTMENTS

Near-term needs

IPP

Age-advantaged retirement room

CORPORATE-OWNED INSURANCE

Tax-efficient wealth transfer

THE BUSINESS ITSELF

Reinvest where there's real return

The right mix depends on your numbers: your age, your income, your province, your goals.

SECTION 4 • THE MOST-ASKED QUESTION

"I Pay Myself Dividends. Am I Out?"

- 1 As-is, yes: dividends create no pensionable earnings.** An IPP needs T4 salary.
- 2 Whether SWITCHING is worth it is a real analysis with real trade-offs:** CPP, payroll costs, your accountant's integration math.
- 3 Your CPA runs point on compensation mix.** Filing looks back, planning looks forward. We work WITH them, always.

IN THE CHAT: T4, DIVIDENDS, OR BOTH?

SO FAR

What You Now Know

- 1 The RRSP limit is flat.** An IPP's limit rises with your age.
- 2 Past service can reach back** to the year you incorporated.
- 3 It's deferral, not tax-free,** and the money is locked in.
- 4 It also takes pressure off** the \$50K passive-income grind.

Whether it fits YOUR numbers is the only question left.

BEFORE THE OFFER

Let's Save Some of You a Meeting

- 1** **NOT for most owners under 40:** the math usually isn't there yet.
- 2** **NOT available on dividend-only compensation:** as-is, no room.
- 3** **NOT liquid:** locked-in is the deal.
- 4** **NOT a tax dodge:** it's deferral with structure. The pension is fully taxable later.
- 5** **NOT a DIY project:** no actuary, no plan.

If that list just disqualified you, we told you now, free, instead of in a meeting.

BEFORE THE OFFER • THE FOUR QUESTIONS

What You're Already Asking Yourself

- 1 "Why hasn't my accountant mentioned this?"** It's actuarial work most firms don't do in-house. We work alongside your CPA.
- 2 "Is my money locked up?"** Yes. That's the trade for the bigger deduction.
- 3 "Is this an insurance pitch?"** No. Nothing is sold today or in the session.
- 4 "Isn't the admin a headache?"** The administrator does the filings. Your accountant reports one number.
- 5 "How does Dundas get paid?"** We charge no fee for the session. If a plan ever involves insurance, the insurer pays us a commission.

If those four didn't move you off, the offer is next, and it's free.

BOOK THIS WEEK

The IPP Decision Kit

Free 30-minute fit session, any week. Book by Friday, Oct 9 and the kit comes with it.

1	30-minute fit session with Greg	ALWAYS FREE
2	Intro to GBL for a personalized IPP illustration	IF IT FITS • ANY WEEK
3	IPP Readiness Checklist (PDF)	BOOK BY FRI
4	The \$50K Trap: full replay + slides	BOOK BY FRI

The session and the introduction never expire. The kit locks Friday.

Free, no obligation. Not tax, legal or actuarial advice; only the actuary's valuation sets a real number.

THE DEADLINE, AND THE PROMISE

The Kit Locks Friday at Midnight

- 1 The fit session is free this week, next week, forever:** booking never costs anything.
- 2 The Decision Kit (the Readiness Checklist and the \$50K Trap replay)** comes with sessions booked by FRIDAY, OCT 9, 11:59 PM ET. The introduction to an actuary is there any week, if the fit is.
- 3 The straight-answer promise:** if the honest read is "stick with your RRSP," you'll hear it on the call, in the first ten minutes, and you won't owe anyone a follow-up.

Real deadline, real calendar: Greg's priority slots for live attendees are first-come. No countdown-timer games.

BOOK YOUR FREE STRATEGY SESSION

go.dundaswealth.ca/greg

Live attendees get priority on this week's calendar.

★ **4.7 on Google** • **Dundas Wealth**

Real calendar capacity: when this week's slots are gone, the next opening is next week. No other catch.



SCAN TO BOOK

SO YOU KNOW EXACTLY WHAT YOU BOOKED

30 Minutes with Greg, Three Steps

1

YOUR PICTURE

Age, incorporation year, T4 salary history, compensation mix, what's in the corporation.

10 min

2

THE FIT TEST

Is there room above your RRSP cap worth pricing, and can the corporation fund a locked-in plan?

15 min

3

THE NEXT ROOM

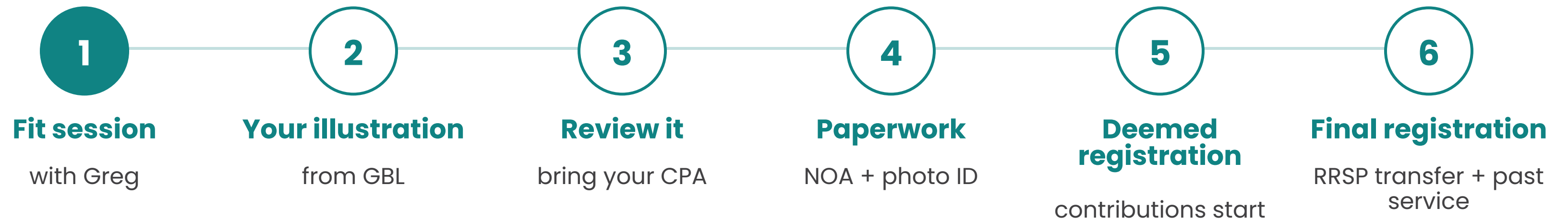
An introduction to an actuary, to a tax partner, or "stick with your RRSP." Nothing to buy on this call.

5 min

A number, not a pitch. If the answer is "stick with your RRSP," you'll hear that too.

IF IT FITS

From Fit Session to Funded Plan



You have up to 120 days after year-end to contribute. You may still make this fiscal year.

GBL is the plan actuary and administrator, not the investment manager. Timelines are typical, not guaranteed.

Questions

Greg and Fraser are answering live.

go.dundaswealth.ca/greg · kit closes Friday, Oct 9



BOOK WHILE WE ANSWER

Thank You

Your booking link is in your inbox tonight. The replay follows tomorrow.

Ready now? go.dundaswealth.ca/greg . Bring your incorporation year.

Booked by Friday? The full Decision Kit is yours.



go.dundaswealth.ca/greg

Educational session · nothing herein constitutes tax, legal, or investment advice · all figures illustrative: varies by age, salary history & province · Dundas Wealth (Dundas Life Inc.) · FSRA Licence #37628M · Fraser Lang appears as a guest presenter from GBL Inc.