

## Tax Minimization Strategies

We strive to minimize taxes for our clients in the most effective and legitimate ways possible for each client's respective situation. The 3 most common strategies we use for personal income tax deductions are: RSPs, Non-Registered Investment Carrying Charges and Flow Throughs. RSPs are a tax strategy, not necessarily a savings tool. We educate clients on the difference between tax credits and tax deductions and make sure to maximize both.

For our clients with corporations, we use corporate class mutual funds, life insurance, IPPs and other tools to minimize passive income and maximize tax efficient income from the corporation