

RETIREMENT COMPENSATION ARRANGEMENT

A powerful retirement
solution for executives
and business owners



Attract and retain top talent by optimizing your group retirement savings plan

A supplement to the registered retirement savings plan (RRSP) and individual pension plan (IPP), the retirement compensation arrangement (RCA) is a valuable retention tool for key employees and an advantageous retirement solution for business owners.



It helps employers:

- ✓ Attract high-calibre candidates, retain and reward key talent
- ✓ Provide executives with increased retirement benefits
- ✓ Benefit from tax-deductible contributions and expenses

It helps business owners:

- ✓ Greatly reduce ongoing corporate taxation and tax on business asset sales
- ✓ Increase retirement savings for high income earners
- ✓ Minimize the tax impact when assets are transferred from the company to the individual

Retirement vehicle comparison: RCA advantages

Features	Registered retirement savings plan (RRSP)	Individual pension plan (IPP)	Retirement compensation arrangement (RCA)
Member flexibility	-	+	+
Contributions	+	++	+++
Employer contribution deductibility	-	+	+
Tax-sheltered assets	+	+	+
Years of past service	-	+	++
Creditor proof	*	+	+

* Protected as per regulations

Increase employee engagement with an RCA

Employer benefits

- Attract expertise and top talent
- Reward and retain current employees
- Tax-deductible contributions
- Stronger creditor protection
- Customize plans to meet your specific needs
- Available for non-resident status employees

Employee benefits

- Benefits accumulate tax-deferred until withdrawal
- No withdrawal requirements such as age or dollar amount
- Bypasses probate with named beneficiary
- No impact on RRSP room
- Offshore retirement options

Our one-stop solution makes it easy for you and reduces your workload

Ours experts can help you save time and money. They provide all services including actuarial, trust and administration, and ensure all aspects of the plan comply with Canada Revenue Agency rules and regulations.

We will work with you and your advisor to create a solution tailored to your needs.

To find out more about the retirement compensation arrangement or to create your customized plan, please contact:

Contact:

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