



Corporate Insurance **Blueprint** .

**A structured protection plan
for your corporation.**



What Happens Without a Plan?

Most business owners spend years building wealth inside their corporation without realizing how exposed it is the moment something goes wrong.

01 — A key person dies or becomes disabled

Operations stall. Revenue drops. Without coverage, the business may not survive the transition.

02 — Partners disagree on ownership

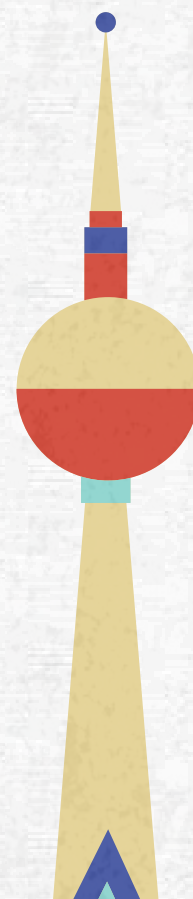
A dispute without a funded buy-sell agreement can drag through courts for years destroying value.

03 — Profit sits inside the corporation

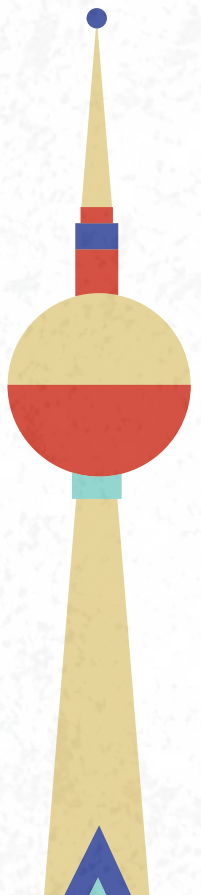
Without a tax-efficient structure, retained earnings face double taxation when eventually extracted.

The good news: every one of these risks can be structured away.

This Blueprint exists to show you exactly how.



What You Need To Fix **ASAP**



PILLAR 01

Tax-Efficient Wealth Growth

Keep more of what your corporation earns.

THE RISK WITHOUT IT

Corporations often hold excess cash in low-yield savings accounts, exposing them to future taxes. Without a structure, retained profits erode silently through inflation and eventual double-taxation.

HOW IT WORKS

A Corporate-Owned Life Insurance (COLI) policy allows your corporation to invest retained earnings into a tax-sheltered account. Growth inside the policy is tax-free. Upon death, the death benefit flows to your estate through the Capital Dividend Account (CDA) — tax-free to the corporation and, in many cases, to your beneficiaries.

THE GAINS

- Tax-sheltered growth on retained earnings
- Capital Dividend Account (CDA) credit on death benefit
- Avoids double taxation on invested corporate profit
- Compliant with CRA guidelines when structured correctly

Up to 50% of corporate profit can be protected from double taxation.

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Key-Person Insurance

Protect the revenue tied to the people who drive it

THE RISK WITHOUT IT

In most small and mid-size businesses, one or two individuals generate the majority of revenue through client relationships, specialized skills, or operational leadership. If that person dies or becomes disabled, the business can face an immediate revenue crisis.

HOW IT WORKS

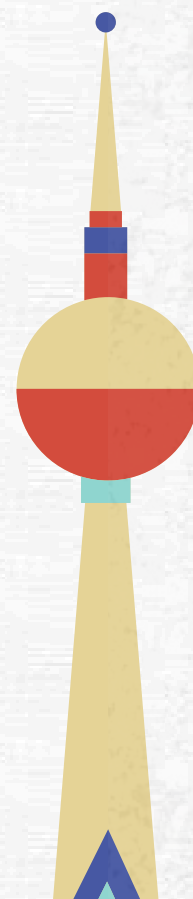
A key-person policy is owned and paid for by the corporation. The death benefit flows directly to the business, providing capital to recruit a replacement, service debt, reassure clients, or maintain operations during transition. Disability versions cover lost revenue while the key person recovers.

THE GAINS

- Business continuity through unexpected loss
- Capital to recruit, retain, and transition leadership
- Reassurance for lenders and business partners
- Premiums may reduce taxable corporate income in some structures

6–12 months of operating cost covered during a key-person crisis.

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Buy-Sell Agreement Funding

Ensure ownership transitions happen on your terms.

THE RISK WITHOUT IT

Without a funded buy-sell agreement, a partner's death or disability can force a surviving owner to either buy out the family at an inflated valuation, or share the business with someone they never chose as a partner.

HOW IT WORKS

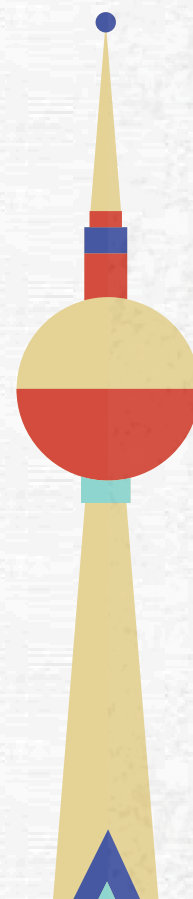
Each business owner takes out a life insurance policy on the other, with the corporation or the other owner as beneficiary. If one dies, the death benefit funds the buyout at a pre-agreed valuation — clean, fast, and without courts. Disability buy-sell riders handle the same scenario for long-term incapacity.

THE GAINS

- Ownership transfer without courts or disputes
- Pre-agreed valuation protects all parties
- Surviving owners keep full control
- Families receive fair value without disrupting operations

100% of the buyout funded by insurance; zero out-of-pocket for surviving partners.

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PILLAR 04



Business Succession & Retirement

Build a business that pays you even after you leave.

THE RISK WITHOUT IT

Most business owners exit their business either through a sale or a wind-down. Without advance planning, the tax hit on exit can consume 40–50% of the business's value. An ill-timed sale often means leaving millions on the table.

HOW IT WORKS

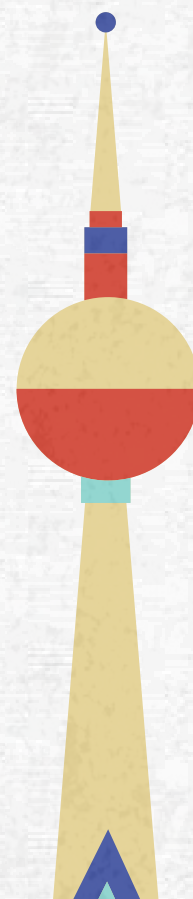
Corporate insurance structures can fund retirement income, create a tax-efficient exit path, and preserve business value for the next generation. Strategies include insured retirement plans (IRP), estate bond structures, and coordinated shareholder agreements that ensure you extract maximum value from what you built.

THE GAINS

- Tax-efficient income in retirement funded from the corporation
- Estate value preserved through CDA and insured structures
- Lifetime Capital Gains Exemption (LCGE) coordination
- Structured exit that maximizes after-tax proceeds

\$1.25M LCGE available to qualifying small business owners at exit (2026).

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What The Numbers Look Like



A \$2M CORPORATION—BEFORE AND AFTER

Assumptions: \$2M corporation, \$400K retained earnings, 2 equal shareholders, age 45, non-smoker. **Figures are illustrative only.**

BEFORE

Retained earnings invested	\$400,000
Annual growth (corp savings)	~2.5%
Tax on eventual extraction	~47% personal MTR
Key-person coverage	None
Buy-sell funding	None
Estate value preserved	Exposed to probate
Estimated after-tax estate	~\$1.06M



AFTER

Retained earnings repositioned	\$400,000
Annual growth (inside policy)	~5.5% net
Tax on extraction (CDA credit)	~0% on death benefit
Key-person coverage	\$1,000,000
Buy-sell funding	Fully funded
Estate value preserved	Protected via CDA
Estimated after-tax estate	~\$1.82M



+\$760,000 additional after-tax estate value on the same \$400K retained earnings. That's the Blueprint working.

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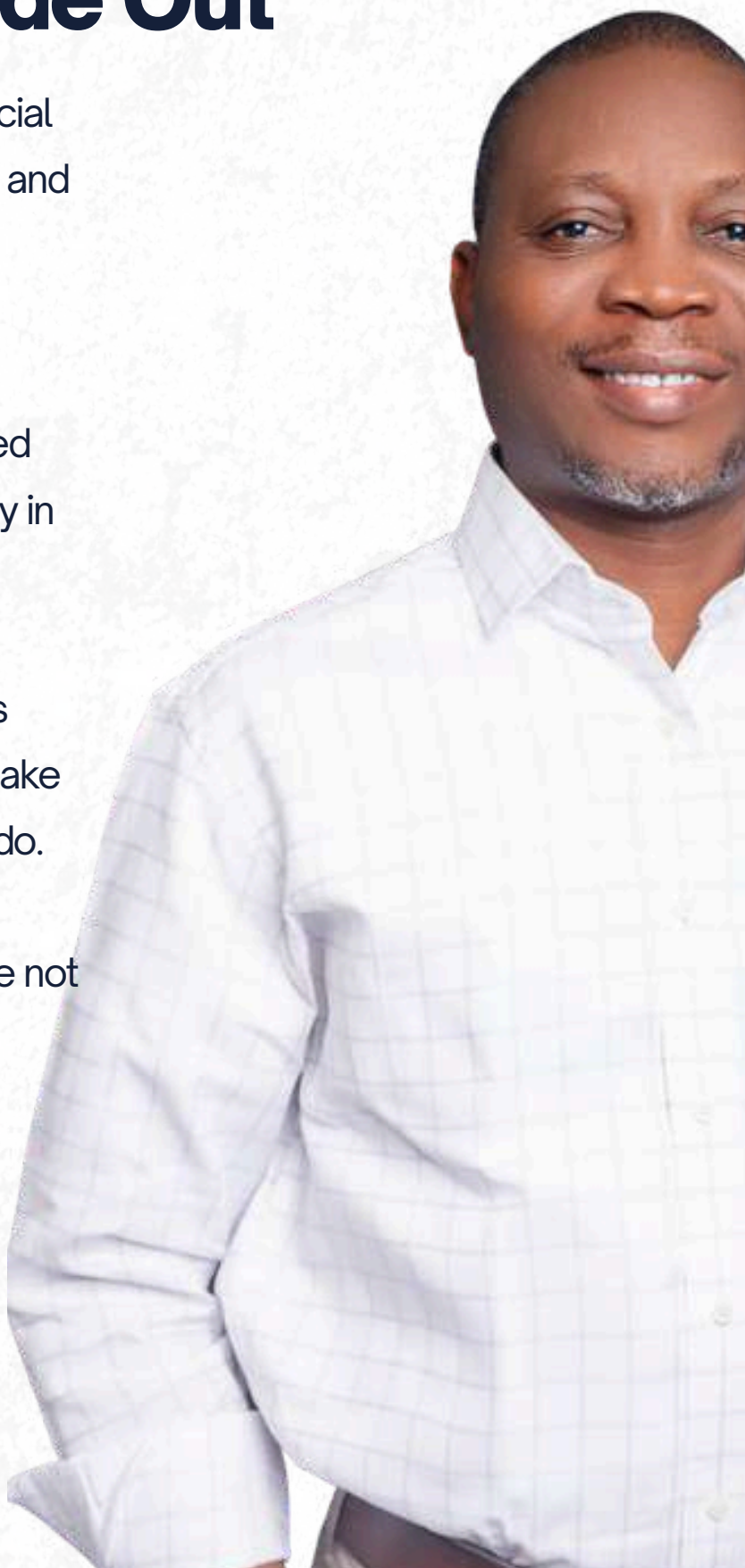
I Help You **Build** From the Inside Out

Dupe Akinola is a licensed financial advisor based in Saskatchewan and operating in the regions of Saskatchewan and Alberta.

Working with a team of seasoned professionals with core specialty in corporate financial planning, he works primarily with business owners who are building serious wealth and need advisors who take their goals as seriously as they do.

“We are not a call centre. We are not a franchise. We are a team of people who have navigated this system ourselves”.

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What Working With Us Looks Like

STEP 1 — Discovery Call

30 minutes. No pitch. We listen to your business, your goals, and where you feel exposed.

STEP 2 — Needs Analysis

We map your corporate structure, retained earnings, ownership, and existing coverage.

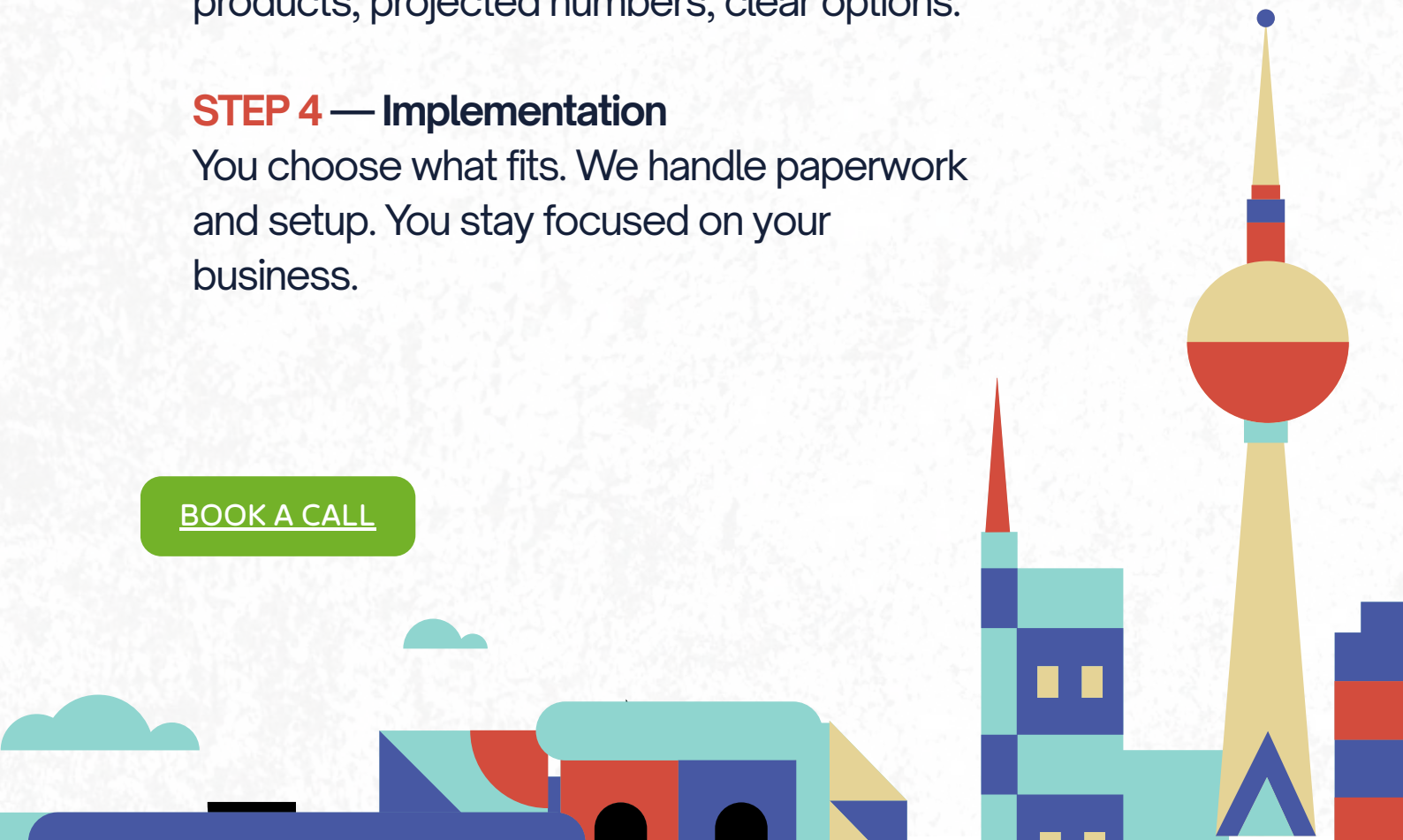
STEP 3 — Blueprint Presentation

We return with a custom plan; specific products, projected numbers, clear options.

STEP 4 — Implementation

You choose what fits. We handle paperwork and setup. You stay focused on your business.

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The Incorporated Owner's 5Qs Checklist

Corporate Insurance & Tax Self-Assessment 5 questions every incorporated business owner in Canada should be able to answer

1

Does your corporation hold more than \$50,000 in passive investments?

Why it matters: Past this threshold, you begin losing access to the small business tax rate on active income often without realizing it's happening.

YES

☐

NO

☐

2

Do you have a signed, funded buy-sell agreement with your business partner(s)?

Why it matters: Without one, a partner's death or disability can force a sale, a dispute, or years of negotiation with their family.

YES

☐

NO

☐

3

Do you know the tax bill is triggered the year you pass away, not just your estate's total value?

Why it matters: Canadian tax law treats death as a deemed disposition. That bill often surprises families at the worst possible moment.

YES

☐

NO

☐

4

Have you ever reviewed your corporation's Capital Dividend Account (CDA) with a professional?

Why it matters: A Capital Dividend Account lets certain amounts pass to shareholders completely tax-free. Most owners have never checked theirs.

YES

☐

NO

☐

5

If you couldn't work for six months, does the business have a funded plan to keep running?

Why it matters: Revenue often stops before payroll, rent, and loan payments do.

YES

☐

NO

☐

0 to 1 YES (Critical Risk)

Your corporation may have expensive blind spots that could cost your family or business significantly.

2 to 3 YES (Good Start)

There are opportunities to improve your tax efficiency and business protection.

4 to 5 YES (Strong Position)

You have real gaps worth closing. You're doing some things right, but not enough.

Every "No" could represent unnecessary tax, avoidable risk, or missed planning opportunities. **Book a free 20-minute call.** No pitch. Just a second set of eyes on your numbers.

[BOOK A CALL](#)

READY TO PROTECT WHAT YOU BUILT?

Let's build your Blueprint.

Book a no-pressure discovery call. We will listen to your goals, review your corporate structure, and tell you exactly what is possible.

639 994 5120

This document is for illustrative purposes only and does not constitute financial advice.

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