

## Top 10 Things Business Owners Need for Wealth Integration Checklist:

	<p><b>A Clear Business Structure</b> Ensure your corporation, HoldCo, and/or Trust are set up properly to minimize taxes and maximize flexibility.</p>
	<p><b>Integrated Tax Planning</b> Coordinate both corporate and personal tax strategies to avoid leakage and optimize income distribution.</p>
	<p><b>A Personalized Compensation Strategy</b> Balance salary vs. dividends for both lifestyle needs and retirement savings, while managing CPP/OAS considerations.</p>
	<p><b>Investment Alignment</b> Structure corporate and personal investments so they complement one another, avoid duplication, and grow tax-efficiently.</p>
	<p><b>Insurance as a Wealth Tool</b> Use corporate-owned life, disability, and critical illness insurance to protect your business and family, while building tax-efficient corporate wealth.</p>
	<p><b>Succession &amp; Exit Planning</b> Have a documented plan for selling, passing down, or transitioning your business — including valuation, capital gains exemption, and timelines.</p>
	<p><b>Retirement Income Roadmap</b> Design a sustainable income stream from a combination of corporate assets, pensions (IPPs/RRSPs), and personal savings.</p>
	<p><b>Risk &amp; Liability Protection</b> Safeguard assets with proper corporate structuring, shareholder agreements, and insurance coverage.</p>
	<p><b>Estate &amp; Legacy Planning</b> Minimize estate taxes, designate beneficiaries properly, and use tools like estate freezes or trusts to transition wealth efficiently.</p>
	<p><b>A Coordinated Advisory Team</b> Accountants, financial planners, and insurance brokers working together — ideally under one roof — so every decision connects to the bigger picture.</p>