



THE INSURANCE ADVISORY GROUP INC.

Client Focused.  
Relationship Driven.

[www.iagi.ca](http://www.iagi.ca)

## Personal Risk Management for Family Offices



**Wealth creates both opportunity and financial risk. A comprehensive wealth and asset protection assessment can only be obtained through an experienced advisor. IAG's services focus exclusively on providing personal risk management consultation, advice, and solutions to individuals and families with significant wealth.**

IAG's Advisors can help you implement life insurance as a liquidity tool that will effectively support asset transition. An appropriately designed plan allows clients to transfer assets to their family, a charity, or other beneficiary intact, free from risk of erosion for the payment of income tax or capital gains tax. When designed and structured properly, life insurance can capably provide support for generations to come.



THE INSURANCE ADVISORY GROUP INC.

Client Focused.  
Relationship Driven.

[www.iagi.ca](http://www.iagi.ca)

## Tax Benefits of Purchasing Life Insurance

Purchasing life insurance is a tax-efficient way to transfer family wealth to future generations, a preferred charity, or other beneficiaries. Our advisors will work closely with your tax and legal advisors to evaluate and create the financial aspects of your estate plan. The combination of properly drafted legal documents and an up-to-date financial analysis will help ensure that you achieve your estate planning objectives. Without an in-depth analysis of the impact of taxation and other liabilities on your estate, you could be leaving substantially less to your family and beneficiaries.

For more information about managing personal risk to your family office, please contact an IAG Advisor today.

### Ontario and Eastern Canada: Western Canada:

Guy Bentley, President  
(416) 363-0072  
[gbentley@iagi.ca](mailto:gbentley@iagi.ca)

Janice Tchida,  
Insurance Advisor  
(587) 393-2813  
[jtchida@iagi.ca](mailto:jtchida@iagi.ca)

### Quebec:

Lissa-Marie Brossard,  
Insurance Representative  
(514) 348-9422  
[lmrossard@iagi.ca](mailto:lmrossard@iagi.ca)