



THE INSURANCE ADVISORY GROUP INC.

Client Focused.
Relationship Driven.

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Value Proposition and Services Overview

The Insurance Advisory Group (IAG) is a national estate planning, business succession and executive benefits insurance advisory firm that provides dedicated advice and insurance solutions to private company shareholders, high- net worth individuals and professional services firms.

Formerly the Individual Insurance Services (IIS) Practice of Marsh Canada, IAG provides Individual Risk Management solutions for Life, Disability and Critical Illness programs.

1. Estate Planning:

High-net worth families and private business owners often have unique objectives, family structures and business dynamics. We advise these clients on customized, cost effective, and tax efficient insurance strategies for protecting and maximizing their estate assets and efficiently transferring wealth.

2. Business Succession:

Private businesses are often sold to third parties, other shareholders or transitioned to family members. When the purchase is with a non-related party, we advise on insurance strategies for fulfilling purchase agreements. When the business is transitioned to family members, we advise on insurance strategies for the purpose of current and future capital gains tax liabilities.



3. Shareholders Insurance (Buy Sell):

Private businesses invariably have provisions contained within a shareholder's agreement detailing the rights and obligations of shareholders in the event of death or permanent disability. Most businesses have these agreements but often have not implemented a funding solution. Through an in-depth analysis and insurance implementation process, we assist business owners with funding the costs of ownership transition in the event of death or permanent disability of a shareholder.

4. Key Person Insurance:

In many cases, the success of a business is due to the efforts and skill of a Key Person(s). They could be a founder, a senior executive, a patent holder, a scientist or a pro-athlete. These skills are acquired through many years of education, training and experience. Key Person Insurance is coverage that provides liquidity to the company in the event of an unexpected loss of that individual to shore up lost revenue and to find and hire a new executive with similar skills and experience.

5. Executive Benefits:

Group long-term disability and life insurance benefits are often adequate insurance coverage for most employees in a firm. Executives and professionals are often under insured due to the contractual maximum of the group insurance plans. In most cases, group benefits only insure salary and not bonus income. IAG provides an in-depth review of the current coverage and provides many efficient solutions to address the shortfall.

For more information about IAG's services, please contact an IAG Advisor today:

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