

# CORPORATE CAPITAL TRANSFER STRATEGY

You've built a  
Successful Business...

Now how do you  
**organize** your finances?



**PROBLEM**

Trapped cash in your corporation?

How do you get it out?

Are you tax efficient?



# THE SOLUTION

## THE STEPS

1. Your company invests “trapped” surplus in an IRIS Universal Life insurance contract.
  - Pays the cost of the insurance
  - Makes additional deposits up to the limits the tax regulations allow, which creates collateral to secure an investment loan
2. You take a personal loan from Industrial Alliance using the insurance contract as the sole collateral.
  - You pay a Guarantee Fee to your company to avoid the potential shareholder benefit of using a corporate asset to secure a personal loan
3. You reinvest the borrowed funds into investments of your choosing that generate taxable income, which could include your own business.
4. You deduct the loan interest from your taxable income.
5. At death, the tax-free insurance proceeds repay the loan.

