

# Estate Tax Shield

*for*

## High-Net-Worth Canadians

You should be aware that upon your passing, the government could claim over 50% of your hard-earned retirement savings held in RRSPs or RRIFs? For affluent Canadians who have diligently built their nest eggs, this sobering reality can significantly impact the legacy they leave behind. However, there's a sophisticated strategy that can help protect that wealth and preserve more for your loved ones.

Enter the ***RRIF Meltdown*** – an innovative approach that leverages flow-through share transactions to minimize the tax burden on your estate. This specialized tax-saving tool is specifically designed for accredited investors who have substantial assets in their RRSP or RRIF accounts AND don't rely on these funds for their current lifestyle needs.

At its core, the strategy utilizes a "bought deal" flow-through share transaction that creates a tax-efficient method to reduce the tax impact on your retirement savings. This approach is particularly valuable for older Canadians who want to ensure their wealth transfers efficiently to the next generation rather than being diminished by excessive taxation.

***Why let the government take more than necessary*** when there are legitimate strategies to preserve your wealth? You've worked hard to build significant retirement savings and want to protect your estate's value. The RRIF Meltdown strategy is the solution you've been looking for.

For qualified (accredited) investors seeking to optimize their estate planning and protect their legacy, this strategy offers a powerful tool to achieve these objectives while maintaining full compliance with Canadian tax regulations.

For More Information email [ken@kenstern.ca](mailto:ken@kenstern.ca) or book a meeting [www.calendly.com/kenstern](http://www.calendly.com/kenstern)