Starting something extraordinary

Providing innovative, practical and secure solutions to business owners and their families.

FINANCIAL PLANNING

From the launch of your business to a successful exit.

TAX PLANNING

Minimizing tax should be a key component of any business owner's financial plan. While the rules keep changing, we keep adopting our plans to keep more after-tax income in your hands.

RISK MANAGEMENT/INSURANCE

We make sure your risks are identified, quantified and properly insured. There are tremendous tax benefits from a properly constructed insurance portfolio.

SUCCESSION PLANNING

Whether you hope to sell your business to a family member, a group of employees or an outside acquisition, there are both hard and soft issues to consider – this is not just a financial transaction. Our process involves gathering the priorities and values of everyone involved in order to develop a plan that is ultimately embraced by all.

ESTATE PLANNING

This is your legacy. While most choose not to contemplate the inevitability, we demonstrate that a tight, tax-effective estate plan can not only maximize your estate, but simplifies its distribution for the loved ones and charitable causes that you hold most dear.

WEALTH MANAGEMENT

We are independent wealth advisors with a mission to help you achieve complete financial freedom.

PRIVATE INVESTMENT COUNSEL

The tailored solution for high net worth individuals – lowest fees in the marketplace, risk-managed, transparent with a steady flow of cash. Instead of a one-size fits all solution, you need a portfolio tailored to your needs.

ALTERNATIVE STRATEGIES

Lower volatility and steady long term appreciation is an excellent foundation for any portfolio. We constantly research proven alternative investment strategies that complement your portfolio and help lower overall risk and taxes.

LOW FEE

High investment management fees are damaging to long term rates of return. Successful Canadians should not settle for the "invest it and forget it", high-cost offerings that pervade the marketplace. Our independence allows us to find market-leading, best-in-class, LOW COST solutions.

PROPRIETARY OFFERING

We've created a platform that allows investors of all sizes to take advantage of lower fees and active management by Canada's leading pension managers. These are institutional investors that have a mission to create long term, enduring value rather than a short-term sales focus.

EMPLOYEE BENEFITS & SAVINGS

A better benefits experience for your business

EMPLOYEE BENEFITS

We are dedicated to helping your business succeed. Working with insurers and 3rd party vendors, we represent your interests to create unique and customized solutions for your greatest asset – your people.

GROUP SAVINGS

Build your employees financial future and increase engagement through a low fee group savings plan. Revive it by educating employees with intuitive technology and learning sessions, paperless enrollment and make sure you remain compliant with the Capital Accumulation Plan Guidelines.

HR SUPPORT

Whether you have a full HR department or you are an entrepreneur that has to do it all, there are people issues, process and regulations that arise. We can help you craft policy, navigate labour standards and understand how to deal with all of those exceptions that come with employing a dynamic workforce.

HEALTH & LIFESTYLE SPENDING ACCOUNTS

A modern, simple and cost-effective solution to meet the diverse needs of employees. Empower your team to spend benefit dollars their way. Provide flexibility while keeping costs controlled and eliminate risk at renewal time by locking in your budget. **www.healthplusplan.ca**

From start up to succession – CAPCORP provides effective council and tactical advice so you capitalize on the value of your success

CAPCORP™

www.**capcorp**.ca

About CAPCORP

We believe that you will find us to be an innovative partner that is exceptionally strong in the areas of advice and plan-service. We eagerly engage on all areas of HR and benefit advice with our clients while taking complete ownership of a positive plan member experience. We also understand that the benefits are a high-cost item for all organizations and one of our primary responsibilities is to lower that cost to every extent possible.

Formed in 1981, we grew our business by working hard to understand client needs and by providing market-leading advice that matches. Many consultants sell bundled services and trademarked programs. We compete based on the strength of our advice, long before recommending any financial product or service. Business owners and HR/finance departments are often over-taxed and don't have the time to explore market-leading solutions. While experts in their own realm, they rely on us to inform them of relevant data about their own population and match that against industry benchmarks and emerging trends. We OWN the service of the plans that we manage for our clients and insist that you call on us so that we can do the rest.

IN THE EMPLOYEE BENEFITS SPACE, WE BELIEVE OUR CLIENTS CHOOSE TO WORK WITH US BECAUSE:

WE UNDERSTAND THAT THE PLAN NEEDS TO WORK PERFECTLY

And you don't have the time to manage any issues that arise.We are extremely hands-on with plan administrators, employees and stakeholders to resolve any areas of dissatisfaction (eg. claims problems/questions, coverage questions, admin/billing hiccups). With a quick note/call to us, we own any issue rather than leaving it to you to address with the insurer.

WE ARE ENTREPRENEURIAL ABOUT PRICE

This is a high-cost item with a baked-in inflation factor. Without rigorous annual effort, the cost will rise quickly. This means more than a report that says "we renegotiated your renewal" or an occasional tendering exercise. It means long term rate-certainty, rate guarantees and renewal caps. Many of our clients have rate-certainty for 3 years.

WE PROVIDE HR ADVICE

Although many of our clients have HR functionality in-house, there are always HR issues that require a second opinion, legal consultation, template policies or regulatory expertise. Based on our years of working with small business and our shared-experience, we provide a one-stop consultation on everything HR. Like everything we do, it is all included by virtue of being our client.

WE ARE LESS EXPENSIVE

Many plan sponsors don't know what they pay their benefits broker/consultant/agent. We are transparent on cost and are almost always the low-cost provider despite our breadth of service.

WE ARE BACKED BY DATA

We have access to data and tools to benchmark your plan against your peers/competitors

WE ARE JUST AS CAPABLE IN THE GROUP RETIREMENT SPACE

WE OFFER BEST-IN-CLASS EMPLOYEE PRESENTATIONS AND COMMUNICATIONS

CAPCORP provides advice to business owners and their businesses in the areas of Employee Benefits, Wealth Management, Risk Management, Tax and Succession planning.

CAPCORP™

We Do Benefits Better!

www.**capcorp**.ca