Landing page FAQ:

How is Wealth Bridge different from my bank's wealth management?

Banks and traditional wealth management firms typically focus on **investment management** — helping you deploy money *after* it has already flowed through your personal tax return.

That approach works well for many people.

Where **Wealth Bridge** differs is **where we start**.

We begin by looking at your **full financial ecosystem**:

- How income is earned
- How it flows through your corporation and personal life
- How many layers of tax it passes through
- And how decisions in one area affect every other

Our focus is on **your keep rate** — how much of what you earn you actually retain over time — before layering in growth strategies.

Rather than working in silos, we **coordinate across disciplines**, including:

- Tax and accounting
- Corporate structure and planning
- Liquidity and risk management
- Long-term investment strategy

This means asking questions that aren't always addressed in traditional settings, such as:

- Is your current corporate structure still serving your goals?
- Are retained earnings positioned intentionally?
- Are you accessing capital in the most tax-efficient way for your situation?

We don't replace your bank, accountant, or lawyer.
We work **alongside** them — ensuring the decisions they help you make are **aligned, sequenced, and intentional**.

For business owners with growing complexity, that coordination is often the missing piece.

What does insurance have to do with wealth building?

In Canada, certain types of permanent life insurance — when structured properly — can play a **strategic role** in long-term wealth planning.

While insurance is commonly associated with protection, it can also function as a **planning tool** when used inside a broader financial structure.

For incorporated business owners, corporate-owned permanent insurance may offer:

- A **tax-advantaged environment** for long-term capital growth
- The ability to position retained earnings in a way that reduces tax friction over time
- Additional flexibility around **liquidity, estate planning, and intergenerational transfer**

When designed appropriately and coordinated with tax and corporate planning:

- Growth inside the policy is **tax-deferred**, not taxed annually like many corporate investments
- Access to value can be structured through **policy loans or other planning techniques**, which may create liquidity without triggering a taxable income event
- Proceeds paid at death may flow through the **Capital Dividend Account (CDA)**, allowing tax-free distributions to shareholders in certain circumstances

It's important to understand that these strategies:

- Are **not one-size-fits-all**
- Require careful design and professional coordination
- Must align with cash flow, risk tolerance, and long-term goals

At Wealth Bridge, we don't use insurance as a product.

We use it — selectively — as **one layer** within a coordinated Wealth Stack, alongside tax strategy, corporate structure, liquidity planning, and investments.

When appropriate, it can quietly support growth, flexibility, and legacy — not as a replacement for investing, but as a **complement** to it.

Is this legal? It sounds too good to be true.

Yes — when done properly, these strategies are **legal and well-established within Canadian tax law**.

What often makes them sound unfamiliar is not legality, but **access and coordination**.

The planning approaches we use — including corporate structuring, tax deferral mechanisms, liquidity planning, and the use of permanent insurance in certain cases — are all grounded in existing Canadian legislation and CRA-recognized frameworks. They have been used by business owners and families for decades.

What matters is **how** they are implemented.

These strategies:

- Must be structured correctly
- Must align with CRA rules and intent
- Must be coordinated with professional tax and legal advice
- Are not appropriate for everyone

When applied thoughtfully, they are not loopholes or aggressive schemes — they are examples of **intentional planning within the rules**, not attempts to avoid them.

At Wealth Bridge, we place a strong emphasis on:

- Proper documentation and transparency
- Coordination with accountants and legal counsel
- Suitability based on your specific situation
- Ongoing compliance, not one-time decisions

We are regulated and licensed in accordance with applicable Canadian financial services requirements, and we work within established professional and regulatory standards.

If something doesn't make sense — or doesn't fit — we don't recommend it.

Good planning should feel **clear**, not risky or rushed.

How does Wealth Bridge make money?

Our approach is simple:
we focus on **creating financial clarity first**, and only move forward if there's a meaningful opportunity to help.

That's why the **Keep Rate Audit** is complimentary. It allows us to understand your situation and determine whether coordinated planning could materially improve your outcome. If we don't see a clear way to add value, we'll tell you — and we won't recommend moving forward.

When clients do choose to work with us, compensation may come from:

- The implementation of planning strategies (such as insurance-based solutions, where appropriate), and
- Ongoing investment management, if engaged

Our incentive is not volume — it's **long-term outcomes and relationships**.

How much do I need to get started?

There's no single number — what matters most is **surplus cash flow**.

These strategies are relevant when your business consistently generates **more than you need to live on personally**. Our ideal clients make 500K Gross Earning to 10M, with a minimum Net Worth of 3M including Real Estate.

For some business owners, that surplus may be **tens of thousands of dollars per year**.
For others, it may be significantly more.

It's also important to note:

- Incorporation alone doesn't automatically create tax efficiency
- Strategies must be **designed intentionally** and aligned with your cash flow, goals, and risk tolerance
- Not every approach is appropriate at every stage

That's why we start with the **Keep Rate Audit**.

It helps determine:

- Whether these strategies are suitable *now*
- What level of surplus exists
- And whether planning would meaningfully improve your outcome

If the timing isn't right, we'll tell you — and help you understand what to revisit in the future.

How much do I need to get started?

There's no single number — what matters most is **surplus cash flow**.

These strategies become relevant once your business consistently generates **more than you need to live on personally**, allowing capital to remain inside the corporation and be planned intentionally.

In practice, our work is best suited for **Canadian business owners** who:

- Generate **$500K–$10M in annual gross business income**, and
- Have built a **net worth of $3M+** (including real estate), or are clearly on that trajectory

For some owners, surplus may be **tens of thousands of dollars per year**.
For others, it may be **significantly more**.

The scale matters — but **structure, timing, and intent matter more**.

A few important clarifications

- Incorporation alone does **not** automatically create tax efficiency
- Strategies must be **designed intentionally** and aligned with your cash flow, goals, and risk tolerance
- Not every approach is appropriate at every stage of growth

This is why we don't start with products or assumptions.

Why we begin with the Keep Rate Audit

The **Keep Rate Audit** helps determine:

- Whether these strategies are suitable *now*
- How much surplus truly exists
- And whether coordinated planning would **meaningfully improve your long-term outcome**

If the timing isn't right, we'll tell you — and help you understand **what to revisit and when**.

Clarity always comes before action.

Why should I trust Wealth Bridge with my wealth?

Trust in wealth planning comes from **alignment, independence, and process** — not promises.

At Wealth Bridge Consulting, our role is to act as an **independent, unbiased advisor** whose sole objective is simple:
helping you keep more of what you earn, intentionally and sustainably.

We work with a **multidisciplinary team** of professionals with **over 50 years of combined experience**, including:

- Certified Financial Planner
- Financial analyst
- Accountants

- Insurance and investment specialist

Each professional contributes deep expertise, but all planning is coordinated around **one unified objective** — improving your long-term keep rate while aligning decisions with your goals, values, and risk tolerance.

Independent by design

We are not tied to a single bank, investment platform, or insurance provider.

Instead, we partner with **all major Canadian banks and leading insurance companies**, allowing us to evaluate options objectively and recommend solutions based on **fit**, not affiliation.

This independence matters — because the right strategy depends on *your* situation, not a product shelf.

Lived experience — without selling

The strategies we discuss aren't theoretical.

They're approaches we've studied deeply, implemented thoughtfully, and refined through real-world experience — including within our own businesses.

That said, every recommendation is **case-specific** and must make sense **on paper, in practice, and over time**.

A long-term relationship, not a transaction

We don't measure success by implementation alone.

We measure it by:

- Ongoing clarity
- Sound decision-making
- And outcomes that hold up over time

That's why we begin with the **Keep Rate Audit** — to determine whether working together would meaningfully improve your position.

If it won't, we'll tell you.

And if it will, you'll see clearly *why* — before any decisions are made.