



Given the highest rating by the industry experts.  
Highly recommended by our customers.



## Business Journal Podcasts

Listen to interviews with industry experts offering information that will make a difference in your wealth.

Featured topics include:

- **Tax Minimization.**
- **Wealth Creation.**
- **How to apply these ideas to your enterprise.**



**Business Journal Quarterly, go to [www.junkala.ca](http://www.junkala.ca) to subscribe. Every quarter you will receive the latest business intelligence on how to minimize your tax bills, increase your wealth and maximize your profits.**

### **Building wealth across Northern Ontario.**

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### **Professional Accredited Workshops**

We offer professionally accredited courses for our local tax and legal professionals twice a year.  
Go to [www.junkala.ca](http://www.junkala.ca) and view this year's schedule.

**[www.junkala.ca](http://www.junkala.ca)**



Wealth Creation  
Tax Minimization  
Unique Investments

Entrepreneurs  
Small & Medium Business  
Corporations





## about us

As a Canadian Business Owner, you lose almost **half of your profit** to taxes each year. This represents a major obstacle to accumulating wealth. Income Tax will remain your biggest expense each and every year.

**Junkala & Associates** is only one of two companies in Canada who offer you strategic trademarked products for tax minimization, wealth creation and unique investments. These solutions are based on strategies contained within the Canada Tax Act. It's how we use these tax strategies that set us apart from everyone else.



*"Tina Junkala from Junkala & Associates Wealth Builders is exceptional in that she has an insatiable thirst for new ideas for her clients and prospects alike. I find her to be totally in line with our habits for success Her goals are always excellence in anything she does."*

*Gordon Berger,  
President, CEO The PanFinancial  
Group of Companies*

### ***Our experts can show you a better way to:***

- utilize corporately owned insurance to generate wealth.
- reduce personal and corporate taxes through individual pension plans and retirement compensation arrangements.
- transfer assets from a holding company with up to a 90% tax savings.
- minimize your taxes through health & welfare trusts.
- maximize executive & employee benefits.
- develop succession plans that generate maximum profit & peace of mind.
- Minimize payroll expenses and corporate taxes through Profit Sharing Plans.



## business continuity & succession planning

Our experts conduct a complete risk analysis and identify issues that may put your business at risk. Once they are identified our experts suggest Business Continuation Strategies and opportunities to minimize, eliminate or transfer the risk. Your peace of mind is guaranteed. The safety of your biggest assets; your people and your business are protected.

### **Complimentary Business Continuity Guide**

– go to [www.junkala.ca](http://www.junkala.ca) for your copy

Our Business Succession Planning Strategies not only ensure the immediate survival of the business, but ensure that the business can be relied upon to generate the expected value for the owner when they exit. Our experts develop a succession strategy that will ensure that when you exit your business with maximum profit and minimum taxation.

*Those fortunate enough to find the right buyer when they exit their business are then faced with a tax time bomb. Without advanced tax planning and strategic financial products in place before the business sale, business owners will be forced to pay more than half of the sale profits to Revenue Canada.*

### **Success Story:**

One of our clients is a computer consulting corporation with three business partners in their mid 30's.

The partners believed that the loss of any one of the partners would result in an immediate 35% decline in business revenue that would have serious impact on the company's viability.

Our experts conducted a throughout analysis of the company's needs and risks. A specialized Key Persons insurance was implemented whereby the company paid the premiums and received a preferred rate on the first \$400,000 of business income. The policy had the flexibility to add additional key people to the policy or increase or decrease coverage to create a tax-deferred cash value as the business needs evolved.

Unfortunately, one of the partners died in a car crash 2 years ago. **With the strategies created by Junkala & Associates Wealth Builders, the remaining partners were able to purchase the shares from the partner's widow and ensure her financial security.** In the end, the business was able to adjust during the transition and remain viable and successful







**We find the opportunities others miss.**

**Let us show you what is possible.**

We are pleased to offer investors the ability to more than double ongoing after-tax returns on your traditional (preferred) investments, while you maintain and increase your capital base.

We accomplish this without making any radical changes in investment philosophies, methods or directions.

Our Wealth Creator™ strategy shows you a better way to:

1. deposit money in annual investments that are tax deductible.
2. watch the monies grow tax-free.
3. retire with the money tax-free.
4. pass the money on to the next generation tax-free.



**Success Story**

Peter, a 42 year old business owner is taxed at the maximum tax level by Revenue Canada. He approached **Junkala & Associates Wealth Builders** about our **Wealth Creator™ Strategy**. After reviewing the opportunities with Peter and his accountant, our experts implemented this highly effective strategy for him.

**The end result? At the age of 65, Peter will receive a retirement income that is 83% higher than what his original plan would have produced for him.**

*"Junkala & Associates have shown me opportunities for tax savings that the other professionals on my financial team weren't aware of. That impresses me."*

*Dawn Larsen, Business Advisor, Navigator Marketing & Business Solutions*

**Junkala & Associates** will help you access the funds held inside a holding company at up to a **90% tax savings**. We provide the most tax efficient means to use the assets inside the holding company.

**Success Story**

A 55 year businessman planned to retire in 5 years with his sons taking over ownership of the business. He had accumulated 5 million dollars in his holding company which he knew was a tax time bomb. He was currently paying 50% corporate passive investment tax on the income generated. He had already paid 20% tax prior to transferring the funds to the holding company. He would pay an additional 30% to dividend this income to himself. If the client passed away, the assets in the holding company would be deemed a capital gain and taxed yet again. The holding company would then transfer to his sons. The sons would then pay an additional 30% to dividend the money out to themselves.

**Junkala & Associates** implemented the **Wealth Maximizer™ Strategy** that allowed the business owner to transfer the assets from the holding company at a cost savings of 90%. Without this tax strategy in place, this business owner would have paid \$1.6 million dollars in tax. With the **Wealth Maximizer™ Strategy**, the tax bill was only \$133,000. This business owner saved 1.4 million dollars in taxes.

DISCLAIMER: These illustrations are for information purposes only and may not be construed as financial advice. These products are sophisticated vehicles designed for professional and high net worth investors. Prospective clients having any doubt about the suitability of these products should consult their professional team.



**Freedom**  
**NEXT EXIT**



## individual pension plans



**Junkala & Associates Wealth Builders** provide executives and senior business owners with the opportunity to achieve maximum tax relief combined with maximum retirement pensions.

These plans offer a more aggressive tax deferral arrangement.

### **Some of the immense benefits:**

**Tax deductible:** All contributions, interest and expenses are tax deductible to the incorporated practice and are a non-taxable benefit to the person the IPP is set up for.

**Creditor proof:** Assets held in the IPP cannot be seized by creditors on condition that the pension plan was set up in good faith - not just because of a looming bankruptcy.

**Terminal funding:** One of the most attractive features is the possibility of terminal funding. While CCRA restricts the benefits that can be pre-funded, at retirement, the individual pension plan can be amended to provide the most generous terms possible. Some of these include: full consumer price indexing, early retirement pension with no reduction as well as bridge benefits.

**Guaranteed lifetime income to members and their spouses and much more.**

## tax minimization



Our experts work carefully with **you**, your **lawyer** and **accountant**, to develop a **tax minimization strategy** that reduces the tax you pay and fulfills your financial objectives. We have the financial tools that build on and compliment what you already have in place and **further minimize your tax obligations**.

Both **safe** and **highly effective**, these solutions are based on strategies resident in the Canada Tax Act. It is how we use these tax strategies that sets us apart from the others.



## Health and Welfare Trusts

**Health and welfare trusts are sanctioned by the Canada Revenue Agency (CRA) as tax-avoidance structures.**

Our experts set up a trust for your business that pays for the health care costs for you and your family. Funds placed in the trust by a business are **100% tax-deductible** in the year they are contributed - even if the money is not spent in that year.

**Benefits are non-taxable for the individuals who receives them.**

These plans offer a more aggressive tax deferral arrangement and a sophisticated wealth creation tool in retaining key employees.

### **Success Story**

*A local business owner, age 66, was discouraged with the October 31st corporate year-end tax bill totaling \$110,000. Junkala and Associate's tax experts established an Individual Pension Plan for him that saved him \$120,000 in corporate tax, as well an additional \$23,000 in personal tax.*

RETIREMENT

WEALTH BUILDERS