

# Insight 360° Corporate Tax Efficiency Test



## Corporate Assessment

| Metric                                                                                | Status                    |
|---------------------------------------------------------------------------------------|---------------------------|
| Corp. Status                                                                          | CCPC - Active Business    |
| Investment Corp?                                                                      | No <span>EFFICIENT</span> |
| Passive Income Threshold<br><small>*Below \$50k grind-down limit. SBD intact.</small> | \$32,450 / \$50,000       |
| CDA Balance                                                                           | \$0.00                    |

## Insurance & Integration

| Item                    | Check            |
|-------------------------|------------------|
| Corp Owned Policies     | 2                |
| Personally Owned        | 1                |
| Capital Dividend Credit | Yes (Upon Claim) |
| Salary/Div Mix          | Optimal          |

## Corporate Portfolio Details

| Holding        | Type      | ACB       | Mkt Value | Gain       |
|----------------|-----------|-----------|-----------|------------|
| Cdn. Blue Chip | Elig. Div | \$150k    | \$210k    | +\$60k     |
| US Tech ETF    | Cap Gain  | \$85k     | \$145k    | +\$60k     |
| Global Bond    | Interest  | \$200k    | \$205k    | +\$5k      |
| High Yield Sav | Interest  | \$50k     | \$50k     | -          |
| TOTALS         |           | \$485,000 | \$610,000 | +\$125,000 |

### TAX EFFICIENCY IMPROVEMENTS

- Trigger Capital Gains:** Harvest \$60k gain in US Tech ETF to increase CDA balance.
- Corporate Class Swaps:** Move Bond Index to Corporate Class structure to convert Interest income to Capital Gains.