



**Tax Planning for  
Corporate  
Owner-Managers**

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# A PERSONAL NOTE OF WELCOME FROM EVELYN JACKS, PRESIDENT, KNOWLEDGE BUREAU

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# Tax Planning for Corporate Owner-Managers

## OVERVIEW

As a result of recent corporate tax rate changes and adjustments to the taxation of dividends, one of the key issues faced by the owner/manager of a private business is how to best manage his or her compensation to maximize the amount of after-tax income available to the family. Equip yourself with a broad understanding of the tax changes as well as the compensation planning options available for the family business and its family members. Then use your knowledge to implement Real Wealth Management™ strategies to help families accumulate, grow, preserve and transition their wealth over time with proper retirement investment plans.

## APPROACH

Learn to define the components of compensation, which include salary, dividends, and bonuses, their tax attributes and the opportunities and/or constraints imposed by the Income Tax Act. New tax legislation has creative “new realities” for owners of private corporations (originally announced on July 18, 2017) and they have added considerable complexity to the tax component of this process. In addition, you will acquire the knowledge and skills required to provide advice throughout the year with a view to minimizing the total amount of income taxes paid by the family. You will also apply recent personal/corporate tax changes to the family’s best benefit using true-to-life case studies. This newly updated course will explain how and provide the experience and credentials to better manage owner-manager compensation.

## WHY IS THIS CONTENT ESPECIALLY TIMELY AND/OR IMPORTANT

On June 6, 2018, the government passed Bill C-74, Budget Implementation Act, 2018, No. 1. Within this legislation, effective retroactively to January 1, 2018, are significant revisions to what was previously known as the “kiddie tax”. This new expanded regime, known as tax on split income or “TOSI” will have major impacts on the taxation of family units with respect to income earned from Canadian controlled private corporations “CCPCs”. Advisors will need to understand these rules as current structures may need to be amended to take into account the new regime and prior income sprinkling strategies may no longer work. In addition, investment strategies may also need to be revised because of the clawback of the small business deduction when passive investment income exceeds \$50,000. Advisors who do not understand these rules may very well cause harm to the clients. This would result in loss of reputation and possibly a loss of clients. As such, it is imperative that advisors become familiar with these new rules as soon as possible.

## WHAT YOU WILL LEARN?

The student will understand the different ways in which an owner/manager may draw compensation from an incorporated business to fund income requirements today and plan for future income in retirement and other transition periods. The student will:

- Have a thorough understanding of recent income tax changes regarding the taxation of dividends, salary, taxable and tax-free benefits, retirement investment planning opportunities, and deferred compensation programs in the corporation and for the owner and family members on their personal tax returns. A basic understanding of family income splitting benefits, opportunities and obstacles.
- How to split corporate income out to family members using salaries & benefits, dividends, family trusts and holding companies.
- How to structure deferred income plans, including registered and non-registered pension plans, registered retirement savings plans, TFSA planning, deferred profit sharing plans, retirement compensation arrangements and salary deferral arrangements.

**SCOPE OF THE CONTENT:**

1. The Taxation of Business Income and Its Integration in Personal Taxation
2. Understanding Family Compensation Requirements
3. Income Tax Treatment of Salary
4. Income Tax Treatment of Dividends
5. Other Compensation Issues – Benefits, Shareholder Loans
6. Income Splitting, Kiddie Tax, Tax on Split Income (TOSI)
7. Basic Issues in Using a Holding Company or Trust
8. Registered Deferred Income Plans
9. Unregistered Deferred Income Plans
10. Planning Pitfalls – the Capital Gains Deduction, CNIL, ABIL's
11. Tax on Split Income (TOSI)

# CHAPTER 1

## THE TAXATION OF BUSINESS INCOME AND ITS INTEGRATION IN PERSONAL TAXATION

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### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will understand the various ways in which business income can be earned and how such income is subject to tax. The student will understand how the manner in which the owners of a business are compensated affects the taxation of business income. The student will learn how business income earned by a Canadian-controlled private corporate (CCPC), which is then paid out to its shareholders as a dividend, compares to the tax on such income if earned personally. This concept is called “corporate tax integration”.

### NEW SKILLS TO BE MASTERED:

The ability to identify the ways in which business income can be earned and an understanding of how tax applies to such income. The ability to identify the alternatives open to the owners of a business in taking compensation from the business and an understanding of how such compensation is taxed. The ability to identify the major tools to be used in planning for income that is earned through a corporation.

### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- In what ways can a business be organized?
- In what ways is the taxation of income affected by the manner in which the business is organized?
- What are the alternatives open to the owners of a business in taking compensation from the business?

## CHAPTER 2

### UNDERSTANDING FAMILY COMPENSATION REQUIREMENTS

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will gain an understanding, from a family perspective, in planning a compensation program. The student will be able to identify the types of issues that must be addressed in assessing whether a family compensation program makes sense. The student will be able to identify those tax preferences and credits that can be transferred or otherwise utilized within the economic family and will understand how to use these concepts in developing a tax-efficient compensation plan.

#### NEW SKILLS TO BE MASTERED:

- The ability to identify the individual tax attributes that should be considered in setting a family compensation program.
- The ability to identify and communicate the non-tax issues that must also be addressed in setting up such a program.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How is a family perspective in compensation planning useful?
- What pitfalls does such a perspective identify?
- What tax deductions, credits and other preferences should be considered in establishing a family compensation program?

## CHAPTER 3

### INCOME TAX TREATMENT OF SALARY

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The payment of a salary is a direct method of distributing business income to the owner/manager or to family members. This may be particularly advantageous where corporate income would otherwise be subject to tax at high rates. The student will understand how to distinguish a salary from a payment for self-employment services and why the distinction is important. The student will understand the issues that arise, from an income tax perspective, in assessing whether a salary is reasonable and the rules that govern its payment. The student will be introduced to the tax treatment of employment-related benefits.

#### NEW SKILLS TO BE MASTERED:

An understanding of the nature of an employment relationship and the circumstances in which the payment of a salary is the preferred method of compensating owners. Understand the technical and 'soft' issues that arise under income tax law when a salary is paid. Identify and access CRA and other resource materials in evaluating the income tax treatment of employment-related benefits.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- How does one distinguish an employment relationship from self-employment?
- What are the advantages and disadvantages of paying compensation in the form of salary?
- What compliance issues arise for income tax purposes when a salary is paid?
- What non-compliance tax issues need to be considered when a salary is paid?

## CHAPTER 4

### INCOME TAX TREATMENT OF DIVIDENDS

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The tax treatment of dividends from Canadian corporations reflects a principle called “integration”. This is designed to tax the corporation and the shareholder as one economic unit. The effective rate of tax on income which is distributed by way of dividend varies with the type of corporation, the type of income it earns and the province of residence of the corporation and the shareholder. A dividend paid from the after-tax business income of a Canadian controlled private corporation (CCPC) may be taxed as either an eligible or other than eligible dividend (also referred to as a non-eligible dividend). All of these principles must be understood in evaluating the decision to pay a dividend.

#### NEW SKILLS TO BE MASTERED:

The ability to apply the concepts of integration to a corporation and a shareholder and to assess how well integration works. The ability to identify how the tax rate that applies to corporate income is affected by the attributes of the corporation and the types of income it earns. The ability to model the tax that a corporation will pay on its income and the tax an individual shareholder will pay on a dividend paid from the corporation’s after-tax income.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is integration and how does it work?
- What factors cause income to be under- or over-integrated?
- What rates of tax apply to corporate income and how are the various sources of income taxed when distributed to a shareholder as a dividend?
- What are eligible and other than other than eligible dividends? What tax planning is available around such dividends?
- What general principles are used in assessing whether income should be retained and taxed corporately for future distribution as a dividend?



## CHAPTER 5

### OTHER COMPENSATION ISSUES – BENEFITS AND SHAREHOLDER LOANS

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

The student will learn the tax consequences for a shareholder in a corporation who may draw money from the corporation by way of a loan. Occasionally, a business will make similar loans to employees. Special rules apply to tax the shareholder on such loans and these are applied differently than when the loan is made to an employee. A business may provide benefits to its employees and owner-managers in addition to basic pay and often owner-managers make greater benefits available to themselves than they would to employees. Again, special rules govern the treatment of such benefits, most of which are taxable.

#### NEW SKILLS TO BE MASTERED:

The ability to identify how advances to employees and owner-mangers are taxed and the planning to be considered in minimizing the amount subject to tax. Acquire a basic understanding of how benefits are taxed and where to access resources in determining which balances are taxable and which are not.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What general rules apply when a business advances a loan to an employee?
- What exclusions from these general rules are provided?
- How do the exclusions apply when the loan is made to an owner-manager?
- What strategies are available for clearing a shareholder debit balance?
- What benefits conferred on an employee or an owner-manager are taxable?
- What benefits can be provided without attracting tax?

## CHAPTER 6

### INCOME SPLITTING, TAX ON SPLIT INCOME (TOSI OR KIDDIE TAX)

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

Income splitting is the process of arranging for income that would normally be taxed in the hands of one (high income) earner to be earned by and taxed in the hands of a related (lower income) person, in order to reduce the overall family tax burden. Some forms of income splitting are allowed; some are not. There are avoidance rules which must be understood if income splitting is to be successful.

Significant changes were made to the tax on split income (TOSI) rules effective January 1, 2018. To fully understand what abuses (perceived or real) the legislation aimed to eliminate, it is important for students to understand what planning was being undertaken.

#### NEW SKILLS TO BE MASTERED:

The ability to identify the ways in which income can legitimately be split and the rules which can be obstacles to income splitting. An understanding of how to plan for the splitting of business income, investment income and capital gains and other techniques for reducing the overall family tax burden.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- Why do taxpayers consider income splitting programs?
- What rules govern the splitting of business income?
- What rules govern the splitting of investment income?
- What rules govern the splitting of capital gains?
- What are the attribution rules and how do they apply?
- What other anti-avoidance rules must be considered in establishing an income-splitting program?

## CHAPTER 7

### BASIC ISSUES IN USING A HOLDING COMPANY OR TRUST

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

Family compensation planning often involves the use of a holding company, a family trust or both. These entities are interposed between an operating company and its shareholders in order to make it easier to ‘sprinkle’ dividend income amongst family members and to set up a framework for multiplying family access to the capital gains deduction. The January 1, 2018 effective date for the revised tax on split income (TOSI) rules, however, will have a significant impact on the ability to ‘sprinkle’ dividend income to family members who were and are not engaged in the business. There are key issues that need to be kept in mind when putting such a structure in place.

#### NEW SKILLS TO BE MASTERED:

An understanding of how a holding company is put in place and what its uses are. An understanding of how a family trust is put in place and what its uses are. The ability to address the tax and other issues that arise when using a holding company or trust.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is a holding company and how is it used in family compensation planning?
- What issues arise when a holding company is used?
- Why would a family want to use a family trust in their compensation planning?
- What issues arise in setting up and using a family trust?

## CHAPTER 8

### REGISTERED DEFERRED INCOME PLANS

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

In addition to taking compensation currently, an owner-manager will often want to provide for deferred compensation – pensions and other amounts that can be drawn upon in the future. There are several options available. In this chapter, and the next, the student will learn what they are and how they work. This chapter focuses on registered deferred income plans.

#### NEW SKILLS TO BE MASTERED:

An understanding of how registered pension plans (RPP), deferred profit sharing plans (DPSP), registered retirement savings plans (RRSP) and registered retirement income funds (RRIF) work. The ability to identify other registered plans that are available.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What rules govern establishing and running a registered pension plan?
- What is a deferred profit sharing plan?
- What is a registered retirement saving plan and how does it work?
- How are aggregate contributions to deferred plans managed?
- What is a registered retirement income fund?

## CHAPTER 9

### UNREGISTERED DEFERRED INCOME PLANS

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

There are special income tax provisions which apply when a business attempts to provide deferred compensation, particularly to an owner manager, without employing a registered plan. In this chapter, we will review how these provisions work.

#### NEW SKILLS TO BE MASTERED:

An understanding of how income tax applies to the various ways in which a business may establish a non-registered deferred income plan.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What is an employee benefit plan?
- What deferred compensation arrangements are not employee benefit plans?
- What is an employee profit sharing plan and how can it be used to defer tax?
- What is a vacation pay trust?
- What is a salary deferral arrangement?
- What is a retirement compensation arrangement? How can it be used in retirement planning?

## CHAPTER 10

### PLANNING PRINCIPLES – THE CAPITAL GAINS DEDUCTION, CNIL, ABILS

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#### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

There are many issues that must be balanced when planning a compensation program for the owner-manager. This chapter reviews these issues and identifies the key elements that the planner must keep in mind.

#### NEW SKILLS TO BE MASTERED:

The ability to identify the ancillary issues that can arise in devising a compensation program and to plan around them.

#### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- In evaluating a family compensation program, what pitfalls need to be watched for?
- What general principles can be used?

# CHAPTER 11

## TAX ON SPLIT INCOME (TOSI)

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### KEY CONCEPTS AND ISSUES - WHAT YOU WILL LEARN:

Learn to define the components of compensation, which include salary, dividends, and bonuses, their tax attributes and the opportunities and/or constraints imposed by the Income Tax Act. New tax legislation has creative “new realities” for owners of private corporations (originally announced on July 18, 2017) and they have added considerable complexity to the tax component of this process. In addition, you will acquire the knowledge and skills required to provide advice throughout the year with a view to minimizing the total amount of income taxes paid by the family. You will also apply recent personal/corporate tax changes to the family’s best benefit using true-to-life case studies. This newly updated course will explain how and provide the experience and credentials to better manage owner-manager compensation.

### NEW SKILLS TO BE MASTERED:

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- Have a thorough understanding of recent income tax changes regarding the taxation of dividends, salary, taxable and tax free benefits, retirement investment planning opportunities, and deferred compensation programs in the corporation and for the owner and family members on their personal tax returns. A basic understanding of family income splitting benefits, opportunities and obstacles.
- How to split corporate income out to family members using salaries & benefits, dividends, family trusts and holding companies.

How to structure deferred income plans, including registered and non-registered pension plans, registered retirement savings plans, TFSA planning, deferred profit sharing plans, retirement compensation arrangements and salary deferral arrangements.

### READING GUIDE - KEY QUESTIONS TO BE ANSWERED:

- What are the new rules and definitions I will need to know?
- What types of businesses and/or corporate structures are affected?
- What are the potential tax consequences of TOSI?
- What are the exceptions to TOSI and which type of businesses and individual shareholders might be excluded?
- What planning might be done to mitigate the impact of TOSI?

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- George Donkor, ON

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## LEVEL I COURSES - CORE PROFESSIONAL SKILLS

Build your core professional skills by taking the three courses below.

Understand family-owned enterprises throughout the lifecycle of the business - from startup to successful transition. That insight requires a firm understanding of the latest tax changes for incorporated family businesses.

1

### Corporate Tax Filing Fundamentals

This course serves as an introduction to the filing of a corporate income tax return for small business operating under a corporate structure as a Canadian Controlled Private Corporation (CCPC). From a company's transformation from Proprietorship through to Corporation, this course will teach you the fundamentals of filing a T2 return for the majority of small business corporations

#### Knowledge Journal Topics:

- Basis of Reporting Income
- Understanding the Corporate Balance Sheet
- Understanding Shareholder Equity
- Sources of Corporate Income
- Creating an Audit Trail for CRA Purposes
- Completing the T2 Return
- Tax Reserves
- Shareholder Remuneration
- Corporate/Shareholder Integration Theory

2

### Tax Planning for Corporate Owner-Managers

New tax legislation has created "new realities" for owners of private corporations and they have added considerable complexity to the tax component of this process. Learn to provide advice throughout the year with a view to minimizing the total amount of income taxes paid by the family.

#### Knowledge Journal Topics:

- The Taxation of Business Income and Its Integration in Personal Taxation
- Understanding Family Compensation Requirements
- Income Tax Treatment of Salary
- Income Tax Treatment of Dividends
- Other Compensation Issues - Benefits, Shareholder Loans
- Income Splitting, Kiddie Tax, Tax on Split Income
- Basic Issues in Using a Holding Company or Trust
- Registered Deferred Income Plans
- Unregistered Deferred Income Plans
- Planning Pitfalls - the Capital Gains Deduction, CNIL, ABIL's

3

### Tax Planning for Incorporated Professionals

This course will focus on personal and corporate tax planning for small to medium sized businesses, owned and operated by professionals, with a special focus on financial advisors and medical practitioners. Retirement and succession planning is an integral part of the course.

#### Knowledge Journal Topics:

- Tax Rules for Professional Corporations
- Incorporated vs Non-Incorporated Professional Businesses
- Corporate Structures
- Shareholder Remuneration
- Corporate/Shareholder Integration Theory
- Using the PC for Family Benefits
- Retirement Planning for the Incorporated Professional
- Getting the Business Ready for Sale

"This program was very challenging and the information contained was valuable to me in my practice. I plan to keep my journal nearby as a reference when required. This is a very valuable program for anyone in private practice."

- Heather McLeod, MFATM - Business Services Specialist

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4

### Cross Border Taxation

Advisors who work with affluent boomers must be prepared to discuss cross border taxation with a comprehensive general knowledge, as well as recognize and advise on how certain actions on both sides of the border affect a person's tax situation.

#### Knowledge Journal Topics:

- Residency
- Immigration and Emigration
- Snowbirds
- Owning Property as a Non-resident
- Canada - U.S. Tax Treaty
- U.S. Citizenship
- Canadian and U.S. Investments (including FATCA)
- U.S. Estate and Gift Tax
- Renouncing U.S. Citizenship

5

### Understanding Business Valuation

This course is designed in a practical format and will help an advisor become a valuable resource to their clients when considering business valuation issues. The objective of this course is to provide an overview of the fundamentals of business valuation, enabling advisors to assist clients in facing various types of business transactions, including mergers, transfer of an ownership position, sale of a business, or raising capital.

#### Knowledge Journal Topics:

- The Notion of Value
- Valuation Approaches: Company Specific
- Valuation Approaches: Market-Based
- Issues That Could Impact Value
- Business Transactions: Preparation Stage
- Business Transactions: Closing and Transition
- Value and Investment Transactions
- Business Succession
- Financial Performance and Implications
- Selected Topics in Valuation

6

### Use of Trusts in Tax & Estate Planning

Trusts are used on an ever-increasing basis to plan for the wealth and succession objectives of medium and high-worth clients. The advisor with the ability to assist with that process creates the opportunity to establish a long-term, potentially intergenerational connection with a client and their family; provided their strategy considers recent tax changes in the planning process.

#### Knowledge Journal Topics:

- Basic Trust Mechanics
- Trusts as Mechanisms to Exert Control
- Basic Tax Treatment
- Testamentary Trusts
- Inter Vivos Trusts, Inter Vivos Trusts
- Charitable Remainder Trusts
- Alter Ego a& Joint Partner Trusts
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- Spousal Trusts
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- Evelyn Jacks, President of Knowledge Bureau

**“Everything so far has had value to it. These studies have added to my knowledge and skills and I have put this knowledge to use immediately for our clients or I gained new skills which has given me the opportunity to expand our services.”**

- William Samplonius, ON

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