

About Me

I established and built The Trusted Plan on a foundation of international and domestic small business experience extending over 15 years. This knowledge base, coupled with over 8 years of providing Disability Management solutions tailored for individual, executive and enterprise-level clientele, allows me to create risk mitigation plans focusing on preserving and creating liquidity for small business owners in a time of need.

Unlike larger financial institutions or advisors that offer general advice in many areas, The Trusted Plan focuses exclusively on advanced insurance planning that is customized to meet the individual needs of the client. I recognize that most small businesses require access to specialized expertise in additional areas such as tax, law, accounting, or investment services at certain times. Therefore, I have built trusted alliances

with leading designated professionals to ensure my clients receive impartial and independent advice that is catered specifically to them. If a client's existing team of professionals can meet these specialized needs, I work directly with the client's team to provide (a highly individualized plan).

As your lifetime advisor, my mission is to provide services that are customized, clear, and attentive without compromise. With access to more than 15+ life, disability and lending carriers across Canada, my commitment is to provide small business owners with hand-crafted solutions in order to ease fears of financial hardships due to an unexpected death or disability. Either of these natural events are a certainty in life and although we may not be able to predict them – a well designed plan ensures that personal and business opportunities are protected.



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Advanced Corporate Protection and Pension Strategies

Living Benefit Solutions

Income Protection	Ensuring one's career and lifetime income continues to age 65 in the event of a catastrophic injury or illness preventing a return to work.
Business Overhead Expense Protection	Provides the business owner with a monthly benefit equal to their eligible monthly office expenses.
Buy/Sell Agreement Funding	In the event of a business partner's inability to physically or mentally continue in the business this instrument provides liquidity for the purpose of a shareholder buy out.
Key Person Protection	Provides employer compensation due to a financial loss resulting from a key employee's disability.
Wage Loss Replacement Plan, Income Loss Replacement Plan	A series of disability replacement programs set up by an employer for a group of employees.
Split Dollar Critical Illness*	In the event of one of 25 medical conditions, or an unexpected death the corporation receives a tax-free lump sum settlement. If neither events occur, the shareholder/ business owner receives the return of premiums (tax free). Requires a shared ownership agreement amended into the corporation's business resolutions.
Long Term Care (LTC) Insurance	Provides a monthly benefit for private home care expenses and costs associated with facility care. Stand-alone policies are no longer available in Canada. LTC coverage is available through two carriers via conversion options embedded into disability or critical illness policies.
Retirement Savings and/or Business Loan Protection	Designed to allow an individual/business owner who is totally disabled to continue making contributions to retirement savings/business loans.

Corporate Owned Life Insurance Strategies

Corporate Insurance Retirement Programs (CIRP)*	Shareholder of a private corporation requires life insurance protection and has maximized RRSP, RPP, TFSA contribution limits. This strategy provides both a death benefit and supplemental retirement income (tax free) by way of collateralizing policy cash values for corporate loans. The corporate loans are streamed to the shareholder in exchange for a nominal fee.
Living Buy Out (Partnership)	Partnership overfunds corporate owned life insurance for the purpose of collateralizing a future loan (tax free), loan amount used to finance partner buy out.
Living Buy Out (Corporate)	Corporation overfunds corporate owned life insurance for the purpose of collateralizing a future loan (tax free), loan amount used to finance shareholder buy out.
Corporate Estate Bond	Corporation utilizes surplus cash to overfund life insurance policy, the main purpose of this strategy is to maximize size of estate, philanthropy and legacy.
Retirement Compensation Arrangements (RCA)*	Supplemental retirement income for key employees or senior executives. Utilizes corporate owned life insurance with tax deferred cash value growth. Cash value within policy accessed by retiree and is taxed accordingly.
Business Loan Protection	Matching debt amortization periods with cost effective short term corporate life insurance.
Immediate Finance Arrangement (IFA) Corporate*	Corporation funds tax exempt life insurance policy, assigns policy as collateral for bank loan, borrows funds to invest in a business or property to produce income. At death, insurance proceeds repay debt and excess paid to corporation.
Individual Pension Plan (IPP)*	Corporate owned tax deferred vehicle used to invest and save for retirement. Contributions are tax deductible. An IPP allows for up to 68% more contribution room than an RRSP.

**Willing to consult and collaborate with accountant or tax/corporate lawyer and/or actuarial firm.*

Personally Owned Policies

Term Insurance	Protection for asset, debt, income, and estate preservation.
Personal Insurance Retirement Program (IRP)	Individual has a need for life insurance and has also maximized contributions towards RRSP's and TFSA's. Through future collateralization of the cash values within the policy a loan is secured (minimum payments and interest are capitalized against cash value and death benefit) therefore no tax or interest is due while insured is living. Upon death, debt is settled with NET proceeds paid to the estate.
Intergenerational Wealth Transfer (Grandparent to Adult Child)	Using permanent life insurance products owned and paid for by the grandparent. The life insured is the adult child who is also the contingent owner. Ownership of policy (and therefore cash values) can be passed from one generation to the next (without tax consequence). Beneficiaries can also be changed with death benefit and cash values passed onto next future generations (tax free).
Intergenerational Wealth Transfer (Grandparent to Grand Child)	Same premise as above but also being able to extend ownership and cash values over 4 generations.
Annuity Settlement Option (ASO)	As an option to a full lump sum settlement of life insurance, an ASO uses the death benefit and is deposited into an annuity to generate monthly income payments. This can be combined with an initial smaller lump sum settlement at time of death. This is intended for beneficiaries with disabilities or scenarios where recipient may not be able to manage large sums of money.
Personal Estate Bond Funded by Term Certain Annuities	Used as an option to funding a Permanent Policy via annual payments. A grandparent or policy owner can use a lump sum amount to purchase life insurance. In order to stay compliant with CRA the lump sum is deposited into a Term Certain annuity with annual proceeds funding the life insurance policy. This creates a 'get it, and forget it' scenario.

Specialty Risk Individuals

Previously declined, recent medical diagnosis, high risk occupation or high net worth clients require contracts that fall outside of the conventional market. These scenarios are presented to a group of reinsurers to assess and distribute risk among the group.

Health, Dental and Emergency Medical Benefits

Health Spending Accounts / Private Health Service Plans	Provides business owner(s), employees and their family members to submit medical expenses to incorporated employer. Employer in turn can deduct expenses, employee receives benefits tax free.
Diagnostic, Specialist Access Insurance (DSAI)	A policy which grants access to MRIs, CTs within 3 days, along with 10 specialists within 21 days of diagnosis.
Priority Health Care (United States)	The policy owner can attend their top choice of hospitals in the United States. Includes travel (patient and partner), diagnosis and treatment within 15 days of diagnosis.
Emergency Medical, Catastrophic Drug Coverage (Canada, International)	

Specialized Corporate Lending Solutions

Collateral/Partial Assignments of cash value life policies (60-100% loan to value).

Personal or corporate hybrid Home Equity Line of Credit, Personal Line of Credit.

Commercial, Revenue Property, Martial Breakdown, Rental Offsets, Aging in Place funding.

Professional Affiliations & Consultation Services

Accounting	Chartered Professional Accountant (CPA), Chartered Accountant (CA), Business Valuation, Organizational Restructuring, Tax Advisory
Legal	Corporate, Commercial, Tax, Wills and Estate, Real Estate, Disability Tax Credit Specialists
Financial Planning Services	Certified Financial Planner, Chartered Life Underwriter, Trust and Estate Planner, Professional Investment Strategist, Portfolio Management Services