

## Step 4: The Tax Burden Analysis

### *Reducing the tax burden*

Income taxes are the dragon that must be slain in retirement income planning. We pay very high taxes in Canada, and we therefore must always arrange your affairs to maximize your after tax income. This crucial step can determine if your retirement is affordable. We look forward to assisting you slay your 'tax dragon', or at least keep him at bay!

We will visit the 5 “Ds” of tax planning with you:

- Defer
- Deduct
- Divide
- Dividend
- Donate