



Client FAQ Sheet

1. What services does ClearPeak Financial Corporation offer?

We specialize in comprehensive financial services tailored to small business owners. Our expertise includes:

- **Group Benefits:** Structuring employee benefits that balance cost with coverage.
- **Life, Disability, and Critical Illness Insurance:** Protection plans designed to secure your personal and business finances.
- **Investments and Retirement Planning:** Helping you achieve financial goals and create tax-efficient retirement strategies.
- **Financial Planning:** Personalized strategies that clarify complex financial topics and unlock opportunities for wealth growth.

2. Who are ClearPeak's typical clients?

Our clients are often small business owners who need straightforward, reliable financial advice to protect their assets, retain employees, and create sustainable retirement plans. They value our clear communication, honesty, and commitment to transparent, tax-efficient solutions.

3. How does ClearPeak handle rising group benefits costs?

We use a group brokerage approach, connecting you with multiple providers to find the best options for your needs and budget. Additionally, we help you review and adjust your benefits package regularly to control costs while keeping coverage competitive for your team.

4. How does ClearPeak support retirement planning?

We focus on building retirement income through various investment vehicles. Our approach prioritizes tax-efficient saving strategies that allow you to transition wealth from your corporation while reducing tax liabilities.

5. How can ClearPeak help me get money out of my corporation tax-free?

We explore various strategies, including participating insurance and corporate investment accounts, to extract wealth tax-efficiently. Our goal is to help you retain as much of your hard-earned money as possible while ensuring compliance with tax laws.

6. What is the process for becoming a client of ClearPeak?



- **Step 1:** We start with a discovery meeting to understand your goals, challenges, and current financial situation.
- **Step 2:** Based on our findings, we develop a tailored financial plan and recommend solutions.
- **Step 3:** We review the plan with you, make adjustments as needed, and then implement it. From there, we provide ongoing support to keep your plan aligned with your goals.

7. Who will I work with at ClearPeak?

You'll work closely with **Dane Ozorio, CFP, CHS, CLU RRC** and our network of experienced professionals. Additionally, for clients transitioning from **Legacy Insurance and Benefits**, we maintain a collaborative approach to ensure continuity in your service and support.

8. Why should I choose ClearPeak over other advisors?

At ClearPeak, we combine technical knowledge with a personal touch. Our clients appreciate our:

- **Clarity:** We explain complex financial topics in easy-to-understand terms.
- **Transparency:** Honesty and openness in every recommendation.
- **Tailored Solutions:** Each plan is customized to fit the unique needs of small business owners.

9. How can I reach ClearPeak Financial?

You can reach us via our website at www.clearpeak.ca or by calling our office at 403-863-1613. We're happy to answer your questions and set up an introductory meeting to discuss your needs.