

The Link logo consists of a stylized blue arc above the word "link" in a lowercase, sans-serif font. The logo is enclosed in a white circle with a thin black border.

link

An overhead photograph of a group of seven people sitting around a dark wooden table. They are engaged in a meeting, with some looking at each other and others looking down. The table is decorated with several white circular markers of varying sizes. A large white thought bubble is superimposed over the center of the table, containing the main title.

# Deferred Profit Sharing Plans (DPSPs)

## A reward for bottom-line success

A Deferred Profit Sharing Plan (DPSP) is an excellent way to motivate and engage your workforce, and reward their important contributions to your company's bottom line.

This employer-sponsored plan allows for profit sharing through a registered savings plan, and provides an excellent complement to a group RRSP.

A DPSP from Link Investment Management provides cost savings and flexibility, with plan

members growing their savings through suitable investments while benefiting from lower administration and investment management fees.

A DPSP helps drive employee engagement, with your people's gains growing tax-free—while employer contributions and costs are tax-deductible.

**Immediate benefits for the employer.**

**Long-lasting benefits for your employees.**

Here's an excellent way to align employee interest with corporate goals. Link's Deferred Profit Sharing Plan (DPSP) options reward your people for their hard work. They also reduce your administrative and regulatory burden, while delivering a transparent fee structure.



## What is a DPSP?

A Deferred Profit Sharing Plan (DPSP) is an employer-sponsored plan that allows for the sharing of profits through a registered savings plan.

Other pertinent details:

- Only a plan sponsor contributes to a DPSP
- No requirement for plan sponsors to contribute in years where no profits are accrued
- Tax-deferred for members
- Vesting rules are permitted

## DPSP advantages for employees

- All gains continue to grow tax-free
- Continue to accumulate savings without having to make contributions
- Offers a variety of investment options to choose from, regardless of investment knowledge or interest level

## DPSP advantages for employers

- Helps drive employee engagement, attract top talent, encourage productivity and gain a competitive advantage
- Contributions and operating costs are tax-deductible
- Provides flexibility and discretion with respect to employer contribution amounts
- Allows an employer to design a suitable retirement program, with a full slate of plan types, to complement a DPSP

## About Link Investment Management

Calgary-based Link is a licensed portfolio manager and pension provider.

We're a growing financial innovator in administration of employer-sponsored compensation plans.

We've taken a different approach—one that can help employees and businesses alike.

