

Enter today's date: _____

Financial Planning Information

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Developing a personal financial plan requires many steps, one of the first is to gather data and determine your goals and objectives. This document is designed to record factual information such as your sources of income, assets and liabilities. It is also designed to record your values, goals, needs and priorities. Once completed it will help us to clarify your current situation and identify any problems and opportunities as they relate to your goals and objectives.

To begin, enter today's date and answer each of the questions on the following pages to the best of your knowledge, the more accurate the answers the better the results you can expect from this process. Each page also includes a section for notes and comments. Use this to provide additional information you feel is important or for questions you may have.

It is recommended that you save the file after completing each page to avoid accidentally losing your work to an unexpected malfunction.

Financial Planning Information

Lifestyle Needs			Notes
<input type="checkbox"/> Base my lifestyle needs on the following amounts			
After-tax lifestyle needs pre-retirement			
After-tax lifestyle needs at retirement			
Detailed Lifestyle Needs Analysis located at end of fact finder			
Provide income to age (life expectancy)			
Income frequency			
Survivor Capital Needs			
	Client	Spouse	
Income as a % of lifestyle			
Child dependency (monthly)			
Funeral & final expenses			<input type="checkbox"/> Index
Emergency fund			<input type="checkbox"/> Index
Charitable bequests			<input type="checkbox"/> Index
Other bequests			<input type="checkbox"/> Index
Estate Capital Needs			
Charitable bequests			<input type="checkbox"/> Index
Other bequests			<input type="checkbox"/> Index
Executor / trustee fees to be calculated as follows			
Fee as a % of estate _____ on first _____			
_____ on next _____			
_____ on balance of estate _____			
Minimum executor fee			
Employment Income			
	Client	Spouse	
Income frequency			
Income amount			
Employment expenses			
Health care			<input type="checkbox"/> Index
Benefits			<input type="checkbox"/> Index
Professional / Union dues			<input type="checkbox"/> Index
Other deductible expenses			<input type="checkbox"/> Index
Government Benefits			
	Client	Spouse	
Income frequency			
Include CPP benefits			
Dollar amount Or			
Expected % of maximum			
Begin at age			
Include OAS benefits			

Financial Planning Information

Non-registered Investments: Client			Notes
	Amount	ACB	
Cash & Equivalents			
Canadian Bonds			
Foreign Bonds			
Canadian Equities			
Foreign Equities			
Total			
Non-registered Investments: Spouse			
	Amount	ACB	
Cash & Equivalents			
Canadian Bonds			
Foreign Bonds			
Canadian Equities			
Foreign Equities			
Total			
Non-registered Investments: Joint Owned			
	Amount	ACB	
Cash & Equivalents			
Canadian Bonds			
Foreign Bonds			
Canadian Equities			
Foreign Equities			
Total			
Non-registered Investments: Trust Funds			
	Amount	ACB	
Cash & Equivalents			
Canadian Bonds			
Foreign Bonds			
Canadian Equities			
Foreign Equities			
Total			
Non-registered Deposits			
	Client	Spouse	
Amount			
From age			
To age			
Index			
Frequency			
Timing			

Financial Planning Information

Education Savings Plans		Notes
	Amount	
Cash & Equivalents	_____	
Canadian Bonds	_____	
Foreign Bonds	_____	
Canadian Equities	_____	
Foreign Equities	_____	
Total	_____	
Education Deposit / Withdrawals		
Amount / Frequency	_____	Monthly
Number of years / Timing	_____	
Index	_____	
Annual tuition / Index	_____	
Monthly living expense / Index	_____	
Age expenses begin / # yrs.	_____	
RRSP / RRIF Investments: Client		
	Amount	Book Value
Cash & Equivalents	_____	_____
Canadian Bonds	_____	_____
Foreign Bonds	_____	_____
Canadian Equities	_____	_____
Foreign Equities	_____	_____
Total	_____	_____
RRSP / RRIF Investments: Spouse		
	Amount	Book Value
Cash & Equivalents	_____	_____
Canadian Bonds	_____	_____
Foreign Bonds	_____	_____
Canadian Equities	_____	_____
Foreign Equities	_____	_____
Total	_____	_____
RRSP Contributions		
	Client	Spouse
Available contribution limit	_____	_____
Contribution amount	_____	_____
From age	_____	_____
To age	_____	_____
Index	_____	_____
Frequency	_____	_____
Timing	_____	_____

Financial Planning Information

Defined Contribution Pensions: Client		Notes
	Amount	Book Value
Cash & Equivalents		
Canadian Bonds		
Foreign Bonds		
Canadian Equities		
Foreign Equities		
Total		
Defined Contribution Pensions: Spouse		
	Amount	Book Value
Cash & Equivalents		
Canadian Bonds		
Foreign Bonds		
Canadian Equities		
Foreign Equities		
Total		
DCP Contributions		
	Client	Spouse
Employee (% of income)		
Employer (% of income)		
DCP Plan Withdrawals		
	Client	Spouse
Plan type for income		
Defined Benefit Pensions		
	Client	Spouse
Set pension income at the following amount		
Annual pension		
Or		
Calculate pension based on the following information		
Current years of service		
Employee contributions		
Employer contributions		
Annual pension factor		
YMPE (factor reduction)		
Other pension assumptions to be applied		
Single or joint life		
Index pension at (% of inflation)		
Survivorship: pre-retirement		
Survivorship: post-retirement		
Guarantee period		

Financial Planning Information

Personal use Real Estate			Notes
	Residence	Recreational	
Current value			
Adjusted cost base (ACB)			
% Owned by: Client			
% Owned by: Spouse			
Mortgage amount			
Mortgage date			
Monthly payment			
Annual interest rate			
Mortgage insurance: Client			
Mortgage insurance: Spouse			
Commercial Real Estate			
	Property 1	Property 2	
Current value			
Adjusted cost base (ACB)			
% Owned by: Client			
% Owned by: Spouse			
Cost base of building			
Current CCA			
Annual CCA %			
Mortgage amount			
Mortgage date			
Monthly payment			
Annual interest rate			
Mortgage insurance: Client			
Mortgage insurance: Spouse			
	Property 3	Property 4	
Current value			
Adjusted cost base (ACB)			
% Owned by: Client			
% Owned by: Spouse			
Cost base of building			
Current CCA			
Annual CCA %			
Mortgage amount			
Mortgage date			
Monthly payment			
Annual interest rate			
Mortgage insurance: Client			
Mortgage insurance: Spouse			

Financial Planning Information

Life Insurance (single life)			Notes
Group life insurance	Client	Spouse	
Multiple of income			
Or Specific amount			
Other life insurance policies (totals)			
Face amount			
Cash value			
Annual premiums			
# Of years to pay			
Life Insurance (joint life)			
	First death	Last death	
Face amount			
Cash value			
Annual premiums			
# Of years to pay			
Group Disability Insurance			
	Client	Spouse	
Weekly income (WI)			<input type="checkbox"/> Taxable <input type="checkbox"/> Taxable
Elimination period (days)			
Benefit period (weeks)			
Long term disability (LTD)			
Benefit period			
Personal Disability Insurance			
	Client	Spouse	
Monthly benefit amount			<input type="checkbox"/> Taxable <input type="checkbox"/> Taxable
Elimination period (days)			
Benefit period			
Annual premiums			
# Of years to pay			
Critical Illness Insurance			
	Client	Spouse	
Benefit amount			
Expiry age			
Return of premium (death)			
Return of premium (expiry)			
% of premium refunded			
Current premium balance			
Annual premiums			
# Of years to pay			

Financial Planning Information

Risk Tolerance

Financial Position

1) What is your current Net Worth?

- 0 - \$50 K \$50 K - \$100 K \$100 K - \$250 K \$250 K - \$500 K \$500 K +

2) What is your current annual income excluding investment income?

- < \$25 K \$25 - \$50 K \$50 - \$75 K \$75 - \$100 K \$100 K +

Investor Style

1) If the media were to suggest that a decline in the stock market was imminent, would you move all your investments to cash?

- Definitely Probably Maybe Probably not No

2) If one of your investments earned 20% or more within a 12 month period or less, would you sell it to lock in the gain?

- Definitely Probably Maybe Probably not No

3) In a typical year, what percentage of your portfolio would you routinely reposition?

- 80% to 100% 60% to 80% 40% to 60% 20% to 40% 20% or less

4) Do you choose investments that are highly rated based on recent performance?

- Definitely To some extent Not a key factor

Attitudes

1) How would you describe your level of investment knowledge?

- Extensive Good Fair Limited Nil

2) Do you read the financial papers and make investment decisions on the basis of a variety of economic indicators?

- Definitely To some extent Not at all

3) Certain types of investments fluctuate in value. To achieve potentially higher returns, what level of fluctuation are you willing to accept?

- Dramatic Moderate No losses at all

4) What is the worst 1 year return you could tolerate?

- 0% - 5% 1% - 5% loss 5% - 10% loss 10% - 20% loss > 20% loss

Financial Planning Information

Risk Tolerance

Attitudes

5) What is the worst 1 year return you ever experienced?

- 0% - 5% 1% - 5% loss 5% - 10% loss 10% - 20% loss > 20% loss

6) How frequently do you review the performance of your investments?

- Monthly Quarterly Annually Occasionally Rarely

7) What percentage of your portfolio do you believe should be focused more on safety than growth?

Non-registered 80% to 100% 60% to 80% 40% to 60% 20% to 40% 20% or less

Registered 80% to 100% 60% to 80% 40% to 60% 20% to 40% 20% or less

8) What percentage of your portfolio do you feel that you need access to for emergencies or opportunities?

Non-registered 80% to 100% 60% to 80% 40% to 60% 20% to 40% 20% or less

Registered 80% to 100% 60% to 80% 40% to 60% 20% to 40% 20% or less

Time Horizon

1) What percentage of your investment portfolio will be needed to fund anticipated expenses, major purchases, or other needs over the next 5 years?

Non-registered 80% to 100% 60% to 80% 40% to 60% 20% to 40% 20% or less

Registered 80% to 100% 60% to 80% 40% to 60% 20% to 40% 20% or less

2) If you were to experience a sudden reduction in income, would you liquidate investments before reducing your standard of living?

Non-registered Definitely Probably Maybe Probably not No

Registered Definitely Probably Maybe Probably not No

Goals

1) How many years do you expect it to be before these investments will be required to produce income?

Non-registered Required now 1 - 5 years 5 - 10 years 10 - 20 years > 20 years

Registered Required now 1 - 5 years 5 - 10 years 10 - 20 years > 20 years

2) What percentage of your total retirement income do you anticipate will come from investments?

Non-registered 80% to 100% 60% to 80% 40% to 60% 20% to 40% 20% or less

Registered 80% to 100% 60% to 80% 40% to 60% 20% to 40% 20% or less

Financial Planning Information

Lifestyle Needs		Current	Retirement	Notes
Shelter				
Rent				
Property Taxes				
Property Insurance				
Maintenance & Improvements				
Utilities				
Misc. Shelter				
Sub Total				
Basic Personal				
Food				
Clothing				
Personal Care				
Medical & Dental				
Life & Disability				
Cleaning & Supplies				
Misc. Basic Personal				
Sub Total				
Discretionary Personal				
Entertainment & Restaurants				
Self Improvement				
Clubs & Memberships				
Hobbies				
Gifts				
Charitable Contributions				
Misc. Discretionary Personal				
Sub Total				
Travel & Vacation				
Travel & Vacation				
Travel Insurance				
RV Depreciation & Payments				
RV Insurance & Maintenance				
Taxes & Insurance				
Utilities & Maintenance				
Sub Total				
Transportation				
Depreciation & Payments				
Auto Insurance				
Maintenance				
Fuel & Oil				
Sub Total				
Total Lifestyle Needs				

Financial Snapshot

Prepared for:

January 0, 1900

Assumptions

This Financial Snapshot is NOT A FINANCIAL PLAN, it is an overview of your current financial situation based on the information you entered on the fact finder and the assumptions to the right.

Due to the limitation of the calculations and the assumptions contained in this Financial Snapshot, you should not make any decisions before seeking the advice of a qualified financial professional.

Average rate of tax:	40.00%
Rate of inflation:	3.00%
Investment return:	7.00%
Maximum CPP:	10,134.96
Maximum OAS:	5,815.56

Net Worth

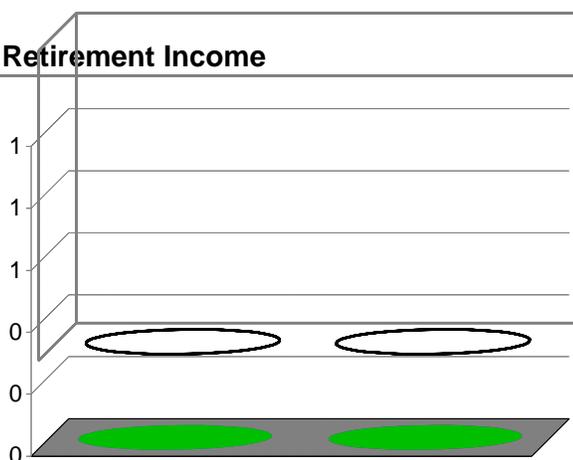
Assets

Non-registered investments:	0
RRSPs / pensions:	0
Real estate / other assets:	0
Total Assets:	0

Liabilities

Principal residence mortgage:	0
Other debts:	0
Total Liabilities:	0
Net Worth:	0

Retirement Income



Sources of retirement income in today's dollars

After-tax retirement income goal:	0
Income goal adjusted for inflation:	0
Pension plans:	0
Government benefits:	0
Additional retirement income needed:	0
Projected non-registered savings:	0
Projected registered savings:	0
After-tax income from savings:	
After-tax income (shortfall) / excess:	

Life Insurance Needs

	Cash Needed at Death of...	Client	Spouse	Estate
Final expenses:				
Emergency fund and other bequests:				
Capital required to maintain lifestyle				
Amounts needed to pay debts and deferred taxes:				
Total Capital required:				
Existing life insurance:				
Additional Insurance required:				