Current Investment Plan

Do you currently have an investment plan in place? ______________________________

____

How often do you review your investment plan? ______________________________

With your current retirement plan, will you be able to retire when and how you want? ______________________________

____

What is the best financial decision you have ever made? ______________________________

____

Advice and Counsel

What is your relationship with your current advisor? ______________________________

____

Most people incorporate popular planning concepts into their retirement planning such as inflation, RRSP contribution maximization, spousal RRSPs, RRSP catch-up loans dollar-cost averaging, compound interest, income splitting and the use of permanent life insurance for retirement funding. In previous retirement planning, have these concepts been discussed with you? ☐ Yes ☐ No

____

____

Portfolio

How and where are you currently invested? ______________________________

____

____

What process did your advisor use in creating your portfolio? ______________________________

____

Have you ever completed an asset allocation model? If yes, when, with whom and what were the results? ______________________________

____

Preretirement:	*Conservative*	*Moderate*	*Balanced*	*Advanced*	*Aggressive*
Retirement:	*Conservative*	*Moderate*	*Balanced*	*Advanced*	*Aggressive*

Retirement planning

What lifestyle do you see for yourself in retirement? ______________________________

____

Comprehensive retirement planning (continued)

Do you plan to sell your principal residence at retirement? ☐ Yes ☐ No

Do you anticipate any major purchases at or just before retirement? ☐ Yes ☐ No ______________________________

Do you know how much capital you will need to retire comfortably? ______________________________

Desired ***after-tax*** retirement goal: Monthly $_______ Annually $_______ Indexed? ☐ Yes ☐ No

Projected inflation rate: $_______ Desired ***after-tax*** estate: $_______ Indexed? ☐ Yes ☐ No

Client

Retirement age/year: ________________

Life expectancy: ________________

Annual earned income: $_______________

Annual earned income index: ________________

Avg. pre-retirement tax rate: ___ Avg. retirement tax rate: ____

Previous year's earned income: $_______________

Previous year's pension adjustment: $_______________

RRSP over contribution balance: $_______________

RRSP deduction carryforward: $_______________

CPP/QPP benefit start age: ________________

CPP/QPP benefit eligibility (% or %) ________________

OAS benefit eligibility ($ or %) ________________

Share CPP between spouses? ☐ Yes ☐ No

Current Investments

Non-registered

Account Name	Financial Institution	Amount

Registered

Account Name	Financial Institution	Amount

What do you like or dislike about your current investment holdings? ______________________________