



Comprehensive Planning Questionnaire



Document Checklist

Instructions

To make the data collection process as convenient as possible for you, please provide the following documents. Be sure to include these for both yourself and your partner.

If you do not have access to a photocopier, you can supply the original documents since we will be returning them to you.

<input type="checkbox"/>	Last Three Payroll Stubs
<input type="checkbox"/>	Employee Benefits Booklet(s)
<input type="checkbox"/>	Most Recent Employee Benefits Statement(s)
<input type="checkbox"/>	Most Recent Pension Plan Statement(s) and/or Plan Booklets
<input type="checkbox"/>	Last Two Years Personal Income Tax Returns
<input type="checkbox"/>	Notices of Assessment
<input type="checkbox"/>	Most Current Financial Statements (for all Corporate, Proprietor, or Partnership Interests)
<input type="checkbox"/>	CPP/QPP Statement of Contributions
Most Current Statements of Investment and/or Copies of:	
<input type="checkbox"/>	RRSPs
<input type="checkbox"/>	GICs
<input type="checkbox"/>	CSBs
<input type="checkbox"/>	Stock Portfolio
<input type="checkbox"/>	Mutual Funds
<input type="checkbox"/>	Mortgages Receivable
<input type="checkbox"/>	Limited Partnership Offering Memorandum, Executive Summary and most current correspondence
<input type="checkbox"/>	Documentation for all Current Liabilities (Mortgages, Lines of Credit, Credit Card Statements etc.)
<input type="checkbox"/>	Life, Disability, Critical Illness and Long Term Care Insurance Policies
<input type="checkbox"/>	General Insurance Policies (Auto, Homeowners etc.)
<input type="checkbox"/>	Wills and/or Powers of Attorney
<input type="checkbox"/>	Marriage Contract
<input type="checkbox"/>	Divorce/Separation Agreement
<input type="checkbox"/>	Shareholder's/Business Agreements
<input type="checkbox"/>	Family Trust Documentation

Note: Please also include any other relevant documentation that relates to your financial situation that you believe we should be aware of.

Personal Information

Family Members

Marital Status:	
Preferred Language:	

	First Name	Last Name	Gender	Birth Date (YYYY-MM-DD)
Client				
Spouse				

Dependants

Relationship	First Name	Last Name	Gender	Birth Date (YYYY-MM-DD)

Addresses

	Home	Alternate
Address		
City		
Country		
Province		
Postal Code		
Phone Number		

Employment

	Client	Spouse
Employer		
Position/Title		
Address		
City		
Country		
Province		
Postal Code		
Employer Phone Number		
Business Email		
Employer Start Date		
Contract Start Date		
Contract Term		
Is contract likely to be extended		

Other		Client	Spouse
Title			
Preferred Name			
Social Insurance Number			
Email			
Cellular			
Best Time to contact			
Fax			
Citizenship			
Place of Birth			
Smoker	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	
Disabled	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	
Health Status	<input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor	<input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor	

Specialists				
Name	Firm	Type	Phone	Email

Engagement

Non-Financial Goals	
Goals	
Now tell us a little bit about your personal goals and objectives. This might be the first time you have sat down and tried to articulate what is important to you. To help you get started, consider the following general goals and identify the items that you are concerned about. Now is also a good time to think about any other concerns you have.	
<input type="checkbox"/>	Planning for retirement
<input type="checkbox"/>	Education planning for children or grandchildren
<input type="checkbox"/>	Wealth accumulation
<input type="checkbox"/>	Estate planning
<input type="checkbox"/>	Protecting your family's future
<input type="checkbox"/>	Having an active and rewarding lifestyle in retirement
<input type="checkbox"/>	Other:
<input type="checkbox"/>	Other:
<input type="checkbox"/>	Other:

Planning Assumptions

General Assumptions		
Planning Jurisdiction		
Planning Province		
Inflation Assumption		
Retirement & Mortality Assumptions	Client	Spouse
Retire At Age		
Mortality Age Assumption		
Government Benefit Assumptions		
CPP/QPP Start Age		
Current Income		
Contributory Period (# of Years)		
OAS Benefit Eligibility (Years of Residency by age 65)	<input type="radio"/> 40 +years <input type="radio"/> 30 - 39 years <input type="radio"/> 20 - 29 years <input type="radio"/> 10 - 19 years <input type="radio"/> < 10 Years or exclude	<input type="radio"/> 40 +years <input type="radio"/> 30 - 39 years <input type="radio"/> 20 - 29 years <input type="radio"/> 10 - 19 years <input type="radio"/> < 10 Years or exclude
Tax Assumptions		
Lifetime Capital Gains Exemption Remaining		
Unused RRSP Contribution Room		
Unused TFSA Contribution Room		
Estate Assumptions		
Assumed Burial Costs		
Probate and Other Fees		

Risk Profile

Instructions		
<p>When making investment recommendations, it's important to recognize an investor's comfort with investment risk. The following questions will help us to assess what type of investor you are. For couples, you both can respond to the questions below, or if only one of you is the decision maker relative to investing, that person can complete these questions.</p>		
	Client	Spouse
1) Compared to others, how do you rate your willingness to take financial risks?	<input type="radio"/> Extremely low risk taker <input type="radio"/> Very low risk taker <input type="radio"/> Low risk taker <input type="radio"/> Average risk taker <input type="radio"/> High risk taker <input type="radio"/> Very high risk taker <input type="radio"/> Extremely high risk taker	<input type="radio"/> Extremely low risk taker <input type="radio"/> Very low risk taker <input type="radio"/> Low risk taker <input type="radio"/> Average risk taker <input type="radio"/> High risk taker <input type="radio"/> Very high risk taker <input type="radio"/> Extremely high risk taker
2) How easily do you adapt when things go wrong financially?	<input type="radio"/> Very Uneasily <input type="radio"/> Somewhat uneasily. <input type="radio"/> Somewhat easily <input type="radio"/> Very easily	<input type="radio"/> Very Uneasily <input type="radio"/> Somewhat uneasily. <input type="radio"/> Somewhat easily <input type="radio"/> Very easily
3) When you think of the word "risk" in a financial context, which of the following words comes to mind first?	<input type="radio"/> Danger <input type="radio"/> Uncertainty <input type="radio"/> Opportunity <input type="radio"/> Thrill	<input type="radio"/> Danger <input type="radio"/> Uncertainty <input type="radio"/> Opportunity <input type="radio"/> Thrill

4) Have you ever invested a large sum in a risky investment mainly for the “thrill” of seeing whether it went up or down in value?	<input type="radio"/> No <input type="radio"/> Yes, very rarely <input type="radio"/> Yes, somewhat rarely <input type="radio"/> Yes, somewhat frequently <input type="radio"/> Yes, very frequently	<input type="radio"/> No <input type="radio"/> Yes, very rarely <input type="radio"/> Yes, somewhat rarely <input type="radio"/> Yes, somewhat frequently <input type="radio"/> Yes, very frequently
5) When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?	<input type="radio"/> Always the possible losses <input type="radio"/> Usually the possible losses <input type="radio"/> Usually the possible gains <input type="radio"/> Always the possible gains	<input type="radio"/> Always the possible losses <input type="radio"/> Usually the possible losses <input type="radio"/> Usually the possible gains <input type="radio"/> Always the possible gains
6) What degree of risk are you currently prepared to take with your financial decisions?	<input type="radio"/> Very small <input type="radio"/> Small <input type="radio"/> Medium <input type="radio"/> Large <input type="radio"/> Very Large	<input type="radio"/> Very small <input type="radio"/> Small <input type="radio"/> Medium <input type="radio"/> Large <input type="radio"/> Very Large
7) Have you ever borrowed money to make an investment (other than for your home)?	<input type="radio"/> No <input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> Yes
8) Suppose that 5 years ago you bought shares in a highly regarded company. That same year the company experienced a severe decline in sales due to poor management. The price of the shares dropped drastically and you sold at a substantial loss. The company has been restructured under new management and most experts now expect it to produce better than average returns. Given your bad past experience with this company would you buy shares now?	<input type="radio"/> Definitely not <input type="radio"/> Probably not <input type="radio"/> Not sure <input type="radio"/> Probably <input type="radio"/> Definitely	<input type="radio"/> Definitely not <input type="radio"/> Probably not <input type="radio"/> Not sure <input type="radio"/> Probably <input type="radio"/> Definitely
9) Investments can go up and down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?	<input type="radio"/> Any fall in value would make me feel uncomfortable <input type="radio"/> 10% <input type="radio"/> 20% <input type="radio"/> 33% <input type="radio"/> 50% <input type="radio"/> More than 50%	<input type="radio"/> Any fall in value would make me feel uncomfortable <input type="radio"/> 10% <input type="radio"/> 20% <input type="radio"/> 33% <input type="radio"/> 50% <input type="radio"/> More than 50%

10) Most investment portfolios have a mix of investments - some of the investments may have high expected returns but with high risk, some may have medium expected returns and medium risk, and some may be low-risk/low-return. (For example, shares and property would be high-risk/high-return whereas cash and term deposits would be low-risk/low-return.) Which mix of investments do you find most appealing? Would you prefer all low-risk/low-return, all high-risk/high-return, or somewhere in between? Please select one of the seven portfolios listed below:

Client				Spouse			
Mix of Investments in Portfolio				Mix of Investments in Portfolio			
	High Risk/Return	Medium Risk/Return	Low Risk/Return		High Risk/Return	Medium Risk/Return	Low Risk/Return
<input type="radio"/> Portfolio 1	0 %	0 %	100 %	<input type="radio"/> Portfolio 1	0 %	0 %	100 %
<input type="radio"/> Portfolio 2	0 %	30 %	70 %	<input type="radio"/> Portfolio 2	0 %	30 %	70 %
<input type="radio"/> Portfolio 3	10 %	40 %	50 %	<input type="radio"/> Portfolio 3	10 %	40 %	50 %
<input type="radio"/> Portfolio 4	30 %	40 %	30 %	<input type="radio"/> Portfolio 4	30 %	40 %	30 %
<input type="radio"/> Portfolio 5	50 %	40 %	10 %	<input type="radio"/> Portfolio 5	50 %	40 %	10 %
<input type="radio"/> Portfolio 6	70 %	30 %	0 %	<input type="radio"/> Portfolio 6	70 %	30 %	0 %
<input type="radio"/> Portfolio 7	100 %	0 %	0 %	<input type="radio"/> Portfolio 7	100 %	0 %	0 %

<p>11) With some types of investment, such as cash and term deposits, the value of the investment is fixed. However inflation will cause the purchasing power of this value to decrease.</p> <p>With other types of investment, such as shares and property, the value is not fixed. It will vary. In the short term it may even fall below the purchase price. However, over the long term, the value of shares and property should certainly increase by more than the rate of inflation.</p> <p>With this in mind, which is more important to you, that the value of your investments does not fall or that it retains its purchasing power?</p>	<p><input type="radio"/> Much more important that the value does not fall</p> <p><input type="radio"/> Somewhat more important that the value does not fall</p> <p><input type="radio"/> Somewhat more important that the value retains its purchasing power</p> <p><input type="radio"/> Much more important that the value retains its purchasing power</p>	<p><input type="radio"/> Much more important that the value does not fall</p> <p><input type="radio"/> Somewhat more important that the value does not fall</p> <p><input type="radio"/> Somewhat more important that the value retains its purchasing power</p> <p><input type="radio"/> Much more important that the value retains its purchasing power</p>
<p>12) Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in bank deposits?</p>	<p><input type="radio"/> About the same rate as from bank deposits</p> <p><input type="radio"/> About one and a half times the rate from bank deposits</p> <p><input type="radio"/> About twice the rate from bank deposits</p> <p><input type="radio"/> About two and a half times the rate from bank deposits</p> <p><input type="radio"/> About three times the rate from bank deposits</p> <p><input type="radio"/> More than three times the rate from bank deposits</p>	<p><input type="radio"/> About the same rate as from bank deposits</p> <p><input type="radio"/> About one and a half times the rate from bank deposits</p> <p><input type="radio"/> About twice the rate from bank deposits</p> <p><input type="radio"/> About two and a half times the rate from bank deposits</p> <p><input type="radio"/> About three times the rate from bank deposits</p> <p><input type="radio"/> More than three times the rate from bank deposits</p>

Know Your Client

Instructions

Part of the process of designing investment portfolios is for us to have a good understanding of your general knowledge and experience with investing. Provide the following information to assist us in this regard.

	Client	Spouse
Total Income:		
Your family net worth is:	<input type="radio"/> Less than \$100,000 <input type="radio"/> From \$100,000 to \$250,000 <input type="radio"/> From \$250,000 to \$500,000 <input type="radio"/> From \$500,000 to \$1,000,000 <input type="radio"/> More than \$1,000,000	
Investment Capital:	<input type="radio"/> Less than \$100,000 <input type="radio"/> From \$100,000 to \$250,000 <input type="radio"/> From \$250,000 to \$500,000 <input type="radio"/> From \$500,000 to \$1,000,000 <input type="radio"/> More than \$1,000,000	<input type="radio"/> Less than \$100,000 <input type="radio"/> From \$100,000 to \$250,000 <input type="radio"/> From \$250,000 to \$500,000 <input type="radio"/> From \$500,000 to \$1,000,000 <input type="radio"/> More than \$1,000,000
How would you describe your general investment knowledge?	<input type="radio"/> Sophisticated <input type="radio"/> Average <input type="radio"/> Limited <input type="radio"/> None	<input type="radio"/> Sophisticated <input type="radio"/> Average <input type="radio"/> Limited <input type="radio"/> None
In the past I have invested in the following types of investments:	<input type="radio"/> GIC's & Term Deposits <input type="radio"/> Bonds <input type="radio"/> Stocks <input type="radio"/> Mutual Funds <input type="radio"/> Other: _____	<input type="radio"/> GIC's & Term Deposits <input type="radio"/> Bonds <input type="radio"/> Stocks <input type="radio"/> Mutual Funds <input type="radio"/> Other: _____

Assets & Liabilities

Instructions

Identifying your assets and liabilities is an important part of the planning process. List below your various investments either by using a single value for all holdings in each account or by listing the individual assets within each account.

You should also identify your personal assets and all liabilities including mortgages, car loans and consumer loans in the section provided for this purpose.

A very convenient option is for you to attach copies of your investment account statements and loan documents that provide these details. If you choose this option, be sure to provide your most current statements for all accounts.

Investments

[illegible]

Account Type: Open; RRSP; Spousal RRSP; RRIF; GRRSP; RESP; LIF; LIRA; TFSA

Personal Use, Business and Other Assets

Asset Description	Owner	Market Value	ACB	Liability	Beneficiary	Disposition Strategy
Residence						
Cars						
Personal Effects						
Other:						
Other:						
Other:						
Other:						

Loan Information

Description	Owner	Current Balance	Amount Borrowed	<u>Loan Date</u> Renewal Date	Interest Rate	<u>Loan Payments</u> Frequency	Pay Loan on Death	Is Loan Insured
Mortgage on Residence							<input type="checkbox"/> Client <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No
Car Loan							<input type="checkbox"/> Client <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No
Car Loan							<input type="checkbox"/> Client <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No
RRSP Loan							<input type="checkbox"/> Client <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No
Investment Loan							<input type="checkbox"/> Client <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other:							<input type="checkbox"/> Client <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other:							<input type="checkbox"/> Client <input type="checkbox"/> Spouse <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No

Insurance Information

Life Insurance	Client	Spouse
Permanent Insurance (Whole Life; Term to 100; Universal Life)		
Group/Term Insurance (1 Year; 5 Year; 10 Year Term etc.)		
Joint 1 st to Die Coverage		
Joint 2 nd to Die Coverage		
Disability Insurance	Client	Spouse
Annual Income Benefit		
Index Rate on Benefits	%	%
Will Benefits be Subject to Income Tax?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Lump Sum on Disability		

Cash Flow Management

Instructions

When doing planning for the future, an important starting point is for us to understand your current cash flow situation. In many cases it's sufficient for us to understand your income and savings and your tax situation. In other cases we may also need to do a detailed review of your expenses.

Please complete the "Summary Cash Flow" information below and if you feel that detailed budgeting may be important for your situation, continue by completing the "Detailed Cash Flow" information.

Summary Cash Flow Information

Annual Income	Client	Spouse
Personal Income (before tax)		
Investment Income		
Annual Savings		
Registered Retirement Savings		
Spousal Registered Retirement Savings		
Open and TFSA Savings		
Education Savings		
Taxes		
Tax Deductions/Reliefs		
Taxes Paid at Source or through Installments		

Detailed Cash Flow Information

Employment Income		
Description	Client	Spouse
Salary		
Bonus		
Non Taxable Income		
Other Taxable Income		

Pension Income

Description	Client	Spouse
Defined Benefit Pension Plan Income		
Old Age Security Benefits		
CPP/QPP Benefits		

Investment Income

Description	Client	Spouse
Interest		
Dividends		
Capital Gains		
Rental Income		
RRIF/LIF Income		

Miscellaneous Income

Description	Client	Spouse
Employment Insurance Benefits		
Worker's Compensation		
Alimony/Child Support Received (Taxable)		
Alimony / Child Support Received (Non-Taxable)		

Source Deductions

Description	Client	Spouse
CPP/QPP Contributions		
Employment Insurance Contributions		
Defined Benefit Pension Plan Contributions		
Union dues		
Other Source Deductions (Non Tax Deductible)		

Family & Living

Description	Client	Spouse
Groceries		N/A
Clothing		N/A
Home Telephone		N/A
Internet Services		N/A
Cell Phones		N/A
Cable/Satellite TV and Radio		N/A
Dependent Care		N/A
Housekeeping		N/A
Personal Care		N/A
Medical Expenses		
Education/Tuition		
Alimony/Child Support Payments (Tax Deductible)		
Alimony/Child Support Payments (Non-Tax Deductible)		
Other Family and Living		N/A

Transportation

Description	Client	Spouse
Vehicle Loan Principal		N/A
Vehicle Payment		N/A
Gas/Oil		N/A
Repairs/Maintenance		N/A
Car Insurance		N/A
Public Transit/Parking		N/A
Other Transportation		N/A

Accommodation

Description	Client	Spouse
Rent		N/A
Mortgage Payment		N/A
Property Taxes		N/A
Utilities (Heat/Hydro/Water)		N/A
Property Insurance		N/A
Miscellaneous Housing		N/A
Recreational Property Expenses		N/A
Other Accommodation		N/A

Personal Expenditures

Description	Client	Spouse
Personal Loan Payments		N/A
Insurance Premiums (Life, Disability, etc.)		
Personal Loan Interest		N/A
Holidays/Vacations		N/A
Gifts		N/A
Entertainment/Dining Out		N/A
Professional Fees (Tax Deductible)		
Club memberships/Dues		N/A
Cash/Pocket Money		N/A
Credit Card Payments		N/A
Charitable Donations		
Miscellaneous Expenses		N/A
Other Personal Expenditures		N/A

Savings & Reinvestment

Description	Client	Spouse
RRSP Contributions		
Spousal RRSP Contributions		
TFSA and Other Savings		
Education Savings		N/A

Miscellaneous

Description	Client	Spouse
Investment Loan Interest		
Investment Loan Principal		
Non-Deductible RRSP Loan Payments		N/A

Taxes

Description	Client	Spouse
Income tax deducted		
- Other Tax Deductions		
- Provincial Income Reductions		
- Provincial Tax Credit		
- Federal Tax Credit		

Note: Detailed expense information can be entered uniquely for Client and Spouse in case where there are tax consequences relative to the item. However in cases where the term is not tax sensitive the expense is captured under the Client and the Spouse column displays a N/A.

Goals & Objectives

Instructions

The foundation to any Life Goals Analysis is the Retirement Income Goal. But this should not be where your goal setting process ends. Rather you should give consideration to all the significant expenditures you want to plan for over your lifetime. You might want to provide education funding for your children or grandchildren. You might want to buy a summer home or a retirement property. Or perhaps your home needs some significant upgrades.

Now's the time to think through these goals and identify how much they will cost in today's after tax dollars. You also need to determine when you'd like to make the purchase. A single expense will have a "Starting Year" and an "Ending Year" that are the same.

The "Priority Ranking" allows you to identify the your most important goal (#1) and the relative ranking for all other goals. This will be important for us in working with your strategy in the event you don't have sufficient resources to do everything that you'd like to do.

Finally, the "% on Death" and "% on Disability" identifies if this goal will still be relevant in the event of the death or disability of the goal owner.

Life Goals (After Tax)	Whose Goal Is this	Annual Amount	Starting Year	Ending Year	Index Rate	Priority Ranking	% on Death	% on Disability
Retirement Income Goal	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%		%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%		%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%		%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%		%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%		%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%		%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%		%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%		%	%

Pensions & Other Revenues

Instructions

When doing planning to fund your future goals, it's important that we recognize any revenues that will be received over your lifetime. We will already recognize your income from employment based on the information you provided in the Cash Flow section of this document, and we'll also recognize any government benefits you might be entitled to. What we need from you though is information about any additional revenues that you are aware of that will be available to fund your goals.

This might be a defined benefit pension from your employer, revenues from the sale of a business, an inheritance or perhaps you will move to a smaller home on retirement and be able to use some of the equity in your home to fund your goals.

Identify below any revenues, in today's dollars, you feel we should include in your analysis. If you have a pension plan through your employer, be sure to provide us with your pension statement and benefit booklet so we can confirm your estimate.

Description	Owner	Annual Amount	Starting Year	Ending Year	Index Rate	% Taxable	% on Death	% on Disability
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%	%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%	%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%	%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%	%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%	%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%	%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%	%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%	%	%

Will Information

Instructions

In cases where Estate Planning is incorporated into the planning process, we need to know if appropriate estate planning documents are in place and if they are current. We also need to understand the terms of your existing wills so we can recognize how any bequests and other distribution instructions might impact your situation. Please provide details below.

Client

☐ Have a Will

Date Last Reviewed:

☐ Power of Attorney

Effective From:

☐ Power of Attorney for Personal Care

Effective From:

Percent

Or Amount

Beneficiary Name/Relationship

%

%

%

%

%

%

%

%

%

Residual Beneficiary:

Spouse

☐ Have a Will

Date Last Reviewed:

☐ Power of Attorney

Effective From:

☐ Power of Attorney for Personal Care

Effective From:

Percent

Or Amount

Beneficiary Name/Relationship

%

%

%

%

%

%

%

%

%

Residual Beneficiary:

Savings

Instructions

When we collected information about your cash flow, we identified your current savings. Now we need to understand any savings that are occurring from external sources, such as government grants or employer contributions to savings programs.

Also, you may anticipate your savings either increasing or decreasing at some point in the future. For example you may know that your residence mortgage will be paid off in 5 years, at which point you might start to save more. Identify below these expected changes to your savings.

Future Savings and Employer/Grant Matches

Description

Owner

Type

Your Amount

Employer/Grant Amount

Starting Year

Ending Year

Index Rate

%

%

%

%

%

%

Portfolio Objectives

Instructions

Once we have assessed your comfort with investment risk, the next step is to identify your investment objectives. This means understanding how your money should be managed given the purpose for which that money will ultimately be used. Below are a series of questions that are designed to help us identify your portfolio objectives. If you have multiple goals with different time horizons, you may find that you have different investment objectives for these different goals.

Identify below your investment objectives for your Strategic Portfolio. This will usually be your general investment portfolio that will fund your retirement and other long term goals. If you have other money that's to be managed differently than your Strategic Portfolio, for example money designated for education funding, enter a description for those additional portfolios and tell us about the investment objectives for these funds as well. Once you have finished this exercise, you should return to the Assets & Liabilities section of this document and identify which investments are for each portfolio.

	First Portfolio	Second Portfolio	Third Portfolio
Description of Portfolio:	Strategic Portfolio		
Time Horizon: When do you require at least 25% of these funds?	<input type="radio"/> Within the next year <input type="radio"/> From 1 to 3 years <input type="radio"/> From 4 to 5 years <input type="radio"/> From 6 to 9 years <input type="radio"/> More than 10 years	<input type="radio"/> Within the next year <input type="radio"/> From 1 to 3 years <input type="radio"/> From 4 to 5 years <input type="radio"/> From 6 to 9 years <input type="radio"/> More than 10 years	<input type="radio"/> Within the next year <input type="radio"/> From 1 to 3 years <input type="radio"/> From 4 to 5 years <input type="radio"/> From 6 to 9 years <input type="radio"/> More than 10 years
Risk Capacity: If this portfolio fails to achieve the expected returns necessary to fund your goals, what ability do you have to adapt by reducing the goal, funding it from other revenues or drawing on other sources of capital?	<input type="radio"/> Little or no flexibility <input type="radio"/> Little to moderate flexibility to adapt <input type="radio"/> Moderate ability to adapt <input type="radio"/> Moderate to significant ability to adapt <input type="radio"/> Significant ability to adjust	<input type="radio"/> Little or no flexibility <input type="radio"/> Little to moderate flexibility to adapt <input type="radio"/> Moderate ability to adapt <input type="radio"/> Moderate to significant ability to adapt <input type="radio"/> Significant ability to adjust	<input type="radio"/> Little or no flexibility <input type="radio"/> Little to moderate flexibility to adapt <input type="radio"/> Moderate ability to adapt <input type="radio"/> Moderate to significant ability to adapt <input type="radio"/> Significant ability to adjust
Social Responsibility: SRI is the act of making smart investment decisions to achieve not only financial returns, but also social and environmental returns.	<input type="radio"/> I am not interested in SRI-specific investments in my portfolio <input type="radio"/> I believe in having a small portion of SRI-specific investments in my portfolio <input type="radio"/> Having half my portfolio in SRI-specific investments would be beneficial to me <input type="radio"/> I believe in having a large portion of SRI-specific investments in my portfolio <input type="radio"/> Having an investment portfolio consisting entirely of SRI investments is very important to me	<input type="radio"/> I am not interested in SRI-specific investments in my portfolio <input type="radio"/> I believe in having a small portion of SRI-specific investments in my portfolio <input type="radio"/> Having half my portfolio in SRI-specific investments would be beneficial to me <input type="radio"/> I believe in having a large portion of SRI-specific investments in my portfolio <input type="radio"/> Having an investment portfolio consisting entirely of SRI investments is very important to me	<input type="radio"/> I am not interested in SRI-specific investments in my portfolio <input type="radio"/> I believe in having a small portion of SRI-specific investments in my portfolio <input type="radio"/> Having half my portfolio in SRI-specific investments would be beneficial to me <input type="radio"/> I believe in having a large portion of SRI-specific investments in my portfolio <input type="radio"/> Having an investment portfolio consisting entirely of SRI investments is very important to me
Constraints: Please list any restrictions that you would like to impose on your universe of eligible investments (for example geographic or industry-type restrictions).			
If accounts associated with this portfolio belong to two different people with different risk profiles, whose risk tolerance do you want applied to this portfolio?	<input type="radio"/> Client <input type="radio"/> Spouse <input type="radio"/> Other:	<input type="radio"/> Client <input type="radio"/> Spouse <input type="radio"/> Other:	<input type="radio"/> Client <input type="radio"/> Spouse <input type="radio"/> Other:

Asset Allocation

Instructions			
Describe below how your current investment holdings are distributed across the various assets classes listed.			
Asset Class	Percentage	Asset Class	Percentage
Cash	%	U.S. Equities	%
Short Term Fixed Income	%	U.S. Small Cap Equities	%
Fixed Income	%	International Equities	%
Canadian Equities	%	Emerging Markets	%
Canadian Small Cap Equities	%	Real Estate	%

Modeling Assumptions - Some Alternatives

Instructions	
<p>Commitment to the Achievement of Your Goals: The first step in the development a strategy to achieve your personal goals and objectives is to determine if your current behavior will allow you to achieve your objectives or not. If this analysis of your current situation identifies a shortfall, we must identify changes that can be made to result in an achievable strategy.</p> <p>We call this the modeling process. To allow us to do this process effectively, it's important that we get your input on how committed you are to your goals and to identify the modeling options that are the most acceptable to you.</p> <p>The following questions will allow us to prioritize what's important to you and approach the modeling process recognizing your preferences.</p>	
Question	Response
If we identify a shortfall, how much more would you be willing save each year, over and above what you are currently saving, in order to achieve your objectives?	
If you have a shortfall that can't be eliminated with the new savings identified above, would you consider postponing your retirement? If so what would be the latest age you would want to retire?	Client Age: Spouse Age:
If you can't achieve your ideal after tax retirement lifestyle, what would the minimum level of income be that would still give you a lifestyle that would be acceptable?	
Now we need to know what's more important to you. Retiring at the age you indicated or retiring with the target income you wanted. Telling us this will help us to determine if we should first model working longer or first reduce your target income.	<input type="checkbox"/> Adjust Age First <input type="checkbox"/> Reduce Income First

Authorization

TO _____:

This will serve as your full authority to release to _____ any information and/or documents concerning my affairs with your organization.

Dated this _____ day of _____, 20____, at _____.

Client

Spouse