

Financial Discovery



An overview of your financial development, investment strategy, lifestyle protection and estate organization... from your point of view.

COMPLETED BY

DATE

The Financial Discovery

will accomplish two key objectives:

- 1) The nature of the questions will help you understand the type of work I do.
- 2) Your responses will help both of us determine how we should proceed.

Your information will be kept strictly confidential.

Personal Data

Name

Address (Res)

City

State/Prov.

Zip/Postal Code

Phone (Res)

Phone (Bus)

Occupation

Age

Marital Status

Spouse/Partner Name

Your information will be kept strictly confidential in accordance with privacy regulations.



Financial Development

Please check the boxes that reflect your present situation.

Y – Yes

N – No

U – Unsure

D – Does Not Apply

Y N U D

1. I know what I want to accomplish financially.
2. My spouse/partner actively participates in our financial affairs.
3. My spouse/partner has a clear understanding of our financial situation.
4. I have fully outlined my financial objectives.
5. My financial plans include education funding for my children.
6. I am skilled at managing my income and expense flow.
7. I accumulate and build wealth systematically.
8. I have prepared a financial plan with defined short, medium and long-term goals.
9. My spouse/partner and I each have our own long-term financial plans.
10. I allocate a specific percentage of my earnings for wealth development.
11. I understand how debt restructuring can improve my financial choices.
12. I am satisfied with the rate of return on my current wealth development program.
13. I understand how taxation affects the real return on my wealth accumulation.
14. I know how life insurance integrates with my financial plan.
15. I am satisfied with the quality of financial advice and service I currently receive.
16. I would like assistance in reviewing my financial development.

My Views

Please check the boxes that reflect your personal views.

- A – Essential
- B = Fairly Important
- C – Of Little Value
- D – Does Not Apply

A B C D

1. Developing a higher level of wealth is
2. The involvement of my spouse/partner in our financial affairs is
3. Exchanging some of today's lifestyle for future financial security is
4. Maximizing my tax-deferred savings and investments is
5. Investing in the stock market or mutual funds is
6. Having an investment portfolio that offers high-growth potential is
7. In my investments, a low risk factor is
8. Understanding how current debt affects my investment choices is
9. Having a worry-free investment plan for the future is
10. If I became disabled, a replacement income would be
11. In my opinion, will planning and having a current will is
12. Paying off loans and mortgages upon my death is
13. My family's ability to maintain their current standard of living upon my death is
14. Protecting the value of my estate from tax erosion is
15. Knowing I won't outlive my retirement income is
16. Long-term retirement income planning is
17. Knowing that my financial professional has a complete understanding of my financial objectives is
18. Assistance from a qualified financial advisor in planning my financial affairs is

Investment Strategy

Please check the boxes that reflect your present situation.

Y – Yes

N – No

U – Unsure

D – Does Not Apply

Y N U D

1. My investment strategy includes specific short, medium and long-term goals.
2. My investment portfolio is properly diversified in terms of risk versus return.
3. I have a current asset allocation formula as part of my investment strategy.
4. My investment strategy takes advantage of dollar-cost averaging.
5. My investment portfolio has a good balance between short-term liquidity and long-term growth.
6. Stability in the value of my investments is critical.
7. I know how tax-reduction strategies can improve my overall financial position.
8. My long-range wealth development plans provide for minimization of taxes.
9. I am currently taking maximum advantage of tax-deferred retirement plans.
10. I have accurately projected my retirement income needs and sources of income.
11. I recognize the importance of having a qualified financial advisor.
12. I am satisfied with the advice and service I receive from my financial advisor.
13. I am accustomed to paying fees for sound financial advice.
14. I would like assistance in reviewing my investment strategy.

Lifestyle Protection

Please check the boxes that reflect your present situation.

Y – Yes

N – No

U – Unsure

D – Does Not Apply

Y N U D

1. I know the income I will receive if I am unable to work due to an accident or severe illness.
2. My disability protection continues if I leave my employer.
3. My spouse/partner has adequate income protection coverage.
4. My disability income program covers debt repayments.
5. My current standard of living will continue if I have a severe accident or illness.
6. My income protection coverage has been increased to keep pace with my earnings.
7. I have adequate long-term care insurance.
8. My spouse/partner has adequate long-term care insurance.
9. I understand the value of critical illness coverage.
10. My insurance program will maintain my family's lifestyle.
11. My spouse/partner has sufficient life insurance to maintain our family's lifestyle.
12. I have an adequate pension plan.
13. My spouse/partner has an adequate pension plan.
14. Our retirement income will meet the demands of our desired lifestyle.
15. I am prepared to alter today's lifestyle to guarantee future financial security.
16. I am satisfied with my current lifestyle and income protection.
17. I would like assistance in reviewing my lifestyle protection needs.

Estate Organization

Please check the boxes that reflect your present situation.

- Y – Yes
- N – No
- U – Unsure
- D – Does Not Apply

Y N U D

1. I am well informed about the organization of my estate.
2. My will is current and consistent with my estate plans.
3. My spouse/partner has a valid, up-to-date will or trust.
4. I maintain a current list of my assets and liabilities.
5. A guardian has been appointed for our minor children.
6. I maintain a current list of important personal papers and their location.
7. My beneficiary designations are current.
8. My executor understands my will and estate plan.
9. My executor knows the location of important personal papers.
10. I have made specific plans to distribute my estate upon my death.
11. I understand how taxes will be applied to my estate.
12. The value of my estate is protected from the effects of "tax erosion".
13. I know what income my family will receive from the after-tax proceeds of my estate.
14. My life insurance program is consistent with the needs of my estate plan.
15. I understand how life insurance can protect my estate from the effects of taxation.
16. I understand how taxes will be applied to the beneficiaries of my retirement benefits.
17. I would like assistance in organizing my estate.

Changes

In the next year I intend to:

Develop a financial plan

Borrow money

Buy personal property

Realize a capital gain

Buy stocks

Find a financial advisor

Start a business

Change my lifestyle

Purchase a home

Build more wealth

Other

Invest more money

Pay off a loan

Review my will

Receive an inheritance

Sell stocks

Move to another location

Sell a business

Change careers

Sell property

Spend less money

Other

Review Status

Please check the boxes that reflect your present situation.

A – More Than Three Years Ago

B – One to Three Years Ago

C – Less Than One Year Ago

A B C

1. My last financial development review was
2. My last investment strategy review was
3. My last lifestyle protection review was
4. My last estate organization review was

Discussion Priorities

Financial Development

Designing a financial plan
Wealth accumulation
Debt restructuring
Better rates of return
Asset growth strategy
Developing more wealth

Investment planning
Maximizing tax deferral
Maximizing growth
Balancing investment risk
Asset allocation strategy
Wealth development

Lifestyle Protection

Income protection
Disability income
Life insurance planning
Retirement planning
Long-term care insurance
Critical illness coverage

Estate Organization

Beneficiary arrangements
Estate planning
Estate distribution
Survivor benefits
Transfer strategy
Tax considerations

Special Requests

Note: Tax and legal matters should be discussed with a qualified advisor.



“Planning Your Wealth & Securing Your
Future”

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