



Four Points
FINANCIAL SOLUTIONS

Personal Perspectives



Personal Information

Name / DOB:

Spouse's Name / DOB:

Address:

Occupation:

Accountant's Name/Firm:

Lawyer's Name/Firm:

Date my will was last reviewed:

Personal Banker's Name/Firm:

Insurance Advisor's Name/Firm:

Other people financially dependant on me:

My Health is:

My Spouse's Health is:

Spouse's Occupation:

Name(s) of Child(ren) / DOB:

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Number of Grandchildren:

Estate Planning

- 1 Minimizing my estate costs (debts, probate, taxes...) when I die is...

- 2 Maximizing the value of my estate for my children/grand-children is...

- 3 My will is current and aligned with my estate plans.

- 4 My will and other important documents will be easy to find by others when needed.

- 5 My spouse (partner) and I have similar intentions with regard to the ultimate distribution of our estate.

- 6 I understand how I, or my estate, will be taxed on the disposition, or deemed disposition, of my assets.

- 7 I have more assets than I need during my lifetime.

- 8 I am aware of, and concerned about the taxes and fees my estate will have to pay when I die.

- 9 I'd like to be more familiar with some of the estate planning strategies such as multiple wills, and trusts.

- 10 I'd rather leave any estate planning problems to my heirs.

Yes\Essential
 No\Fairly Important
 Not Sure\Of Little Value
 Not Applicable

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Additional Comments:

Risk Management Planning

- 1 If I can't work for an extended period of time due to disability or illness being able to replace my income is...

- 2 Having funds available outside of my investment portfolio to deal with a costly, life altering medical emergency is...

- 3 Being able to potentially protect my personal assets from creditors or liability is...

- 4 In my planning, asset diversification, risk management and product diversification are...

- 5 Life insurance is an important part of my planning.

- 6 My planning reflects some thought around strategies to potentially protect my personal assets from creditors or liability issues.

- 7 I have sufficient disability insurance, or excess assets, to cover our ongoing expenses and medical costs resulting from a long-term disability or illness.

- 8 I am concerned about the costs of long-term health care.

- 9 Allowing my family to maintain their lifestyle if I become disabled or when I die is...

- 10 Investment products which have some guarantees in them and/or minimum volatility are important in my planning...

Yes\Essential
 No\Fairly Important
 Not Sure\Of Little Value
 Not Applicable

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Additional Comments:

Retirement Planning

- 1 Having the resources to choose to retire early is...

- 2 Looking for additional sources of retirement income is....

- 3 If RRSP limits were increased I would make a larger contribution.

- 4 I am concerned about my ability to meet my income needs when I retire.

- 5 I am concerned about the impact of market volatility on my retirement savings and plans.

- 6 I fully understand how my pension or group RRSP works and what choices and options I have available to me.

- 7 I understand the impact that “sequence of returns” could have on my retirement plans.

- 8 I am concerned I will outlive my retirement savings.

- 9 I understand how Canada Revenue Agency “clawbacks” impact my retirement income and some of the planning that can be done to reduce this.

- 10 I can meet my retirement income needs by using my company pension and personal RRSP accounts, without needing to use any other assets.

Yes\Essential
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 Not Sure\Of Little Value
 Not Applicable

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Additional Comments:

Tax & Financial Planning

- 1 I have an insurance or estate planning advisor who I have met with recently and who is familiar with my planning needs.

- 2 My will and estate plan takes full advantage of current tax laws.

- 3 I am aware of the potential benefits of a family trust.

- 4 My children and parents/in-laws are all financially independent.

- 5 I have some charitable interests I would like to consider.

- 6 I am taking full advantage of tax-sheltered growth opportunities within my insurance plans.

- 7 I have an investment holding and/or operating company.

- 8 I'd like to help my children/grandchildren get a financial head-start.

- 9 I have a cottage or second property which I would like to see kept in the family.

- 10 Having more time is more important to me today than having more money.

Yes\Essential

No\Fairly Important

Not Sure\Of Little Value

Not Applicable

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