Financial Planning Questionnaire

Growth Space
Financial Solutions
Making Financial Stress Disappear

Contact Information

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Purpose of this Document / Confidentiality

The purpose of this document is to assist you in gathering all relevant personal and financial information required to provide you with financial planning and/or financial investment advice. The information you provide is strictly confidential and will be used exclusively for the preparation of your personal financial plan.

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Introduction

This Financial Planning Questionnaire is intended to help you collect and organize the information required to develop your financial plan. Please fill out the following questionnaire to the best of your abilities. If you don't have all the information don't worry, just fill out what you can!

As you go through this workbook, gathering some of the following documents may be helpful in sharing important details of your current situation:

- Bank Statements – Savings accounts, etc.
- Investment Statements – TFSAs, non-registered accounts, etc.
- Retirement Savings – RRSPs, pension statements, workplace retirement plans, etc.
- Education Savings – RESPs, etc.
- Tax Forms – Notices of Assessment, T4, T3, T5, T776, etc.
- Government Benefit Statements – CPP, OAS, etc.
- Liability Statements – Mortgages, loans, lines of credit, car loans, credit cards, etc.
- Insurance Policies – Life, disability, critical illness, workplace, health, etc.
- Corporate Information – Investment accounts, etc.

Note: Some of these documents may not apply to your particular situation.

A financial plan provides a comprehensive road map to help you achieve your financial goals and dreams, regardless of your age or net worth. A financial plan may cover the following financial planning areas:

- Financial Management – Understand your cash flow & net worth.
- Investment Planning – Establish how you should invest your money.
- Risk Management – Determine if you are adequately insured.
- Tax Planning – Get an assessment of tax strategies.
- Retirement Planning – Validate that you are on track to meet your retirement goals.
- Estate Planning – Ensure the appropriate plans and documentation are in place.

The act of setting goals through financial planning is a powerful force. As a professional I can provide clarity on competing goals and priorities, giving you the best chance of achieving your most important objectives.

Thank you in advance for taking the time to gather some of this information. This should be an enjoyable process, so take your time, allow yourself to dream a little, and have some fun!

Begin by telling us a little bit about yourself…

Personal Information

Clients

Name		
Date of Birth		
Address		
Employer		
Occupation		
Phone Number		
Email Address		
Citizenship(s)		

Children & RESP (Registered Education Savings Plans)

Name			
Date of Birth			
RESP Balance			
RESP Contributions and CESG Received to Date			
Annual Education Cost			
Education Start Age			
Education Length			

Financial Goals

Do you have any questions that we can help you answer?

(i.e., Do I have enough money to retire comfortably? How long will my money last? What is the most I can spend

What is your desired annual after-tax lifestyle expense in retirement?

(Note: this is the base expenses value)

When would you like to retire

Is it important for you to pass any assets to the family as a legacy?

Do you have any financial goals? When do you want to reach these goals?

(i.e., Home renovation projects, paying off debt, paying off credit cards, travel, etc.)

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Expenses, Income, Pensions, and Government Benefits

Additional Expenses

(Example: vacation, cars, renovation, and other occasional or one-time expenses)

Client	Expense description	Annual Amount	From Age	To Age	Frequency (For example: every 3 years)	Indexation

Income

(Excluding investment income. Please enter CPP and OAS under the Government Benefits section.)

Client	Source	Annual Gross Amount	End Date	Indexation	Taxable (Yes/No)

Pensions

DBPP - Defined Benefit Pension Plan

Client	Source	Start Age	Amount Before Age 65			Amount at Age 65 and After		
			Gross Annual	Survivor %	Indexing %	Gross Annual	Survivor %	Indexing %

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DCPP - Defined Contribution Pension Plan

Client	Balance	Employee Contribution %	Employer Contribution %

Government Benefits

CPP - Canada Pension Plan

Client	Start Age	Gross Dollar Amount (Annual)	% of Maximum (Optional)

OAS - Old Age Security

Client	Start Age	Gross Dollar Amount (Annual)	40 years in Canada? / % of Maximum

Net Worth

Assets

Financial Assets

Registered

(Note on DCPPs: Please enter Defined Contribution Pension Plans under the Pensions section.)

Owner(s)	Account Type	Financial Institution	Market Value	Contribution Room	Annual Contributions (incl. Employer)
	TFSA				
	TFSA				
	RRSP / RRIF				
	RRSP / RRIF				
	Spousal RRSP				
	LIRA / LIF				
	LIRA / LIF				
	FHSA			* Please see below	

* FHSA: Opening age:

Carry forward Room for this year:
Lifetime Contributions:

Non-Registered

Owner(s)	Account Type	Financial Institution	Market Value	Adjusted Cost Base	Annual Contributions (incl. Employer)
	Investment				
	Investment				
	Savings				

Real Assets

Owner(s)	Type	Location	Market Value	Adjusted Cost Base	Net Rental Income
	Principal Residence				
	Vacation Property				
	Rental Property				
	Rental Property				

Liabilities

Debts

Owner(s)	Type	Financial Institution	Balance	Interest Rate	Monthly Payment
	Mortgage				
	Loan				
	Loan				
	Line of Credit				
	Line of Credit				
	Credit Card				
	Credit Card				
	Car Loan				
	Car Loan				

Insurance

Life Insurance

Owner(s)	Type	Life Insured	Beneficiaries	Coverage Details (Premiums, Benefit, End Date, Provider, Etc.)
	Term			
	Term			
	Whole			
	Universal			

Disability Insurance

Owner	Type	Coverage Details (Premiums, Benefit, End Date, Provider, Riders, Etc.)
	Individual	
	Individual	
	Group STD	
	Group STD	
	Group LTD	
	Group LTD	

Critical Illness Insurance

Owner	Type	Coverage Details (Premiums, Benefit, End Date, Provider, Riders, Etc.)

Corporations

List of Corporations

Name/Description	Province of Incorporation	% Ownership			Eligible RDTOH	Non-Eligible RDTOH	CDA
		Client	Spouse	Other			

Corporate Assets

Corporation	Description	Market Value	Adjusted Cost Base	Contributions (or Net Rental Income)

Corporate Income and Expenses

Corporation	Active Business Income	Tax-Deductible Expenses	Non-Deductible Expenses

Shareholder Income

Shareholder	Corporation	Salary	Non-Eligible Dividends	Eligible Dividends

Corporate Liabilities

Corporation	Description	Balance	Interest Rate	Payments
	Mortgage			
	Loan			
	Line of Credit			

Corporate-Owned Life Insurance

Description	Type	Life Insured	Beneficiaries	Coverage Details (Premiums, Benefit, End Date, Provider, Etc.)
	Term		Corporate	
	Whole		Corporate	
	Universal		Corporate	

Accountant

Name		
Firm		
Phone Number		
Email Address		
Address		

Investment Profile

Asset Allocation

By Goal (or Asset)	Cash		Fixed Income		Equity	
	%	RoR	%	RoR	%	RoR
Pre-Retirement						
Retirement						
Pension						
Education Savings						

Investment Notes

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Estate Planning

Wills

Client(s)	Type	Date Last Updated	Details (Executor, Guardian, Location, Etc.)

Power of Attorney

Client	Type	Date Last Updated	Details (Attorney, Location, Etc.)
	General		
	Continuing		
	Personal Care		

Lawyer

Name		
Firm		
Phone Number		
Email Address		
Address		

Notes
