

FINANCIAL PLANNING

CLARK V. CRAIG – PERSONAL FINANCIAL PLANNING FORM

PERSONAL INFORMATION

Client Information			
S.I.N.		Marital Status	
First Name and Initial		<input type="checkbox"/> Married	<input type="checkbox"/> Divorced
Last Name		<input type="checkbox"/> Common Law	<input type="checkbox"/> Separated
Occupation		<input type="checkbox"/> Widowed	<input type="checkbox"/> Single
Name of Employer			
Birthdate		Home Address	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	Street & Unit	
		City	
		Postal	
Spouse Information		Home Number	
S.I.N.		Work Number	
First Name and Initial		Fax	
Last Name		E-mail	
Occupation			
Name of Employer			
Birthdate			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female		

Dependent Information

Name	S.I.N.	Birthdate (mmdd,yyyy)	Relationship	Disability (if any)	Age to begin Post-secondary Education (usually 18)

Are any of these dependents children from a previous marriage? Yes No
 If yes, please indicate which children, with whom they are currently living and the amount/frequency of child support (if any):

PROFESSIONAL CONTACTS

Lawyer		Stock broker (if applicable)	
Firm		Firm	
Name		Name	
Address		Address	
City		City	
Province & postal code		Province & postal code	
Phone number		Phone number	
Fax number		Fax number	
Email address		Email address	
Primary banking information		Current insurance broker (if applicable)	
Bank		Firm	
Contact name		Name	
Address		Address	
City		City	
Province & postal code		Province & postal code	
Phone number		Phone number	
Fax number		Fax number	
Email address		Email address	
Account type			
Account number			
Secondary banking institution/account		Accountant	
Bank		Firm	
Contact name		Name	
Address		Address	
City		City	
Province & postal code		Province & postal code	
Phone number		Phone number	
Fax number		Fax number	
Email address		Email address	
Account type			
Account number			

FINANCIAL GOALS AND OBJECTIVES

Financial objectives

Description	Importance					Rank (1 + highest priority)
	Very unimportant	Unimportant	Important	Very Important	Extremely Important	
Save for retirement						
Establish a regular savings plan						
Maximize RRSPs						
Reduce Income tax						
Emergency funds						
Dependent's post-secondary education						
Reduce/eliminate consumer debt						
Saving for house down-payment						
Paydown mortgage						
Saving for renovations						
Travel/vacations						
Managing retirement income/pensions						
Preserving estate for heirs						
Care for dependents with special needs						

Investment objectives

Description	Importance					Rank (1 + highest priority)
	Very unimportant	Unimportant	Important	Very Important	Extremely Important	
Safety of principal						
Liquidity						
Need for income						
Capital growth						

Investment knowledge/level of service required (please select one)

- I don't have any (or have very few) investments right now. I need help with the planning, implementation and management of my investment portfolio.
- I don't have the time, inclination or knowledge to manage my investments. I need help with the planning, implementation and management of my investment portfolio.
- I don't have the time or knowledge to manage my investments. I am interested in learning more. I need help with the planning, implementation and management of my investment portfolio.
- I don't have the inclination or knowledge to manage my investments. I would like you to explain financial planning concepts in detail. I need help with the planning, implementation and management of my investment portfolio.
- I don't have the time to manage my investments. I am comfortable discussing relatively complex financial planning concepts. I need help with the planning, implementation and management of my investment portfolio.
- I am able to acquire suitable investment products myself. I am comfortable discussing relatively complex financial planning concepts. I need help with the planning of my investment portfolio.
- I spend a considerable amount of time looking at my investment portfolio. I am comfortable discussing relatively complex financial planning concepts. Therefore, I need help only with the implementation of my investment portfolio.
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ASSUMPTIONS

At what age to you wish to retire?

Please review the assumptions that we make about economic indices and make any changes in the spaces provided (if applicable).

	Our assumption	Your change
C.P.I. The current Consumer Price Index rate is used to index government related items such CPP benefits and tax brackets		
Inflation The historical inflation rate is used to index personal items such as lifestyle expenditures and earnings		
Post secondary tuition cost index The tuition rate is used to index the cost of post-secondary education		
Real estate index The real estate rate is used to simulate the equity growth on properties such as a house		
Before tax equity investment return We will use either this general equity investment return or specific historical data for asset growth		
Before tax interest investment return For interest bearing investments, we will use either this general interest rate return		
Long term, Government of Canada bond rate This is used for maximum allowable withdrawal calculations of LIFs and LRIFs		

INCOME

Employment income and amounts deducted at source	#1	#2	#3	#4
Employment income for?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name of employer				
Pay Period	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annual	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annual	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annual	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annual
Gross income				
C.P.P.				
E.I.				
Tax				
Union / professional dues				
R.R.S.P. contributions				
R.P.P. contributions				
Public health care				
Private health care				
Other deductions at source				

Other income		
Commissions Do not include commissions that you've already included in your gross employment income amount		
Bonus(es) Please indicate if the bonus is a periodic occurrence (eg. every year) or a one-time lump sum		
Rental income Please indicate if rental income is split between spouses (if applicable) and if so, what is the percentage		
Self-employment income Please indicate if self-employment income is split between spouses (if applicable) and if so, what is the percentage		
C.P.P. If applicable, what is the amount of C.P.P. you receive and indicate the payment period (i.e. monthly, yearly, etc..)		
O.A.S. If applicable, what is the amount of O.A.S. you receive and indicate the payment period (i.e. monthly, yearly, etc..)		
Other pensions Do you receive amounts from other pension plans and if so, attach a copy of your most recent benefit statement		
R.R.S.P./R.R.I.F. Are you currently withdrawing funds from your R.R.S.P. or R.R.I.F.? If so, how much and how often?		
Other income Do you receive income from any other source(s)? If so, indicate the source, the amount and the payment period		

LIFESTYLE EXPENDITURES

Indicate your current monthly expenses, the expenses you expect to have when you retire (in today's \$ and the expenses you wish us to use when considering your insurance needs	Current expenses	Retirement	Insurance
	<input type="checkbox"/> \$ per month <input type="checkbox"/> \$ per year <input type="checkbox"/> Use details below	<input type="checkbox"/> \$ per month <input type="checkbox"/> \$ per year <input type="checkbox"/> Use details below <input type="checkbox"/> Please estimate for me	<input type="checkbox"/> \$ per month <input type="checkbox"/> \$ per year <input type="checkbox"/> Use details below <input type="checkbox"/> Please estimate for me
Housing costs: Mortgage payment	\$		
Rent			
Property taxes			
Insurance			
Utilities (water, gas and electric)			
Maintenance and repairs			
Other			
Household and living expenses: Food			
Telephone			
Personal care			
Clothing			
Medical/dental (direct costs)			
Child care			
Education			
Other			
Transportation expenses: Car payments			
Car insurance			
Gas/oil			
Maintenance and repairs			
Public transportation			
Other			
Insurance expenses: Life insurance			
Disability insurance			
Public health care			
Private health/dental care			
Other			
Investment expenses: Prof. Fees, accounting, etc.			

Business loan payment			
RRSP loan payment			
Investment loan payment			
Other			
Recreation expenses: Travel			
Cable/satellite/video rentals			
Recreation/sports equipment and facility fees			
Recreational vehicle loan payments			
Other			
Discretionary: Gifts			
Charitable donations			
Dining out			
Tobacco and alcohol			
Entertainment			
Other			
Miscellaneous: Personal loan payments			
Credit card & other short term debt payments			
Professional/union dues			

INVESTMENT INFORMATION

When describing your investments, please indicate the tax status and, if possible, the asset group that the investment belongs to. To do this, use the following codes in the tables below:

Tax status codes

- NRC Client’s Non-RRSP: Non-registered investment in client’s name (client’s non-registered portfolio)
- NRS Spouse’s Non-RRSP: Non-registered investment in spouse’s name (spouse’s non-registered portfolio)
- RC Client’s RRSP: Investment is part of client’s RRSP portfolio
- RS Spouse’s RRSP: Investment is part of spouse’s RRSP portfolio
- SRS The contribution to the RRSP was made by client to spouse’s RRSP (client’s spousal RRSP-spouse is annuitant)

Asset group codes

- Cash or eq. The income from these investments is generally 100% interest
- Fixed These investments bear primarily interest income and a little capital gains (such as most bond mutual funds).
- Growth Equity investments in small companies that are growth-oriented. The income is mostly capital gains and some dividends (little to no interest).
- Value Equity investments in large capitalized firms (eg. blue-chips). The income comes from some capital gains and some dividends (little to no interest).
- Global Equity or fixed investments outside of Canada which can bear interest, capital gain or dividend income.
- Specialty These are high-risk specialized investments such as gold or resources. The income is mostly capital gains, some dividends (little to no interest).
- Balanced Investments that maintain a balance of three different types of income.

Please indicate your current RRSP contribution amount and the frequency.....\$
 Monthly Annually

INVESTMENTS

Mutual funds

Description	Tax status code	Asset group code	# of units	Net investment (ACB) \$	Market value \$	Annual rate of return %

Stocks

Description	Tax status code	Asset group code	# of shares	Net investment (ACB) \$	Market value \$	Annual rate of return %	Annual dividend %

Bond information

Description	Tax status code	Purchase price \$	Face value \$	Market value \$	Purchase date (mmdd,yyyy)	Maturity date (mmdd,yyyy)	Coupon rate %

Term deposits/G.I.C.s

Description	Tax status code	Purchase price \$	Purchase date (mm dd,yyyy)	Maturity date (mm dd,yyyy)	Annual interest rate

DEBTS

Loan information						
	Loan #1		Loan #2		Loan #3	
Description						
Borrower	Client%	Spouse%	Client%	Spouse%	Client%	Spouse%
Use of funds (eg.car, investment, RRSP, etc.)						
Type (term,demand,fixed principal)						
Amount of loan						
Date of first payment						
Term of loan						
Interest rate						
Compound period (Weekly, bi-weekly, monthly, semi-monthly, quarterly or annual)						
Payment						
Payment frequency (Weekly, bi-weekly, monthly, semi-monthly, quarterly or annual)						
Credit card and other short term debt information						
	Debt #1		Debt #2		Debt #3	
Description /card name						
Balance owing						
Annual interest rate						
Monthly payment						

REAL ESTATE

Real estate information						
	Client %		Spouse %		Spouse %	
Ownership	Client %	Spouse %	Client %	Spouse %	Client %	Spouse %
Type of property	<input type="checkbox"/> residence <input type="checkbox"/> rental	<input type="checkbox"/> vacation <input type="checkbox"/> other	<input type="checkbox"/> residence <input type="checkbox"/> rental	<input type="checkbox"/> vacation <input type="checkbox"/> other	<input type="checkbox"/> residence <input type="checkbox"/> rental	<input type="checkbox"/> vacation <input type="checkbox"/> other
Address						
City and						
Postal code						
Date purchased						
Purchase price						
Property tax (annual)						
Content insurance (annual)						
Current market value						

Mortgage information

Amount			
First payment date			
Term (years)			
Amortization period (years)			
Interest rate			
Compound period (Weekly, bi-weekly, monthly, semi-monthly, quarterly, or annual)			
Payment			
Payment frequency (Weekly, bi-weekly, monthly, semi-monthly, quarterly, or annual)			
Mortgage insurance (annual)			

Deferred profit sharing plan

Plan member	Current value of DPSP savings	Employer's contributions (Complete the appropriate column)				
		% of corporate profits		% of employee earnings		Fixed amount
		%	Profits (\$)	%	Salary (\$)	Amount (\$)

Defined contribution R.P.P.

Plan member	Current value of pension savings	Current salary (pensionable earnings)	Contribution rates				
			Current		If rates change with age		
			Employee %	Employer %	Age	Employee %	Employer %

Defined benefit R.P.P.

Pension Plan #1		Pension Plan #2	
Plan member		Plan member	
Age at which payments commence		Age at which payments commence	
Start date of service		Start date of service	
Years until end of employment		Years until end of employment	
Current commuted value of pension		Current commuted value of pension	
Type of plan <input type="checkbox"/> Career-average Avg. earnings to date: <input type="checkbox"/> Best/Final # of years averaged: <input type="checkbox"/> Flat benefit Monthly \$/year of service: <input type="checkbox"/> Flate benefit \$fixed pension per month:		Type of Plan <input type="checkbox"/> Career-average Avg. earnings to date: <input type="checkbox"/> Best/Final # of years averaged: <input type="checkbox"/> Flat benefit Monthly \$/year of service: <input type="checkbox"/> Flate benefit \$fixed pension per month:	

Pensionable earnings Current salary (pensionable earnings)..... Index pensionable earnings?..... <input type="checkbox"/> Yes <input type="checkbox"/> No %	Pensionable earnings Current salary (pensionable earnings)..... Index pensionable earnings?..... <input type="checkbox"/> Yes <input type="checkbox"/> No %
Pension benefits Benefit rate per year of service For pensionable earnings below YMPE (%) % For pensionable earnings above YMPE (%) % Cap on final pension benefits as a % % Are pension benefits indexed Throughout retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No % Is pension integrated with CPP? <input type="checkbox"/> Yes <input type="checkbox"/> No % Is pension reduced due to Early retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No % Percentage of benefits that survivor Receives upon annuitants death %	Pension benefits Benefit rate per year of service For pensionable earnings below YMPE (%) % For pensionable earnings above YMPE (%) % Cap on final pension benefits as a % % Are pension benefits indexed Throughout retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No % Is pension integrated with CPP? <input type="checkbox"/> Yes <input type="checkbox"/> No % Is pension reduced due to Early retirement? <input type="checkbox"/> Yes <input type="checkbox"/> No % Percentage of benefits that survivor Receives upon annuitants death %

RISK MANAGEMENT

Will(s)		
Do you have a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
When did you last review your will?		
Who is the executor and what is their relationship to you?		
Where are copies of your will located?		
Have you selected a guardian for your children?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, what is the name and address of the guardian?		
Comments		

Life Insurance

Type	Company, Policy number / name	Policy holder	Insured	Beneficiary	Premium and frequency	Face amount
<input type="checkbox"/> Term <input type="checkbox"/> Whole life <input type="checkbox"/> Group <input type="checkbox"/> Other			<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> Monthly <input type="checkbox"/> Annual	
<input type="checkbox"/> Term <input type="checkbox"/> Whole life <input type="checkbox"/> Group <input type="checkbox"/> Other			<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> Monthly <input type="checkbox"/> Annual	
<input type="checkbox"/> Term <input type="checkbox"/> Whole life <input type="checkbox"/> Group <input type="checkbox"/> Other			<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> Monthly <input type="checkbox"/> Annual	

Personal assets

Description	Type of asset	Ownership %		Purchase price	Market value
		Client	Spouse		
	<input type="checkbox"/> Vehicle <input type="checkbox"/> Furnishing <input type="checkbox"/> Other <input type="checkbox"/> Art,antiques and collectibles				
	<input type="checkbox"/> Vehicle <input type="checkbox"/> Furnishing <input type="checkbox"/> Other <input type="checkbox"/> Art,antiques and collectibles				
	<input type="checkbox"/> Vehicle <input type="checkbox"/> Furnishing <input type="checkbox"/> Other <input type="checkbox"/> Art,antiques and collectibles				
	<input type="checkbox"/> Vehicle <input type="checkbox"/> Furnishing <input type="checkbox"/> Other <input type="checkbox"/> Art,antiques and collectibles				
	<input type="checkbox"/> Vehicle <input type="checkbox"/> Furnishing <input type="checkbox"/> Other <input type="checkbox"/> Art,antiques and collectibles				