Today & Tomorrow Financial Planning

The following sources will allow us to prepare your Personal Financial Plan:

1. Tax returns - previous 2 years (include tax summaries and Notice of Assessments)
2. Copy of latest CPP statement
3. Pension statements from employers (Group retirement benefits booklet)
4. All life insurance and disability insurance policies
5. Latest statements from brokers, investment companies and banks pertaining to investments
6. Budget of personal and living expenses
7. Latest mortgage and other loan statements

Base Family

		(Co-client if different)
Last Name:		
Marital Status *(e.g., married, divorced, single)*:		
Address:		
City:		
Province:		
Postal Code:		
Home Phone Number:		

Basic Information	**Client**	**Co-client**
Given Name:		
Date of Birth *(mm/dd/yy)*:		
Social Insurance Number *(optional):*		
Occupation		
Business # *(co-client if different)*:		
E-mail:		
Insurance? Life/ Disability/ CI/ LTC		
Does the client have a Will, POA & LW?		

Name of Child or Dependant	Date of Birth	RESP	College/ University/ Trade School

Additional Notes

Incomes

Description	Client	Co-Client	Index rate *(Annual raise, inflation 3%)*	Applicable Period *(while working, while retired, both, other – e.g., Jan 2000 – Dec 2011)*	% While Retired *(will you be working part-time?)*
Employment Salary:					
Employment Bonus:					
Taxable Benefits:					
Alimony payments received:					
Child Support:					
Net Self-employed Earned:					
Net Self-employed Commission:					
Net Business Income:					
Professional fees:					
Royalty Income:					
Tax-Free Income:					
Trust Income:					
Investment Income:					
UIC/CPP/Allowance					
Net Rental Income:					

Retirement Income: (Desired Income after tax)	$	$	Do you have an idea how much your retirement will cost in today's dollars?
Pension Plans: DB/ DC/ GRRSP/ DPSP			
Old Age Security:			
CPP Benefit:			
Annuities:			
RRIF:			
Survivor Benefits:			
Disability Benefits:			

Additional Notes

Expenses

Lifestyle

(If you share your common lifestyle expenses, just enter the total for one person. Expenses may be combined or broken down into sub-categories.)

Description	Client	Co-client	Joint Monthly Total	Applicable Period While Working *(e.g. Jan 15, 2000 - Jan 15, 2025)*
Housing*				
Food*				
Auto purchase (lease)				How often do you buy/lease a new vehicle?
Transportation*				
Entertainment*				
Personal*				
Child Care (clothing, etc)				
Private schools (tutors)				
Medical / Dental				
Charitable donations				
Carrying charges				
Other lifestyle				
Periodic Expenses			**Annual Amount**	
Vacation				
Gifts				
Alimony				
RHOSP				

Employment

Description	Client	Co-client	Monthly Amount	Applicable Period While Working *(e.g. Jan 15, 2000 - Jan 15, 2025)*
RPP-Defined Benefit				
Self-Employment				
Union Dues				
Business				

Items to consider

***Housing**:*	*Rental Payments; Property taxes & Insurance; Repairs & Maintenance; Utilities (water, hydro, cable, phone); maid*
Food:	*Groceries and household supplies; pet & pet care*
***Transportation**:*	*Gas, Oil & Repairs; Car insurance & license; Public transportation*
***Entertainment**:*	*Hobbies (golf, sailing…); Dining out, cultural or sporting events; Club or membership dues; Luncheons & pocket $$*
***Personal**:*	*Clothing (client, co-client); Hair care, Spa, etc.; Tobacco & alcohol; Other personal*

Assets & Liabilities

Liabilities

(Use a separate sheet to enter additional liabilities)

Description Client	Principal Amount	Int. Rate	Amortization *(years or end date)*	Pmt. Type *(e.g. interest only, principal + interest)*	Pmt. Freq. *(e.g. weekly, monthly)*
Credit Cards					
Short-term obligations					
Investment Loans					
Business Loans					
RRSP Loans					
Vehicle Loan/Lease					
Other					
Co-Client					
Credit Cards					
Short-term obligations					
Investment Loans					
Business Loans					
RRSP Loans					
Vehicle Loan/Lease					
Other					
Joint					
Mortgage - Home					
Mortgage - Cottage					
Rental Property Mortgages					

House

(Non-income producing property only - income producing property is entered under Real Estate.)

Description	Purchase Amount	Ownership *(client, co-client, joint)*	Purchase Date	Market Value
Primary Residence				
Cottage				
Vacation Property				

Real Estate

(Income producing property - use a separate sheet to enter additional information.)

	Real Estate 1	Real Estate 2	Real Estate 3
Name *(identify property)*:			
Ownership *(client, co-client, joint)*:			
Purchase Amount:			
Market Value:			
Adjusted Cost Base:			
Rental Income *(monthly amount)*:			
Rental Expenses *(monthly amount)*:			

Registered

"IF YOU CAN BRING IN YOUR STATEMENTS THEN IGNORE THIS PAGE"

Description *(name)*	**Client**	**Type** *(e.g. LIRA, RRSP other)*	**Market Value** *(as of last statement)*	**Co-Client**	**Type** *(e.g. LIRA, RRSP other)*	**Market Value** *(as of last statement)*
Bank accounts						
GICs/Term Deposits						
Treasury (T) Bills						
Canada Savings Bonds						
Mutual Funds						
Bonds						
Stocks						
Stock Options						
Specialty Investments						
Commuted Value of Defined Benefit Pension						
Deferred Profit Sharing Plans						
Other						

Non-Registered

(Use a separate sheet to enter additional assets.)

Description *(name)*	**Client**	**Adj Cost Base** *(what you originally paid)*	**Market Value** *(as of last statement)*	**Co-Client**	**Adj Cost Base** *(what you originally paid)*	**Market Value** *(as of last statement)*
Bank accounts						
GICs/Term Deposits						
Treasury (T) Bills						
Canada Savings Bonds						
Mutual Funds						
Bonds						
Stocks						
Stock Options						
Specialty Investments						
Commuted Value of Defined Benefit Pension						
Deferred Profit Sharing Plans						
Other						
Capital Loss Carryovers						

Lifestyle

(Use a separate sheet to enter additional assets.)

Description *(name)*	**Client**	**Adj Cost Base** *(what you originally paid)*	**Market Value** *(as of last statement)*	**Co-Client**	**Adj Cost Base** *(what you originally paid)*	**Market Value** *(as of last statement)*
Art						
Antiques						
Collectibles						
Boat						
Vehicles						

Other Information or Questions