

Your Financial **C**ompass

LEADING THE WAY TO YOUR FINANCIAL SECURITY



SERVICES AVAILABLE

- **RISK MANAGEMENT**
Personal and business insurance
- **BUILDING WEALTH**
Step by step investment planning to achieve your goals
- **RETIREMENT PLANNING**
Tax efficient income generation
- **ESTATE PLANNING**
Tax efficient wealth transfer



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Identify YOUR Goal

As a long term planning goal for financial health, Canadians should try to allocate 15 to 25% of their take home pay to risk protection and investment plans. This allocation delivers peace of mind in two ways. First, by creating a clear wealth building roadmap that ensures financial flexibility and security. Second, to ensure that unexpected roadblocks to this plan will be eliminated by guaranteed, properly structured risk management solutions.

IDENTIFYING GOAL

What is your number?

Your Total Take Home Pay:

Goal:

(Ideally 20%)

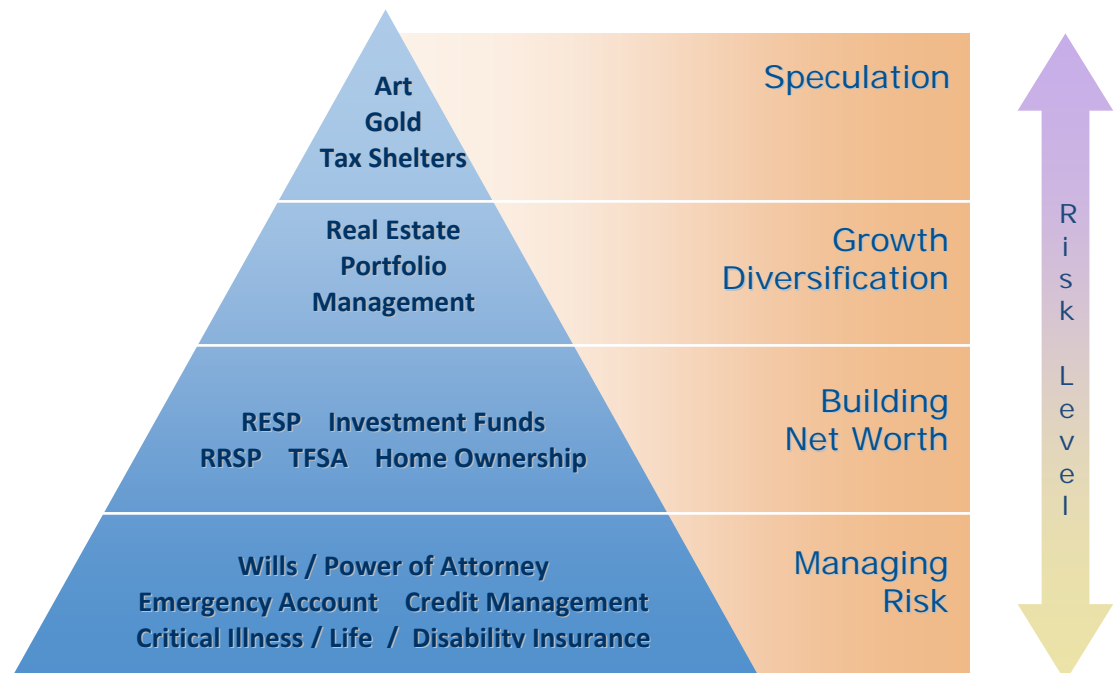
Yours:

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Financial Priorities

YOUR PRIORITIES

Foundational planning from the "bottom up".



Your Financial Compass

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Managing Risk

Life Insurance:

Consider 10 - 20 times annual income

Amount

\$

Protection

\$

Critical Illness Insurance:

Consider 1 - 5 times annual income

\$

\$

Disability Insurance:

Maximum 67% of annual earned income

\$

\$

Long Term Care:

Consider at ages 50+

\$

\$

LIFE INSURANCE

- What do you want life insurance to do for you?
- Is your mortgage insured? Privately or through bank?

CRITICAL ILLNESS

- If diagnosed with a critical illness (cancer, heart attack or stroke) what would be your biggest concern?

DISABILITY INSURANCE

- How long could you live on your reserves if you were disabled tomorrow?

LONG TERM CARE

- What is the greatest threat to your retirement income?

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Building Wealth

RRSP

Retirement Funds

\$

RESP

Child Education Funds

\$

TFSA

Emergency Funds

\$

Permanent Insurance

Alternative Income

\$

BUILDING NET WORTH

- Start early
- Reduce taxes and maximize incentives and grants
- Contribute systematically
- Diversify amongst asset classes
- Review and rebalance periodically

FINANCIAL INFORMATION

(All information will be kept strictly confidential)

Date:	Yours:	Spouse: (If applicable)	
Annual Income	\$	\$	
Presently	<input type="checkbox"/> Own a Home		<input type="checkbox"/> Rent \$ (Monthly Payment)
Residence Value	\$ (Estimated Value)	\$ (Mortgage)	\$ (Monthly Payment)
Will Planning	Up-to-date Will <input type="checkbox"/> Yes <input type="checkbox"/> No		Power of Attorney <input type="checkbox"/> Yes <input type="checkbox"/> No
1. TOTAL INSURANCE (Risk Management)			
Group Life Insurance			
Individual Life Insurance			
Critical Illness Insurance			
Disability Insurance			
Long Term Care Insurance			
2. TOTAL ASSETS (Excluding Principal Residence)			
Cash Value Life Insurance			
Stocks / Mutual Funds / Bonds			
Savings and GICs			
RRSPs			
TFSA			
Annuities / RRIFs			
Real Estate			
Pension / Profit Sharing			
Others			
3. TOTAL LIABILITIES (Excluding Mortgage on Principal Residence)			
Credit Cards			
Car Loan			
Line of Credit			
Investment Loan			
Others			
Total:			
	\$	\$	
RISK PROFILE (Please Select One)			
<input type="checkbox"/> I am willing to take substantial risks in order to maximize my rate of return.			
<input type="checkbox"/> I am willing to take an average amount of risk to improve my rate of return.			
<input type="checkbox"/> I prefer to take very little risk with my investments.			
REMARKS			