

Confidential Client Questionnaire



Prepared for:

Prepared by:

Date:

Fact Finder

1 Client Information

This financial analysis is based primarily on the age of 'Client'. For this reason, we recommend that the primary wage earner's information be entered as 'Client'.

Client _____ Spouse/Partner _____
DOB _____ DOB _____
Male ☐ Female ☐ Male ☐ Female ☐
Retired: Yes ☐ No ☐ Retired: Yes ☐ No ☐
Marital Status: Married ☐ Common-Law ☐ Single ☐ Widowed ☐ Separated ☐ Divorced ☐
Address _____
City _____ Province _____ Postal Code _____

2 Contact Information

Please enter your contact information and preferred method of contact.

Client	Spouse/Partner
Mobile Phone _____	Mobile Phone _____
Home Phone _____	Home Phone _____
Work Phone _____	Work Phone _____
Email _____	Email _____
Alt. Email _____	Alt. Email _____
Preferred Contact _____	Preferred Contact _____

3 Employment Income

If you are not currently retired, please enter the earned income that you anticipate reporting on your tax return for the current taxation year. Do not include investment income such as interest, dividends or capital gains in this amount.

Client	Spouse/Partner
Annual Income \$ _____	Annual Income \$ _____
Occupation _____	Occupation _____
Employer _____	Employer _____

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4 Other Income (Prior to Retirement)

In addition to the earned income on which you pay tax, you may also be responsible for generating other income, such as corporate earnings, that is not paid to you directly but does benefit you financially. Please enter any additional taxable income sources.

Client

Annual Amount \$ _____

To Age _____

Spouse/Partner

Annual Amount \$ _____

To Age _____

5 Retirement Income Needs

Please enter your expected retirement age and after-tax retirement income goals in today's dollars. A second stage of retirement is also available if you expect your income goal to increase or decrease at some point in the future.

Client

Retirement
Lifestyle 1 Age _____

Monthly Income \$ _____

Retirement
Lifestyle 2 Age _____

Monthly Income \$ _____

Spouse/Partner

Retirement
Lifestyle 1 Age _____

6 Goals and Objectives

Please summarize the other goals and objectives that you have for your family. You may want to include things that you would like to accomplish before you retire, during your retirement and on the distribution of your estate.

Goal 1 _____

Goal 2 _____

Goal 3 _____

Goal 4 _____

Goal 5 _____

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7 Pension Income

Many employers offer pension plans to provide a monthly income in retirement based on the employee's years of service and age. Please enter the monthly pension income that you expect to earn in retirement from your current and/or past Canadian employers, and any survivor benefits provided.

Client

Monthly Amount \$ _____

Indexed: Full ☐ Partial ☐ _____ %

Starting Age _____

Survivor _____ %

Spouse/Partner

Monthly Amount \$ _____

Indexed: Full ☐ Partial ☐ _____ %

Starting Age _____

Survivor _____ %

8 Canadian Pension Plan (CPP/QPP)

Canada Pension Plan (CPP/QPP) provides a monthly pension to contributors upon retirement. Please enter the monthly amount of CPP/QPP that you are currently receiving or the % of maximum CPP/QPP that you expect to receive.

Client

Current Monthly Benefits \$ _____

Or, Expected % of Maximum _____ %

Starting Age _____

Spouse/Partner

Current Monthly Benefits \$ _____

Or, Expected % of Maximum _____ %

Starting Age _____

9 Old Age Security

The Old Age Security program provides you with a modest pension if you have lived in Canada for at least 10 years. Please enter the % of maximum OAS that you are currently receiving or expect to receive.

Client

Expected % of Maximum _____ %

Starting Age _____

Spouse/Partner

Expected % of Maximum _____ %

Starting Age _____

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10 Working in Retirement

Many people plan to transition into retirement by continuing to work for a number of years doing something they enjoy. Please enter the income that you expect to earn and the length of time, during which, you anticipate receiving it.

Client

Monthly Amount \$ _____

Indexed: Full ☐ Partial ☐ _____ %

Starting Age _____

Ending Age _____

Spouse/Partner

Monthly Amount \$ _____

Indexed: Full ☐ Partial ☐ _____ %

Starting Age _____

Ending Age _____

11 Other Retirement Income

In addition to the retirement income discussed previously, you may receive income in retirement from other sources, such as a rental property or an annuity. Please enter the monthly amount that you expect to receive in today's dollars.

Client

Source _____

Monthly Amount \$ _____

Indexed: Full ☐ Partial ☐ _____ %

Percentage Taxable _____ %

Starting Age _____

Ending Age _____

Survivor _____ %

Spouse/Partner

Source _____

Monthly Amount \$ _____

Indexed: Full ☐ Partial ☐ _____ %

Percentage Taxable _____ %

Starting Age _____

Ending Age _____

Survivor _____ %

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12 Registered Investments

Retirement Investments are designed to help you save for your retirement. Contributions are tax deductible and grow tax-free until withdrawn. Please enter the current asset value of all Registered Investments (RRSP/RRIF and Spousal RRSP/RRIF) and any contributions that you plan to make in the future.

Client

Personal Value \$ _____

Contribution Limit \$ _____

Pension Adjustment \$ _____

RRSP Contribution \$ _____

Contribution Frequency: Annual ☐ Monthly ☐

Indexed ☐ RRIF Age _____

Spouse/Partner

Personal Value \$ _____

Contribution Limit \$ _____

Pension Adjustment \$ _____

RRSP Contribution \$ _____

Contribution Frequency: Annual ☐ Monthly ☐

Indexed ☐ RRIF Age _____

13 Locked-In Plans

Locked-In Plans/Defined Contribution Plans are typically set up by an employer and could include LIFs, LIRAs or LRIFs. Please enter the total value of your Locked-In plans and any contributions that you and your employer plan to make in the future.

Client

Total Value \$ _____

Contributions \$ _____

Contribution Frequency: Annual ☐ Monthly ☐

Indexed ☐ Province _____

Income Start Age _____

Income Amount: Minimum ☐ Maximum ☐

Spouse/Partner

Total Value \$ _____

Contributions \$ _____

Contribution Frequency: Annual ☐ Monthly ☐

Indexed ☐ Province _____

Income Start Age _____

Income Amount: Minimum ☐ Maximum ☐

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14 Non-Registered Investments

Non-Registered investments include any other investment accounts outside of RRSP/RRIFs and Pensions. This can include Savings Accounts and Cash Investments. Please enter the total value of your Non-Registered investments and any amounts you plan to save in the future.

Client

Total Value \$ _____

Cost Base \$ _____

Savings \$ _____

Savings
Frequency: Annual ☐ Monthly ☐

Indexed ☐

Joint

Total Value \$ _____

Cost Base \$ _____

Savings \$ _____

Savings
Frequency: Annual ☐ Monthly ☐

Indexed ☐

Spouse/Partner

Total Value \$ _____

Cost Base \$ _____

Savings \$ _____

Savings
Frequency: Annual ☐ Monthly ☐

Indexed ☐

15 Tax Free Savings Accounts (TFSA)

Tax Free Savings Accounts (TFSA) allow you to earn tax free investment income. Please enter the total value of your TFSA investments and any amounts you plan to save in the future.

Client

Total Value \$ _____

Savings \$ _____

Savings
Frequency: Annual ☐ Monthly ☐

Indexed ☐

Contribution
Room \$ _____

Auto Allocate
to TFSA ☐

Spouse/Partner

Total Value \$ _____

Savings \$ _____

Savings
Frequency: Annual ☐ Monthly ☐

Indexed ☐

Contribution
Room \$ _____

Auto Allocate
to TFSA ☐

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16 Real Estate Holdings

For many people, their home represents the largest investment that they will ever make. In addition to your home, you may also own recreational and/or investment properties. Please enter the value of all your personal real estate holdings and any associated mortgage balance.

Principal Residence

Current Value \$ _____

Mortgage \$ _____ Interest Rate _____ % Monthly Payment \$ _____

Recreational Properties

Current Value \$ _____ Cost Base \$ _____

Mortgage \$ _____ Interest Rate _____ % Monthly Payment \$ _____

Investment/ Rental Properties

Current Value \$ _____ Cost Base \$ _____

Mortgage \$ _____ Interest Rate _____ % Monthly Payment \$ _____

17 Lump-Sum Amounts

You may be expecting to receive future lump-sum cash amounts from inheritance or other sources. If so, please enter the amount and age that these amounts are expected.

Client

Amount \$ _____

Age _____

Amount \$ _____

Age _____

Spouse/Partner

Amount \$ _____

Age _____

Amount \$ _____

Age _____

18 Other Assets

Please enter the value and cost base of any other assets that you own personally.

Assets that will increase in value at a rate equal to inflation.

Current Value \$ _____ Cost Base \$ _____

Assets that will increase in value at your investment rate of return.

Current Value \$ _____ Cost Base \$ _____

Assets that you do not anticipate will increase in value.

Current Value \$ _____ Cost Base \$ _____

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19 Additional Notes

———— **If you do not own any corporate assets, no further data is required.** ————

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Corporate Investments and Securities

If you are a major shareholder of a private corporation, you will want to include the value of any assets owned by the corporation in your financial planning. Please enter the total value of all corporate investment accounts as well as any future deposits.

Current Value \$ _____ Cost Base \$ _____
Savings \$ _____ Savings Frequency: Annual ☐ Monthly ☐
Indexed ☐

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Corporate Real Estate

Please enter the value of all corporate real estate holdings and any associated mortgage balances.

Current Value \$ _____ Cost Base \$ _____
Mortgage \$ _____ Interest Rate _____ % Monthly Payment \$ _____

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Goodwill and Operations

In addition to investments and real estate, your business may also have considerable value in the 'goodwill' of the day to day operations. The total value of your business includes all assets, investments, real estate and goodwill. Please enter the value of business operations and goodwill.

Current Value \$ _____

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Share Value

The Fair Market Value (FMV) of the shares you own is calculated as 'Total Corporate Assets' less 'Total Corporate Liabilities'. The FMV of your shares less the Cost Base of your shares represent the capital gains that will be taxable on death.

Please enter the Ownership percentage and Cost Base of your shares.

Client	Spouse/Partner
Ownership _____ %	Ownership _____ %
Cost Base \$ _____	Cost Base \$ _____

