



**FINANCIAL PLAN**  
**CONFIDENTIAL QUESTIONNAIRE**

**2023 Edition**



Ron Graham & Associates Ltd.  
100, 10585–111 Street, Edmonton, Alberta T5H 3E8  
(780) 429-6775  
[rgraham@rgafinancial.com](mailto:rgraham@rgafinancial.com)

## INTRODUCTION

Welcome. You are about to embark on a process designed to help you achieve YOUR FINANCIAL PLAN. This will require some time now to gather information, your time during our meetings as well as your dedication to following through with your action plan after the planning.

The objectives of the exercise are:

- To help you clarify your financial goals;
- To help you determine your sources and amount of income;
- To help you determine your current net worth and look at ways to improve it;
- To help you determine your future lifestyle and look at ways to use your discretionary cash flow
- To teach you how to create income from your investments to provide for your lifestyle and how to match your cash inflows with your outflows;
- To help you reduce your income taxes by providing up-to-date and useful information;
- To review the risks that may prevent you from achieving your goals and show you how to manage those risks;
- To help you create your own action plan.

In preparation for the personal interview, fill in the Net Worth and Cash Flow statements as well as the Financial Goals worksheet. Bring along with you copies of your last two years tax returns, pension statements (including CPP), investment, TFSA and RRSP statements. The balance can be filled in at our meeting.

Enjoy the exercise; participate actively. The more questions you ask, the more you will learn. I look forward to working with you to create your action plan for YOUR FINANCIAL FUTURE.

Ron Graham, C.A., R.F.P., CFP

***Personal and Family Data***

Name: \_\_\_\_\_ Employer: \_\_\_\_\_

Address: \_\_\_\_\_ Title: \_\_\_\_\_

\_\_\_\_\_ Address: \_\_\_\_\_

\_\_\_\_\_

Date of Birth: \_\_\_\_\_

Phone #: \_\_\_\_\_ Phone #: \_\_\_\_\_

E-mail: \_\_\_\_\_ E-mail: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_ Employer: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone #: \_\_\_\_\_

Children:

Name	Date of Birth	Dependent? (Y/N)
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Date of Preparation of Questionnaire \_\_\_\_\_, 20\_\_.

## ***What Should I Bring to the Meeting?***

We have created this checklist of information to bring to the meetings to get the most value from your time. We have also provided some worksheets that you can fill in prior to our first meeting. Completing the worksheets and bringing the additional items will make for a successful planning experience.

- List of assets and liabilities (a net worth statement)
- List of income and expenses (a cash flow statement)
- List of goals and/or objectives for the financial planning exercise
- List of specific questions you want answered
- Copies of investment statements
- Copies of RRSP statements
- Copies of pension statements
- Details of your outstanding loans
- Copies of your most recent tax returns and notice of assessment
- Copy of a recent pay stub
- Copies of your latest CPP statement
- Copies of your most recent corporate tax returns and financial statements if applicable
- Copies of your current wills, power of attorney, and personal directives
- Details of your insurance coverage (life, disability, other)
- Copies of employee benefits and pension plan booklet (if applicable)
- Any other documentation that might impact your financial situation

Record below your assets and liabilities as of \_\_\_\_\_, 20 \_\_\_\_

<b>Assets:</b>	<b>Client</b>	<b>Partner</b>	<b>Joint</b>
<b>Liquid Assets</b>			
Cash and Bank Accounts	\$ _____	\$ _____	\$ _____
Short-Term Deposits	_____	_____	_____
Canada Savings Bonds	_____	_____	_____
<b>Investment Assets</b>			
Term Deposits and GICs	_____	_____	_____
Fixed Income Mutual Funds	_____	_____	_____
Bonds and Debentures	_____	_____	_____
Equity Mutual Funds	_____	_____	_____
Stocks	_____	_____	_____
Precious Metals	_____	_____	_____
Real Estate	_____	_____	_____
<b>Tax Sheltered Assets</b>			
Tax Free Savings Accounts	_____	_____	_____
Registered Pension Plan	_____	_____	_____
Registered Retirement Savings Plan	_____	_____	_____
Cash Surrender Value of Life Insurance	_____	_____	_____
<b>Personal Assets</b>			
Residence	_____	_____	_____
Recreation Property	_____	_____	_____
Vehicles	_____	_____	_____
Furnishings	_____	_____	_____
Other Personal Assets	_____	_____	_____
<b>Total Assets</b>			<b>\$ _____</b>
<b>Liabilities:</b>			
<b>Short Term Debt</b>			
Credit Card Balance (over 30 days)	\$ _____	\$ _____	\$ _____
Personal Line of Credit	_____	_____	_____
<b>Long Term Debt</b>			
Installment Debt (Car Loans, etc.)	_____	_____	_____
Mortgage on Personal Residence	_____	_____	_____
Loans for Investments	_____	_____	_____
Mortgages on Investment Properties	_____	_____	_____
<b>Total Liabilities</b>			<b>\$ _____</b>
<b>Net Worth (Assets - Liabilities)</b>			<b>\$ _____</b>

Record below your expenses this year and your estimated expenses at retirement.

<b>Housing Costs</b>	Monthly Amount	At Retirement *
Mortgage/Rent	\$_____	\$_____
Property Taxes	_____	_____
Insurance	_____	_____
Utilities	_____	_____
Maintenance	_____	_____
Garden Upkeep	_____	_____
Other	_____	_____
<b>Food, Household, Etc.</b>		
Food	_____	_____
Household	_____	_____
Telephone	_____	_____
Personal Care	_____	_____
Clothing	_____	_____
Other	_____	_____
<b>Transportation</b>		
Car Payments	_____	_____
Insurance	_____	_____
Gasoline	_____	_____
Maintenance	_____	_____
Public Transportation	_____	_____
Other	_____	_____
<b>Discretionary</b>		
Entertainment	_____	_____
Eating Out	_____	_____
Gifts	_____	_____
Fees, Books, etc.	_____	_____
Holidays	_____	_____
Other	_____	_____
<b>Miscellaneous</b>		
Medical Expense	_____	_____
Life & Disability Insurance	_____	_____
Payroll Deductions other than Income Tax	_____	_____
Other	_____	_____
<b>Savings</b>		
Credit Card Payments	_____	_____
Loan Payments	_____	_____
RRSP Contributions	_____	_____
TFSA, Savings & Investments	_____	_____
Additional Income Taxes	_____	_____
<b>TOTAL LIFESTYLE EXPENDITURES</b>	<b>_____</b>	<b>_____</b>

\* Do not attempt to factor inflation into these calculations. We shall build this into the illustrations which we present to you.

## ***What Are My Financial Goals***

The first area of your financial plan that we will look at is your goals or what you want to achieve. Everybody has goals; some people write them down, and others don't. Those that write their goals down and review them are more successful at achieving them.

When do you want to accomplish your goals? Use three different time frames:

- Goals you want to accomplish this year (**one-year goals**);
- Goals you want to accomplish in the next five years (**five-year goals**); and,
- Goals you want to accomplish more than five years from now (**long-term goals**).

### One Year Goals

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### Five Year Goals

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### Long Term Goals

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***Do You Have Any Specific Questions***

There may have been a number of questions that arose as you completed this questionnaire. You can record these here as a memory-jogger to ensure they are resolved before the Financial Plan is completed.

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***Other Considerations***

Do you have plans to relocate or sell your current home or otherwise significantly alter your lifestyle?

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