



RETIREMENT PLAN
CONFIDENTIAL QUESTIONNAIRE

2023 Edition



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INTRODUCTION

Welcome. You are about to embark on a process designed to help you understand YOUR RETIREMENT INCOME. 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 retirement goals;
- To help you determine your sources and amount of retirement income;
- To help you determine your current net worth and look at ways to improve it;
- To help you determine your retirement 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 and 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 RETIREMENT INCOME.

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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_____	_____	_____
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_____	_____	_____
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_____	_____	_____
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_____	_____	_____
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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 ____

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

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

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

* 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

Five Year Goals

Long Term Goals

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 Retirement Plan is completed.

Other Considerations

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