

FACT FINDER

PERSON 1

NAME	
BIRTHDATE	
ANNUAL INCOME	

PERSON 2

NAME	
BIRTHDATE	
ANNUAL INCOME	

MORTGAGES (PRINCIPAL, COTTAGE, INVESTMENT PROPERTY, ETC.)

	1	2	3	4
Description				
Original purchase price				
Market value of property				
Current mortgage balance				
Current term length				
Mortgage renewal date				
Amortization remaining				
Interest Rate				
Payment frequency				
Payment amount				
Rental income (if any)				

INSTALMENT LOANS (STUDENT, AUTO, BANK, PERSONAL LOANS)

	1	2	3	4
Description				
Balance owing				
Interest Rate				
Payment Frequency				
Payment Amount				

REVOLVING CREDIT (CREDIT CARDS, LINES OF CREDIT, ETC)

	1	2	3	4
Description				
Balance owing				
Interest Rate				
Payment Frequency				
Payment Amount				

EMERGENCY FUND SOURCES

	1	2	3	4
Description (i.e. savings acct at xyz financial)				
Ownership (Joint, or specify owner)				
Market Value				

DISABILITY INSURANCE COVERAGE AT WORK

	Person 1	Person 2
Coverage until age 65?		
Monthly Benefit Amount (if \$ amount)		
Is benefit indexed to inflation?		
Is benefit based on a percentage of your salary? (if yes, enter %)		

PRIVATE DISABILITY INSURANCE COVERAGE

	Person 1	Person 2
Insurance Company Name		
Coverage until age 65? (if no, enter number of years of coverage)		
Monthly Benefit Amount (if \$ amount)		
Is benefit indexed to inflation?		
Is benefit based on a percentage of your salary? (if yes, enter %)		

ESTATE PLANNING CHECKLIST

PERSON 1

Do you have a will?
Is it up to date?
Does everyone know where the will is located?*
Has the ideal executor been chosen?*
Do you have Powers of Attorney for property?*
Is the POA for property up-to-date?*
Do you have Powers of Attorney for healthcare?*
Is the POA for Healthcare up-to-date?*
Are all beneficiary designations up to date? (RRSPs, TFSAs, pension plans, life insurance policies, etc.)*
Are your organ donation wishes known and formalized?*
If you have pets, have you established what will happen to them if you die while they are still alive?*
Are your digital assets included in your estate planning? (loyalty points, social media accounts, cloud stored photos/videos,etc.)*

PERSON 2

Do you have a will?
Is it up to date?
Does everyone know where the will is located?*
Has the ideal executor been chosen?*
Do you have Powers of Attorney for property?*
Is the POA for property up-to-date?*
Do you have Powers of Attorney for healthcare?*
Is the POA for Healthcare up-to-date?*
Are all beneficiary designations up to date? (RRSPs, TFSAs, pension plans, life insurance policies, etc.)*
Are your organ donation wishes known and formalized?*
If you have pets, have you established what will happen to them if you die while they are still alive?*
Are your digital assets included in your estate planning? (loyalty points, social media accounts, cloud stored photos/videos,etc.)*

LIFE INSURANCE COVERAGE (PERSON 1)

	Policy 1	Policy 2	Policy 3
Insurance Company Name			
Type (Term 10 / Whole / Universal, etc)			
Death benefit			
What % of overall household income would need to be replaced if this person dies? (Enter % of current gross household income)			
For how many years would this income replacement be required for?			
Estimate of Funeral Costs for Person 1			
Life insurance coverage at work? (Enter dollar amount of benefit)			

LIFE INSURANCE COVERAGE (PERSON 2)

	Policy 1	Policy 2	Policy 3
Insurance Company Name			
Type (Term 10 / Whole / Universal, etc)			
Death benefit			
What % of overall household income would need to be replaced if this person dies? (Enter % of current gross household income)			
For how many years would this income replacement be required for?			
Estimate of Funeral Costs for Person 2			
Life insurance coverage at work? (Enter dollar amount of benefit)			

RETIREMENT PLANNING

In today's dollars, how much do you think your household would like to spend annually, after-tax in retirement?	
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PERSON 1

Retirement age	
Estimate living until age	
Canada Pension Plan benefit (circle one)	None / Below Average / Average / Above Average / Maximum
How many years WILL you have lived in Canada between 18 and 65?	

Defined Benefit Pension Plan (If applicable)

Annual amount of benefit	
Is this amount in today's dollars?	

Investment Accounts

	1	2	3	4
Type of Account (RRSP/TFSA/etc.)				
Description				
Market Value Today				
Risk Profile (Equity / Fixed income split, i.e. 80/20)				
MER				
Contribution Frequency				
Contribution Amount				

PERSON 2

Retirement age	
Estimate living until age	
Canada Pension Plan benefit (circle one)	None / Below Average / Average / Above Average / Maximum
How many years WILL you have lived in Canada between 18 and 65?	

Defined Benefit Pension Plan (If applicable)

Annual amount of benefit	
Is this amount in today's dollars?	

Investment Accounts

	1	2	3	4
Type of Account (RRSP/TFSA/etc.)				
Description				
Market Value Today				
Risk Profile (Equity / Fixed income split, i.e. 80/20)				
MER				
Contribution Frequency				
Contribution Amount				

EDUCATION PLANNING

	Child 1	Child 2	Child 3	Child 4
Name				
Birth Date				
Child's age when they will start post secondary school				
Estimated annual education costs (in today's dollars)				
Number of years to pay for schooling				
Inflation rate of education costs				

RESP 1	Child 1	Child 2	Child 3	Child 4
Market Value				
Risk Profile (Equity / Fixed income split)				
MER				
Contribution Frequency				
Contribution Amount				
Amount of CESG already claimed?				
For BC only: Have you already received the BC TESG?				
RESP 2	Child 1	Child 2	Child 3	Child 4
Market Value				
Risk Profile (Equity / Fixed income split)				
MER				
Contribution Frequency				
Contribution Amount				
Amount of CESG already claimed?				
For BC only: Have you already received the BC TESG?				

CASH FLOW FINDER

Step 1: List all automatically recurring expenses for the household.

Step 2: Record the frequency of payment and the payment amount.

Step 3: For each payment, choose whether to Eliminate, Reduce, or Keep the payment.

Step 4: For payments you can reduce, enter in a new payment amount.

Category	Description	Frequency	Payment Amount	ACTION	If "Reduce" – Enter New Payment Amount
<input type="checkbox"/> Streaming Services <input type="checkbox"/> Gaming Subscription <input type="checkbox"/> Software/Online Services <input type="checkbox"/> Utilities <input type="checkbox"/> Insurance <input type="checkbox"/> Meal Kits / Food Delivery <input type="checkbox"/> Maintenance Costs <input type="checkbox"/> Memberships <input type="checkbox"/> Newspapers / Magazines <input type="checkbox"/> Other		<input type="checkbox"/> Weekly <input type="checkbox"/> Twice Monthly <input type="checkbox"/> Every 2 Weeks <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly		<input type="checkbox"/> Keep <input type="checkbox"/> Reduce <input type="checkbox"/> Eliminate	
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