

An overview of your estate, economic, risk management and insurance planning.....

From your point of view.

CONFIDENTIAL
For

Date: _____

Personal Data

Full Name : _____

Home Address: _____

Home Phone: _____ Business Phone: _____

Occupation: _____ Employer: _____

Business Address: _____

Date of Birth: _____ Marital Status: _____

Name of Spouse: _____ Spouse Date of Birth: _____

Please check the boxes that apply to you

My / Our Family includes:

- Me and my Spouse
- _____ Children under 18
- _____ Children over 18
- Plans for additional children
- Other dependants _____

My Annual Income is:

- More than \$100,000
- \$75,000 - \$100,000
- \$50,000 - \$75,000
- \$25,000 - \$50,000
- Less than \$25,000

I/We Own:

- A home
- Leisure property
- Revenue property
- A farm
- A business

My/Our Assets are Valued at:

- More than \$500,000
- \$250,00 - \$500,000
- \$100,000 - \$250,000
- \$50,000 - \$100,000
- less than \$50,000

I/We Live In:

- a house/condominium
- an apartment
- other

I Am An:

- employee
- executive / manager
- owner / partner
- other

My Spouse Is An:

- employee
- executive manager
- owner / partner
- other

My/Our Other Income Is:

- more than \$100,000
- \$75,000 - \$100,000
- \$50,000 - \$75,000
- \$25,000 - \$50,000

- less than \$25,000

I / We Have:

- Savings / Certificates
- Stocks / Bonds
- Mutual Funds
- Tax-Deferred Plans
- Life Ins. Cash Values

My/Our Liabilities Are:

- More than \$500,000
- \$250,000 - \$500,000
- \$100,000 - \$250,000
- \$50,000 - \$100,000

My Views

Please circle the letters that reflect your personal views

A – Essential **C** – Of little importance
B – Fairly Important **D** – Not Applicable

1. In my opinion, wills and planning are... **A B C**
2. Assistance from qualified advisors in planning for my future financial security is... **A B C**
3. To my spouse, involvement in our financial affairs is... **A B C**
D
4. A complete understanding of my financial situation and objectives by my advisors is... **A B C**
D
5. If I should ever become disabled, a replacement income would be... **A B C**
6. To my spouse, disability income protection is... **A B C**
D
7. Owning adequate personal life insurance is... **A B**
C
8. My spouse considers a good life insurance program to be... **A B C**
D
9. In the event of my death, paying off all loans and mortgages is... **A B C**
D
10. When I die, for my family to be able to maintain its current standard life of living is... **A B C**
11. A competent life insurance advisor who is knowledgeable on products and their proper use is... **A B C**
12. Saving money and accumulating money regularly is... **A B C**

- 13. Investments that offer high growth potential are... **A B C**
- 14. Investing in mutual funds is... **A B C**
- 15. In my investments, a low-risk factor is... **A B C**
- 16. Long-term retirement income planning is... **A B C**

Estate Organization

Please circle the symbols that reflect your present situation.

Y – Yes **?** – Not Sure
N – No **X** – Not Applicable

- 1. I am well informed about estate planning. **Y N ?**
- 2. I/We have made specific plans for asset distribution in the event of my death. **Y N ?**
- 3. My spouse has a full understanding of our estate. **Y N ?**
X
- 4. My will is current and consistent with estate plans. **Y N ?**
X
- 5. My spouse has a valid, up-to-date will. **Y N ?**
X
- 6. I have appointed a guardian for my minor children. **Y N ?**
X
- 7. I have a current list of important personal papers and their locations. **Y N ?**
- 8. My executor is familiar with the contents and location of my will and my estate plans. **Y N ?**
X
- 9. I understand the available government death benefits. **Y N ?**
- 10. I understand my employer death benefit program. **Y N ?**
X
- 11. I fully understand my life insurance death benefits. **Y N ?**
X

12. My life insurance program is consistent with the requirements of my estate plan. **Y N ?**
X
13. All my beneficiary designations are up-to-date. **Y N ?**
X
14. I understand how taxes will be applied to my estate. **Y N ?**
X
15. I know what income my family will receive from the net proceeds of my estate. **Y N ?**
X
16. My estate has inflation and standard-of-living provisions. **Y N ?**
17. I require assistance in organizing my estate plans. **Y N ?**

Economic Development

Please circle the symbols that reflect your present situation.

Y – Yes

? – Not Sure

N – No

X – Not Applicable

1. I know what I want to accomplish financially. **Y N ?**
2. I have fully outlined my financial objectives on paper. **Y N ?**
3. My spouse clearly understands our financial situation. **Y N ?**
X
4. I am good at managing my income/expense flow. **Y N ?**
5. I maintain a current list of my assets and liabilities. **Y N ?**
6. I systematically save and accumulate money for investment opportunities. **Y N ?**
7. My spouse actively participates in our financial affairs. **Y N ?**
X
8. I am satisfied with my present rate of savings and investment

- accumulation. **Y N ?**
9. I have projected my retirement income needs and sources of income. **Y N ?**
10. I understand how life insurance products integrate with my financial development. **Y N ?**
11. My employer provides an adequate pension plan. **Y N ?**
X
12. My spouse has an adequate pension plan. **Y N ?**
X
13. I have a clear understanding of my government retirement benefits. **Y N ?**
14. I know how tax deferred retirement plans can be used to my advantage. **Y N ?**
15. I maximize my tax deferral contributions each year. **Y N ?**
16. I am fully aware of the impact of inflation on my future retirement income. **Y N ?**
17. I require assistance in organizing my financial affairs. **Y N ?**

Income Protection

Please circle the symbols that reflect your present situation.

Y – Yes

? – Not Sure

N – No

X – Not Applicable

1. I know what income I would require if I were unable to work due to an accident or severe illness. **Y N ?**
X
2. In the event of a prolonged disability, I know how long I could survive on my present savings. **Y N ?**
X
3. My spouse's income is required to meet our present monthly obligations. **Y N ?**
X

- | | | | |
|---|----------|----------|----------|
| 4. My loan payments are fully covered by disability income protection.
X | Y | N | ? |
| 5. My employer provides income replacement coverage if I should become disabled.
X | Y | N | ? |
| 6. I fully understand the government disability benefits. | Y | N | ? |
| 7. I have an alternative source of income in the event of an extended disability.
X | Y | N | ? |
| 8. I own personal disability income insurance. | Y | N | ? |
| 9. I understand the definition of “disability” in my program.
X | Y | N | ? |
| 10. The definition of “disability” in my program fully protects me.
X | Y | N | ? |
| 11. My program has an adequate benefit covering the full length of a disability.
X | Y | N | ? |
| 12. I am satisfied with the amount of coverage provided by my disability income protection.
X | Y | N | ? |
| 13. My spouse has adequate disability income protection.
X | Y | N | ? |
| 14. I have full coverage for long-term care.
X | Y | N | ? |
| 15. I require assistance in reviewing my income protection needs.
X | Y | N | ? |

Insurance Planning

Please mark in the spaces provided.

1. PERSONAL LIFE INSURANCE

SELF

SPOUSE

- \$1,000,000 or more
- \$500,000 - \$1,000,000
- \$250,000 - \$500,000
- \$100,000 - \$250,000
- Less than \$100,000

2. LIFE INSURANCE POLICIES

- Several policies
- One or two policies
- No personal life insurance

3. LIFE INSURANCE COMPANIES

- Several companies
- One or two companies
- None

4. TYPE OF PERSONAL LIFE INSURANCE

- Term insurance
- Cash value accumulation
- Association, bank or mortgage insurance
- Group insurance at work
- Not sure

5. LAST INSURANCE NEEDS ANALYSIS

- More than three years ago
- One to three years ago
- Less than a year ago
- Have never really reviewed needs

6. INSURABILITY STATUS

- Have no real medical problems
- Have had problems getting coverage
- Have been declined for coverage

7. INSURANCE PLANNING ADVISOR

- Helps to clearly determine needs
- Has helped plan a program
- Has not been very helpful
- Have no current advisor

8. LIFE INSURANCE AGENT

- Clearly explains products
- Creates more confusion
- Simply sells products
- Have no current agent

