

# Personal Financial Review

Home Address: \_\_\_\_\_  
 City/Town: \_\_\_\_\_  
 Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
 Business Phone: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Prepared by \_\_\_\_\_

Date prepared \_\_\_\_\_

Client: \_\_\_\_\_  
 SIN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Employer: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Type of Business: \_\_\_\_\_  
 Occupation: \_\_\_\_\_

Spouse: \_\_\_\_\_  
 SIN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Employer: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Type of Business: \_\_\_\_\_  
 Occupation: \_\_\_\_\_

**DEPENDANTS**

<i>Name</i>	<i>D.O.B.</i>	<i>Age</i>	<i>Monthly Savings</i>	<i>Total Savings</i>

**HOBBIES/INTERESTS** — Interests outside work? Club? Association?

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**ADVISORS**

Lawyer: \_\_\_\_\_ Firm: \_\_\_\_\_  
 Accountant: \_\_\_\_\_ Firm: \_\_\_\_\_  
 Bank: \_\_\_\_\_  
 Bank: \_\_\_\_\_

# Personal Financial Review

**LIFE INSURANCE**

<i>Company</i>	<i>Type of Policy</i>	<i>Amount</i>	<i>Cash Value</i>	<i>Premium</i>	<i>Beneficiary</i>	<i>Owner</i>

**LIVING BENEFITS**

<i>Company</i>	<i>Type of Policy</i>	<i>Amount</i>	<i>Cash Value</i>	<i>Premium</i>	<i>Beneficiary</i>	<i>Owner</i>

**INVESTMENTS**

<i>Company</i>	<i>Registered/Non-Registered</i>	<i>Start Date</i>	<i>Book Value</i>	<i>Market Value</i>
			\$	\$
			\$	\$
			\$	\$

**FINANCIAL INFORMATION**

**Cash Flow** — How comfortable are you with your day-to-day cash flow? Are you saving on a regular basis?

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**Credit** — Is your debt structured to provide flexibility and minimize interest costs? Are there any debts you wish to repay in the short term?

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Do you have a will?	Yes	No	Do you have a will:	Yes	No
Last Revised: _____			Last Revised: _____		
Do you have a power of attorney	Yes	No	Do you have a power of attorney	Yes	No
Last Revised: _____	Yes	No	Last Revised: _____		
Do you want to leave money in your estate?	Yes	No	Do you want to leave money in your estate?	Yes	No
Amount: _____			Amount: _____		

# Personal Financial Review

**NET WORTH**

<b>ASSETS</b>	<i>Husband</i>	<i>Wife</i>	<i>Joint</i>
Chequing Account			
Savings Account			
Bonds			
Treasury Bills			
Life Insurance C.V.			
Stocks			
Mutual Funds			
GIC's			
TFSA's			
RESP's			
Home			
Other Real Estate			
Cars (Vehicles)			
Jewellery			
Furnishings			
Boats			
Other Assets			
Business Interests			
<b>RRSP's</b>			
Savings Accounts			
Bonds			
Treasury Bills			
Stocks			
Mutual Funds			
GIC'S			
Term Deposits			
Other Securities			
RRIF's			
Employer Pension			
DPSP's/ESOP			
<b>LIABILITIES</b>			
Credit Card Debt			
Car Loans			
Demand Loans			
Line of Credit			
Other Debts			
Mortgage on Home			
Investment Loans			
Other Mortgages			

# Personal Financial Review

## CASH FLOW STATEMENT

<i>INCOME</i>	<i>Husband</i>	<i>Wife</i>	<i>Joint</i>
Employment			
Self-employment			
Investment (Interest)			
Investment (Dividends)			
Investment (Rents)			
Annuities			
Pension			
Child Tax Benefit			
Alimony/Client Support			
Other Income			
<b>DEDUCTIONS AND EXPENSES</b>			
Federal/Provincial Tax			
CPP/QPP			
Unemployment Insurance			
Other Deductions			
Mortgage/Rent			
Property Taxes			
Hydro			
Water			
Heat			
Cable TV			
Telephone			
Other Housing			
Instalment Loans			
Car Loan			
Car Insurance			
Life/Disability Insurance			
Property/Casualty Insurance			
Children Day Care			
Children Education			
Alimony/Child Support			
Club Memberships			
Other Miscellaneous			
Retirement Savings			
Investment Loans			
Pension Plan			
Regular Savings			
Other Savings			
Food			
Clothing			
Car Maintenance			
Medical/Dental			
Gifts			
Entertainment			

# Personal Financial Review

**GOAL PLANNING**

Please choose 3-5 goals and objectives from the list and prioritize in order of importance.

- Reduce taxes
- Buy a second property
- Have an emergency reserve
- Take a sabbatical
- Retire early (by age \_\_\_\_ ) (cottage, condo, etc.)
- Renovate home
- Retire comfortably
- Pay off mortgage
- Travel
- Create an estate
- Keep ahead of inflation
- Reduce or eliminate debt
- Child's/Children's Education
- Own a business
- Buy a home
- Protect family/dependants
- New car
- Other \_\_\_\_\_

	<u><i>Goal</i></u>	<u><i>Time Horizon</i></u>	<u><i>Today's Cost</i></u>	<u><i>Considerations</i></u>
1.	_____	_____	_____	_____
	_____			_____
	_____			_____
	_____			_____
2.	_____	_____	_____	_____
	_____			_____
	_____			_____
	_____			_____
3.	_____	_____	_____	_____
	_____			_____
	_____			_____
	_____			_____
4.	_____	_____	_____	_____
	_____			_____
	_____			_____
	_____			_____