

Investing for Retirement Income

How aware are you of the significant impact that even a small difference in rates of return have over an extended period of time?

How aware are you of the concept of compound interest?

Do you know the rate of return on all of your investment holdings? Yes No

If yes, What is it? %

What rate of return does that represent? (gross, net, predictable, probable, after tax)

What do you estimate the average rate of inflation will be over your retirement years?

Have you ever had someone review and analyze your situation and structure an investment portfolio tailored to you? If so, describe the process and the plan.

What percentage of your assets is invested in:

You		Spouse/Partner	
GICs?	%	GICs?	%
Stocks?	%	Stocks?	%
Bonds	%	Bonds	%
Funds	%	Funds	%
Cash?		Cash?	

Please describe the current investment strategy that is in place for your assets?

Does this strategy consider ALL of your investable assets, including your pension and your government benefits?

Yes No

Do you have an investment policy statement (IPS) in place?

You Yes No

Spouse/Partner Yes No

Do you currently have all of your assets consolidated with one advisor or institution? Yes No

If no, is there a reason why?

Do you think the timing is right consider consolidating your assets? Why?

What are your expectations from the person who advises you on your portfolio management?

Are your expectations being met? Yes No

Explain

What do you expect from the advisor who works with you on retirement income planning?

How well are your expectations being met in this area?

How well do you understand your risk tolerance?

When was the last time you completed an investor profile to determine your optimal asset mix?

When was the last time you examined your investment portfolio to see if it contains the most efficient asset mix for you?

If there was one investment decision you could change, what would it be?

What would you do differently?

Have you ever regretted a financial decision? Yes No

Describe

When was the last time someone stress tested your plan and solutions to make sure they are doing the job you want them to do?

How well do you understand the differences between mutual funds and segregated funds?

Do the guarantees offered by segregated funds sound appealing to you? Yes No

Would you like to learn how to make your investments or assets last a lifetime?

Would you like information or help assessing the types of investments from which you can draw an income?

Yes No

Please explain

What is your intended use for your assets?

- No income, grow assets instead
- Take out growth, keep asset values constant
- Maximize income, deplete assets
- Optimize income, leave a legacy

Advisor notes, comments and recommendations