



CAMPBELL INSURANCE & INVESTMENTS LTD.

Personal Financial Survey

We are pleased that you have chosen us to help you secure your financial future. The first step in the wealth management process is to identify your goals and objectives. Then we need to gain an understanding of your complete current financial situation. You can provide us with both by completing the enclosed questionnaire.

In addition to the completed questionnaire, we ask that you bring the following to our next meeting. We will keep all documentation confidential and will return it to you once we have completed the planning process. Our Privacy Policy is attached. Remember to bring information for both of you. Any information you can provide via a statement does not need to be entered in the questionnaire.

- 1) Copies of your most recent T1 tax return and Notice of Assessments. Also bring the attached information slips (T4's, T5's etc...)
- 2) Pay stubs from your employer
- 3) Benefits statement from your employer
- 4) Pension statement from your employer (including most recent CPP statements)
- 5) Latest mortgage statement
- 6) Loan statements
- 7) Latest statements regarding your investments: RRSPs, mutual funds, stocks, GICs, etc
- 8) Copies of your Wills and Power of Attorney
- 9) Any other documentation you consider helpful (ie Marriage contracts)

The suitability of the plan we present depends on the completeness of the information on the questionnaire. Please pay special attention to the accuracy of your answers. If you are not sure of a question, please feel free to skip it and we will review it together at our next meeting.

Our next meeting will be _____.

If you have any questions, please don't hesitate to call us at (613) 231-3737.

Section One:

Personal Background Information

To get us started we would like to receive some personal information from you. This will provide us with important data, which will ensure our files are current for client contact and help to fulfill any regulatory requirements we have.

1. Please provide us with the following information:

Your Information:

First and Last Name: _____

Address: _____

Social Insurance # _____ DOB _____

Home and Business Phone # _____

Email address _____

Occupation, Place of Employment _____

Income _____

Accountant and Phone # _____

Lawyer and Phone # _____

Smoker Y/N, Health Problems _____

Hobbies or Special Interests _____

Driver's Licence _____

Spouse Information:

First and Last Name: _____

Address: _____

Social Insurance # _____ DOB _____

Home and Business Phone # _____

Email address _____

Occupation, Place of Employment _____

Income _____

Driver's Licence _____

Additional Information:

Children's names, Date of Birth, SIN # _____

Section Two:

Wealth Goals, Investment Knowledge and Planning Assumptions

The purpose of personal wealth planning is to develop a comprehensive strategy to help you achieve your short-term and long-term goals. To help you with this process, we must first identify and prioritize what's important to you.

Below is a list of items and questions to review. Identify each item's importance to you and your family by placing as many check marks beside the appropriate response as necessary. If there is something else that you would like to enter, please feel free to do so.

Wealth Objectives

Description	Importance				
	Very Unimportant	Unimportant	Important	Very Important	Extremely Important
Managing Retirement Income					
Save for Retirement					
Maximize RRSPs					
Reduce Income Tax					
Planning my Estate					
Post Secondary Education					
Reduce/eliminate consumer debt					
Pay down mortgage					
Travel/Vacations					
Care for elder relatives					
Maximizing my Estate					
Others:					

Planning Assumptions

Please review the common assumptions we make about economic indices and make any changes in the space provided (if applicable).

	Our Assumption	Your Change
RETIREMENT AGE – at what age to you wish to Retire?	65	
Do you wish to include CPP and OAS?	YES	
Inflation – the historical inflation rate is used to index personal items such as lifestyle expenditures and earnings.	3.0	
Post Secondary Tuition Cost Index – The tuition rate is used to index the cost of post-secondary education.	8.0	
Real Estate Index – the real estate index is used to simulate the equity growth on properties such as your house.	2.0	
Before Tax Equity Investment Return – We will use either this general equity investment return or the historical data for asset growth.	7.0	
Before Tax Interest Investment Return – For interest bearing investments, We will use either this general interest investment return or the historical data.	5.0	

Investment Knowledge/Level of Service Required (Please select one)

- I don't have any (or have very few) investments right now.
- I don't have the time or knowledge to manage my investments.
- I am interested in learning more. I would like you to explain wealth management concepts in detail.
- I am comfortable discussing relatively complex wealth management concepts.
- I need help with only with implementation of my investment portfolio.

How Often Would You Like To Meet For A Review?

- Annual
- Semi-Annual
- Quarterly
- Monthly

Section Three:

Net Worth – Assets – “tell us about...”

Please list the current values of your assets or provide your most recent statements where applicable. The personal assets section allows us to calculate a more accurate Net Worth Statement.

<i>Personal Assets</i>	Self	Spouse	Joint	Other
Residence				
Cottage				
Vehicles				
Other _____				
Other _____				
Other _____				

If you provide us with your most recent statements for the following, you will not have to complete the three charts below.

<i>Liquid Assets</i>	Self	Spouse	Joint	Other
Cash & Chequing				
Savings Account				
Short Term Deposits				
Canada Savings Bonds				
T-Bills				
Cash Value of Life Insurance				

<i>Non Registered Assets</i>	Self	Spouse	Joint	Other
Money Market Funds				
Term Deposits & GIC's				
Mutual Funds				
Canadian Stocks				
US Stocks				
Limited Partnerships				
Other Investments _____				
Other Investments _____				

Registered Retirement Assets (RRSP/RRIF)	Self	Spouse	Joint	Other
Money Market Funds				
Term Deposits & GIC's				
Mutual Funds				
Canadian Stocks				
US Stocks				
Limited Partnerships				
Other Investments				

Other Investments				

Regular Investment Contributions

	Self	Spouse	Joint	Frequency
Pension Plan			n/a	
RRSP			n/a	
RESP			n/a	
Non-Registered				
Short-term Savings				
Other Investments				

Other Investments				

Other Assets – Important for Business Owners

Do you own an interest in a private business corporation, partnership, professional practice or rental properties? If yes, please describe and provide latest financial statements and tax returns, if applicable. These statements will help us to understand where your income is coming and may provide information for tax savings ideas and strategies. Please inform us as well if you have a partnership agreement or contingency plan for your business. If so, please tell us what your contingency plan is in the space provided below. We can then review your partnership agreement and contingency implementation to ensure that what you want to have happen will actually happen.

Section Four:

Liabilities

Please list any short term and long-term obligations for you and your spouse, and place a star beside those loans which interest is tax deductible. If you have your most recent mortgage statement, loan statement, etc., this section becomes unnecessary to complete.

	Current Balance	Interest Rate	Monthly Payment	Final Payment
<i>Short Term Obligations</i>				
Credit Cards				
Department Store Credit				
Car Loan				
Bank Loan				
Other _____				
Other _____				
<i>Long Term Obligations</i>				
Investment Loans				
Business Loans				
Mortgage on Residence				
Vehicle Loans				
Loans on Personal Assets				
Other _____				
Other _____				

Section Five:

Lifestyle Expenditures

This section is NOT meant to be a budget. It is merely used to help you find out where your money is going now, and we use this data to calculate your expenditures in Retirement. Please be as thorough as possible. This is the most important aspect of the Wealth Management Process. If you think your expense in any one category will be significantly different in retirement than it is now, please enter a number in the Retirement column. (i.e. – Vacations) Please note – we will adjust for inflation, use current dollars only.

Type	Current Expenses <input type="checkbox"/> \$ _____ per month <input type="checkbox"/> \$ _____ per year <input type="checkbox"/> use details below	Retirement <input type="checkbox"/> \$ _____ per month <input type="checkbox"/> \$ _____ per year <input type="checkbox"/> use details below <input type="checkbox"/> please estimate for me
Housing Costs		
Mortgage Pmt	(attach statement)	We will calculate, if any
Rent		
Property Taxes		
Insurance		
Utilities		
Maintenance		
Living Expenses		
Food		
Telephone		
Cable / TV		
Personal Care		
Clothing		
Medical/Dental		
Child care		
Education		
Transportation		
Lease Payment		
Car Insurance		
Gas/Oil		
Maintenance		
Bus/Taxi		
Insurance Expenses	(ignore if policies provided)	
Disability Ins.		
Health Care		
Life Insurance		
Investment Expenses		
Business Loans		
RRSP Loan		
Investment Loan		
Other		
Recreation Expenses		
Videos		
Sports		

Trips/Vacations		
Discretionary		
Charitable		
Dining Out		
Alcohol		
Tobacco		
Entertainment		
Miscellaneous		
Personal Loans		
Other		
Other		
Other		
Other		
Other		

Section Six:

Estate Planning:

WHAT IS ESTATE PLANNING?

Estate Planning is about Life – in the present and in the future. Most importantly, estate planning is about the life of your family and loved ones – and the peace of mind you get from helping to preserve their financial security.

By its very nature, estate planning is a difficult subject to discuss – even more so to plan for because it forces us to come to terms with our own mortality. Yet it is something you need to talk about openly with your loved ones today because you can't do so after you are gone – or after they are gone.

Estate Planning should be a reflection of your own personal priorities and choices.

Estate planning is generally guided by three *rational* motivations:

- 1) Provide adequately for family members
- 2) Ensure that your estate is distributed in the most timely manner possible after your death
- 3) Minimize taxes – during your lifetime and, equally important, for the beneficiaries of your estate

... and three *emotional* motivations

- 1) Gain comfort from knowing your loved ones are well looked after
- 2) Feel secure knowing that settling your affairs will not add more stress to those grieving for you
- 3) Rest assured that your estate will be distributed the way you wish

What does Estate Planning accomplish?

- 1) Keeps more of your money in the hands of your heirs
- 2) Minimizes taxes and probate fees; designates charitable gifts; declares your personal care preferences, including terminal medical treatment
- 3) Provides for income splitting
- 4) Distributes your assets as YOU intended; provides funds to cover funeral expenses, as well as immediate and/or long-term family living expenses
- 5) Ensures Business continuity for business owners
- 6) Identifies the people chosen to carry out your last wishes and care for your minor children

YOUR ESTATE PLAN:

You have already answered many of the questions necessary to create an estate plan. However, some are still outstanding.

- 1) *Your will and Power of Attorney:*

When was your Will updated last?

Who are your executors/executrix?

What is your relationship to your executors/executrix?

Do you have children? If so, have you named a guardian for your child/ren?

Do you have a Power of Attorney for property and personal care?

Do you have a Partnership agreement and/or a contingency plan for your business? What does it say?

2) *Your Estate Distribution*

With regards to the distribution of your assets and estate planning, we need you to tell us some things:

- a) Who do you want to benefit from your estate planning?

- b) What do you want them to be able to do as a result of your planning?

- c) How do you want to be remembered?

Section Seven:

Education Funding:

Education Funding is definitely an event we now have to plan for. There are many assumptions that we use when planning for education funding. For example, above, you have indicated an inflation level for the cost of education over the next many years. The questions below will help answer other questions that will have an impact on our recommendations:

- 1) How much of your child's education would you like to pay for? Many parents tell us that they will not pay for ALL of a child's education, but will share the expense in some way with the child. Indicate in a percentage (0 – 100%) how much you plan on contributing.
- 2) What happens if your child does not choose to attend a post-secondary institution? Would the money you have saved still go to the child?
- 3) How many children do you have?
- 4) Did you attend a post-secondary institution? College, University, trade school?
- 5) Do you currently have any educational savings?
- 6) Do the child's grandparents have an education fund already set up? If so, this may have an impact on the Education grants the Federal Government hands out.