HOW WELL DO YOU KNOW YOUR NEEDS?
Complete the questionnaire and share it with your advisor at your meeting.

Name ______________________________

Date ______________________________

LIFESTYLE

- ☐ Get a realistic picture of my life situation
- ☐ Manage my budget better
- ☐ Set up an automatic savings process
- ☐ Manage my debt effectively
- ☐ Carry out a personal project (trip, sabbatical year, career change)
- ☐ Plan my retirement to ensure a good quality of life
- ☐ Protect my savings
- ☐ Make my money grow
- ☐ Finance a major purchase
- ☐ Establish an emergency fund in case of unfore seen circumstances
- ☐ Manage a cash inflow (inheritance, profit from a sale, etc.)
- ☐ Deal with the death of a loved one
- ☐ Understand my investments
- ☐ Improve my investment performance

FAMILY

- ☐ Have or adopt a child or expand my family
- ☐ Protect my family/my loved ones during my life time and at my death
- ☐ Protect my assets
- ☐ Plan and finance my children's education
- ☐ Ensure the future of my child living with a disability

WORK

- ☐ Make sure I'm well protected (life, serious illness,
- ☐ disability, salary)
- ☐ Recover amounts accumulated when changing employers
- ☐ Validate whether my contribution to my employer's pension plan is sufficient to ensure my retirement
- ☐ Plan a paid or unpaid leave

REAL ESTATE

- ☐ Finance the purchase of a home
- ☐ Leverage the Home Buyers' Plan (HBP) or the FHSA, a Tax-Free First Home Savings Account
- ☐ Renovate my home
- ☐ Purchase a cottage or second home
- ☐ Sell my home
- ☐ Review the terms of my mortgage
- ☐ Understand mortgage products better
- ☐ Invest in real estate
- ☐ Make my real estate assets profitable

INCOME TAX

- ☐ Save, reduce or pay my taxes
- ☐ Learn about the new tax rules
- ☐ Contribute to my RRSPs to reduce my tax rate
- ☐ Learn more about the Tax-Free Savings Account (TFSA) and determine whether it's a good choice for me
- ☐ Be informed about the tax impact of my investments (capital gains, dividends, interest, etc.)
- ☐ Understand the tax consequences in the event of death
- ☐ Understand the new regulations outlined in the latest budget

PATRIMONY

- ☐ Draft a will or testamentary trust
- ☐ Draft a mandate in case of incapacity
- ☐ Determine my insurance beneficiaries
- ☐ Ensure my loved ones' future in the event of my death
- ☐ Protect my assets and reduce deferred taxes
- ☐ Benefit from the value of my assets
- ☐ Planifier des dons à des personnes ou des organismes
- ☐ Set up guarantees on my investments
- ☐ Safeguard my capital or income

BUSINESS

- ☐ Start a business
- ☐ Identify my company's opportunities, strengths and threats
- ☐ Clarify my corporate structure
- ☐ Draft a shareholders/partnership agreement
- ☐ Set up partnership insurance
- ☐ Seize business opportunities (acquisitions, sales, mergers)
- ☐ Discover how to protect my assets
- ☐ Understand tax impacts and learn strategies to reduce my company's taxes
- ☐ Build my employees' loyalty (pension plan, group insurance plan, other coverage or benefits)
- ☐ Implement a VRSP or any other type of group plan
- ☐ Implement an individual pension plan
- ☐ Understand the differences between a management company and an operating company
- ☐ Understand the different types of trusts
- ☐ Set up an emergency plan for my company

PARTENAIRE-CONSEILS
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