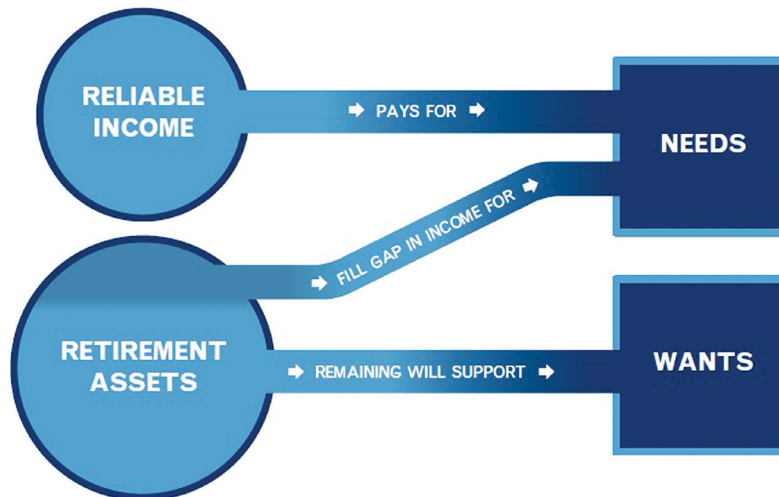
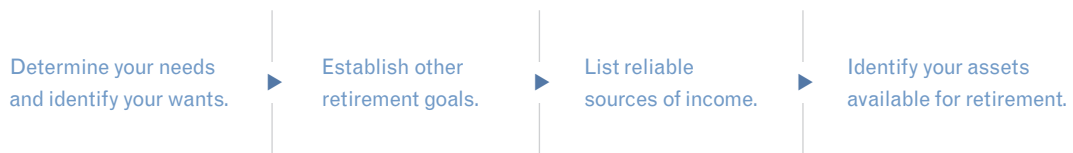


YOUR FINANCIAL INVENTORY

Developing an effective retirement plan requires a thorough understanding of your financial picture.

A financial inventory is the foundation for your retirement income plan. This exercise allows us to gain a clear idea of what you have and what you'll need for a more secure and comfortable retirement. A financial inventory will help:



By working with your financial advisor, you will gain a clear understanding of your financial picture and understand your income needs during retirement.

CLIENT 1

Name: _____

Date of Birth: _____

Estimated Retirement Age: _____

CLIENT 2

Name: _____

Date of Birth: _____

Estimated Retirement Age: _____

YOUR FINANCIAL INVENTORY

STEP 1: Determine your retirement living expenses.

What do you project your living expenses will be in retirement? Give a general estimate of your essential expenses (needs) and non-essential expenses (wants), and circle whether the estimate is annual or monthly. If you need a detailed budget worksheet, we can provide one for you.

Needs:

Annual or Monthly

\$ _____

Wants:

Annual or Monthly

\$ _____

STEP 2: Determine other retirement goals, and determine if they are a need or a want.

What major expenditures are you planning on in retirement?

Expenditure	Need or Want? (Check one)		When?	Projected Amount
New car	Need	Want		\$
Major travel	Need	Want		\$
Other	Need	Want		\$
Other	Need	Want		\$

Do you have plans to support or save to benefit others in retirement?

Expenditure	Need or Want? (Check one)		Frequency (One time, annual, every __ years)	Cost
Education	Need	Want		\$
Family support	Need	Want		\$
Legacy	Need	Want		\$
Charity	Need	Want		\$

STEP 3: Look at your expected monthly income sources.

Income	At Age	Monthly
Canada Pension Plan (Receiving now? <input type="checkbox"/> Yes or at age _____)		\$
Old Age Security (Receiving now? <input type="checkbox"/> Yes or at age _____)		\$
Defined Benefit Pension payments		\$
Employment Income		\$
Current Annuity Income*		\$
Other:		\$
Total Monthly Income		\$
Total Annual Income		\$

*Income stream you receive from an annuity

STEP 4: Review and list all of your assets.

Indicate which of your financial assets are available and designated for funding your retirement.

Financial Assets	Owner	Designated for Retirement?	Additions/Year (Annual Contribution)	Current Value
Chequing Account 1		<input type="checkbox"/>	\$	\$
Chequing Account 2		<input type="checkbox"/>	\$	\$
Bank Savings		<input type="checkbox"/>	\$	\$
GICs		<input type="checkbox"/>	\$	\$
Brokerage Account 1		<input type="checkbox"/>	\$	\$
Brokerage Account 2		<input type="checkbox"/>	\$	\$
Corporate Savings		<input type="checkbox"/>	\$	\$
RRSP 1		<input type="checkbox"/>	\$	\$
RRSP 2		<input type="checkbox"/>	\$	\$
TFSA 1		<input type="checkbox"/>	\$	\$
TFSA 2		<input type="checkbox"/>	\$	\$
LIRA 1		<input type="checkbox"/>	\$	\$
LIRA 2		<input type="checkbox"/>	\$	\$
Other:		<input type="checkbox"/>	\$	\$
Other:		<input type="checkbox"/>	\$	\$
Total Financial Assets			\$	\$

Please list any other assets (non-financial) such as home, business, collectibles, investment properties, etc.

Other Assets	Owner	Value
Residence		\$
Business		\$
Cottage / Investment Property / Other		\$
Total Other Assets		\$

STEP 5: Risk Tolerance

What type of investor are you? Select one description based upon your willingness to accept investment risk.

Conservative

Moderately Conservative

Moderate

Moderately Aggressive

Aggressive



STEP 6: Key risk management considerations that may impact your retirement.

If you are unsure whether you have planned or saved enough for each item, please indicate "No" so that we can have a more detailed discussion.

Do you have an adequate cash reserve in place in case of emergency or for the unexpected expenses throughout retirement? Yes No

Amount: _____

Do you have life insurance policies in place to provide for your survivors? Yes No

If "Yes," provide date(s) of issue: _____.

Amount: _____

Your policies can be reviewed by our experts at no cost.

Do you have a long-term care policy in place to cover in-home or out-of-home assisted living expenses? Yes No

Amount: _____

NEXT STEPS

For our next meeting, please bring the following items:

<input type="checkbox"/>	Statements from pensions or other employer-benefit income that you receive
<input type="checkbox"/>	Canada Pension Plan Statements or benefit information
<input type="checkbox"/>	Most recent income tax return or Notice of Assessment
<input type="checkbox"/>	Statements from bank accounts (summary pages) and GICs
<input type="checkbox"/>	Statements from investment/brokerage accounts outside Raymond James
<input type="checkbox"/>	Statements from retirement accounts and employer-sponsored benefit programs (Group RRSPs, LIRAs, IPPs) from accounts outside Raymond James
<input type="checkbox"/>	Corporate financial statements from the past 2 years (if applicable)
<input type="checkbox"/>	Other:

Once you have completed your financial inventory, we'll have a thorough understanding of how your assets, insurance policies, needs and wants will work together in retirement. That, in turn, will help us create a personalized retirement income plan that takes into account all of these important factors.

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