

Wealth Portrait



INVESTING

General Information

Client

First Name

Last Name

Province of residence

Marital status Married Common Law
 Widowed Single
 Divorced Separated

NBF Root #

Age Birth date (YY-MM-DD)

Employment status Currently working Retired

Specify occupation:

Spouse/Partner

First Name

Last Name

Province of residence

Marital status Married Common Law
 Widowed Single
 Divorced Separated

NBF Root #

Age Birth date (YY-MM-DD)

Employment status Currently working Retired

Specify occupation:

Family Tree

Name	Date of birth	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

A Question of Priorities (select a maximum of 3 priorities)

- | | | | |
|---|---|--|--|
| <input type="checkbox"/> Grow my assets | <input type="checkbox"/> Enjoy a comfortable retirement | <input type="checkbox"/> Preserve my estate for my heirs | <input type="checkbox"/> Maximize my income streams |
| <input type="checkbox"/> Manage my finances | <input type="checkbox"/> Fund a goal | <input type="checkbox"/> Fund post-secondary Education | <input type="checkbox"/> Optimize my portfolio |
| <input type="checkbox"/> Minimize my tax burden | <input type="checkbox"/> Make sure my family is secured | <input type="checkbox"/> Leave a legacy | <input type="checkbox"/> Plan my business succession |

Net Worth

Assets

Investments

Type of account	Owner		Institution	Current balance/amount
	Client	Spouse/ Partner		
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

Type of account:

1 – Non registered, 2 – Savings account, 3 – Registered (RRSP, RIF, etc.), 4 – Spousal registered account, 5 – TFSA, 6 – RESP, 7 – Holding company

Annual savings and contribution

Type of account	Contributor		Institution	Contributor annual amount	Employer contribution	Unused contribution
	Client	Spouse/ Partner				
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Type of account:

1 – Non registered, 2 – Savings account, 3 – Registered (RRSP), 4 – Spousal registered account, 5 – TFSA, 6 – RESP, 7 – Private pension plan

Real Estate

Personal properties

	Owner (%)		Total current market value	Mortgage	Projected year of sale	Property to be tax exempted
	Client	Spouse/ Partner				
Property 1	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Property 2	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Property 3	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Income properties

	Owner (%)		Total current market value	Mortgage	Net annual income*
	Client	Spouse/ Partner			
Income property 1	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Income property 2	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

* Net annual income = gross income – mortgage payment – expenses before taxes

▶ If you own one or many income properties, which hypothesis do you prefer:

<input type="checkbox"/> Selling property today. Net amount received after tax and debt:	Client	Spouse/Partner
	\$ <input type="text"/>	\$ <input type="text"/>
<input type="checkbox"/> Use the net rental income as a cash flow. Please define your after expenses annual income:	Client	Spouse/Partner
	\$ <input type="text"/>	\$ <input type="text"/>

Liabilities

Type	Owner		Institution	Amount (current balance)	Interest rate	Renewal/ maturity date
	Client	Spouse/ Partner				
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>

Type:

1 – Credit card, 2 – Line of credit, 3 – Personal loan, 4 – Other: specify

Cash Flow Analysis

Gross current income

	Client			Spouse/Partner		
	Annual amount	Start date	End date	Annual amount	Start date	End date
Gross revenue stream 1	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Gross revenue stream 2	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Gross revenue stream 3	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
Gross revenue stream 4	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Current estimated annual cost of living: \$

🔗 We highly recommend that you complete the budget in the appendix since this step is the corner stone of a retirement plan.

Life and Retirement Goals

Life and retirement goals

Retirement age: Client Spouse/Partner

Projected cost of living (up to 3 streams)

	Annual amount	Start date	End date
1 st stream	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
2 nd stream	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
3 rd stream	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Sometimes in life things don't unfold as we plan. If, based on your retirement strategy mentioned above, you were unable to achieve your goals, what modifications would you be willing to do to increase your likelihood of success?

Objective	Change	Priority
I would be willing to increase my annual savings by	\$ <input type="text"/>	<input type="text" value="1"/>
I would be willing to postpone my retirement age to	<input type="text"/>	<input type="text"/>
I would be willing to adjust my cost of living at retirement to	\$ <input type="text"/>	<input type="text"/>

In addition to my retirement, I would like to realize these upcoming goals:

Goal description	Annual estimated cost	Start date	End date	Priority
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Investor profile

▶ Please select your family's investor profile:

- Income
 Conservative
 Balanced
 Growth
 Maximum Growth

Pension income flows

Government programs

CPP/QPP

Start date or age

Client

Spouse/Partner

Gross annual benefits

\$

\$

OAS

Start date or age

Client

Spouse/Partner

Number of years of residence in Canada from 18 to 65 years old

 years

 years

Private pensions* and other income

Description

Annual amount

Start date/age

End date/age

Indexation

Description	Client / Spouse/ Partner		Annual amount	Start date/age	End date/age	Indexation	
	Client	Spouse/ Partner				Prior	After
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %

* It is important to understand the coordination impact upon your private pension income stream once you begin receiving the government pension benefits (CPP, QPP) to which you are entitled. A common miscalculation is to overestimate your combined pension income streams. To find out if your private pension plan is coordinated, please review your pension fund summary. If your private pension has a coordination clause, please record your separate pension income streams on two lines.

Risk management/insurance coverage

Type

Term

Group plan

Beneficiary

Coverage amount

Maturity date

Type	Client / Spouse/ Partner		Term	Group plan	Beneficiary	Coverage amount	Maturity date
	Client	Spouse/ Partner					
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> years	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> years	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> years	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> years	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Type:

1 – Life insurance, 2 – Disability, 3 – Critical illness, 4 – Long term care, 5 – Credit

Legal documents

Client

Will

Yes No Date of last update:

Type

Types of will: holograph, before witness, notarial, formal will, other

Any major event since the last update?

Yes No Specify:

Mandate in case of incapacity/Power of attorney

Yes No Date of last update:

Any major event since the last update?

Yes No Specify:

If you have minor children, have you defined a tutor?

Yes No Name:

Spouse/Partner

Will

Yes No Date of last update:

Type

Types of will: holograph, before witness, notarial, formal will, other

Any major event since the last update?

Yes No Specify:

Mandate in case of incapacity/Power of attorney

Yes No Date of last update:

Any major event since the last update?

Yes No Specify:

If you have minor children, have you defined a tutor?

Yes No Name:

Other things that we should know

Client signature

Spouse/Partner signature

Appendix

Budget – Expenses

HOUSING

Mortgage or rent	\$	<input type="text"/>
Property taxes	\$	<input type="text"/>
School taxes	\$	<input type="text"/>
Condo fees	\$	<input type="text"/>
Home insurance	\$	<input type="text"/>
Hydro/electricity	\$	<input type="text"/>
Oil/Gas	\$	<input type="text"/>
Phone	\$	<input type="text"/>
Cellphone	\$	<input type="text"/>
Cable	\$	<input type="text"/>
Internet	\$	<input type="text"/>
Alarm	\$	<input type="text"/>
Snow removal/ gardening	\$	<input type="text"/>
Vacation property – expenses	\$	<input type="text"/>
Misc. maintenance	\$	<input type="text"/>
Renovations	\$	<input type="text"/>
Housekeeping	\$	<input type="text"/>
Miscellaneous	\$	<input type="text"/>

TOTAL HOUSING EXPENSES \$

FOOD/RESTAURANTS

Groceries	\$	<input type="text"/>
Lunches, snacks	\$	<input type="text"/>
Tobacco	\$	<input type="text"/>
Alcohol, etc.	\$	<input type="text"/>
Restaurant	\$	<input type="text"/>
Miscellaneous	\$	<input type="text"/>

TOTAL FOOD/ RESTAURANTS \$

LIABILITIES

Personal line of credit	\$	<input type="text"/>
Personal loans	\$	<input type="text"/>
Other loans	\$	<input type="text"/>
Other	\$	<input type="text"/>

TOTAL LIABILITIES \$

CHILDREN

Child support	\$	<input type="text"/>
School fees	\$	<input type="text"/>
Clothing	\$	<input type="text"/>
Child care	\$	<input type="text"/>
Pocket money	\$	<input type="text"/>
Camps	\$	<input type="text"/>
Sporting activities	\$	<input type="text"/>
After school activities	\$	<input type="text"/>
Miscellaneous	\$	<input type="text"/>

TOTAL CHILDREN \$

TRANSPORTATION

Savings for purchase	\$	<input type="text"/>
Car loan	\$	<input type="text"/>
Lease	\$	<input type="text"/>
Car insurance	\$	<input type="text"/>
Licensing/ car registration	\$	<input type="text"/>
Gas	\$	<input type="text"/>
Parking	\$	<input type="text"/>
Public transportation	\$	<input type="text"/>
Emergency road service	\$	<input type="text"/>
Maintenance/repairs	\$	<input type="text"/>
Motorcycle	\$	<input type="text"/>
Taxi	\$	<input type="text"/>
Miscellaneous	\$	<input type="text"/>

TOTAL TRANSPORT \$

ANNUAL SAVINGS

RRSP (individual/spousal)	\$	<input type="text"/>
TFSA	\$	<input type="text"/>
RESP	\$	<input type="text"/>
Non-registered	\$	<input type="text"/>

TOTAL SAVINGS \$

HEALTH AND INSURANCE

Life insurance	\$	<input type="text"/>
Disability insurance	\$	<input type="text"/>
Health insurance	\$	<input type="text"/>
Dental insurance	\$	<input type="text"/>
Non-covered medical expenses	\$	<input type="text"/>
Eye care	\$	<input type="text"/>
Other	\$	<input type="text"/>

TOTAL INSURANCE AND HEALTH \$

HOBBIES/ENTERTAINMENT

Sports clubs	\$	<input type="text"/>
Concerts, shows	\$	<input type="text"/>
Movies	\$	<input type="text"/>
Lottery	\$	<input type="text"/>
Vacations	\$	<input type="text"/>
Gifts	\$	<input type="text"/>
Pets – food and care	\$	<input type="text"/>
Newspapers, magazines	\$	<input type="text"/>
Music, CD's	\$	<input type="text"/>
Courses	\$	<input type="text"/>
Hobbies	\$	<input type="text"/>
Miscellaneous	\$	<input type="text"/>

TOTAL HOBBIES/ ENTERTAINMENT \$

MISCELLANEOUS

Clothing	\$	<input type="text"/>
Drycleaning	\$	<input type="text"/>
Charitable donations	\$	<input type="text"/>
Professional dues	\$	<input type="text"/>
Hairdresser/ beauty treatments	\$	<input type="text"/>
Miscellaneous	\$	<input type="text"/>

TOTAL MISCELLANEOUS \$

TOTAL EXPENSES \$