



Questionnaire

Financial Snapshot

Click the **WEALTH PLANNING REQUEST** button within the **Relationship Group** in Navigator then **ATTACH** questionnaire and **SUBMIT** request.

Request Information	
Client 1 Name:	
Client 2 Name:	
Advisor name(s) to appear in plan:	
Advisor(s) telephone #(s) to appear in plan:	
Recommended contact:	<input type="checkbox"/> As indicated above
Contact telephone number:	<input type="checkbox"/> As indicated above
Final report sent to: (Note: reports will not be sent directly to clients)	<input type="checkbox"/> As indicated above
Date questionnaire completed:	
Client profile:	<input type="checkbox"/> Prospect <input type="checkbox"/> CI Client <input type="checkbox"/> Evolution Client <input type="checkbox"/> APC Client

NOTE: Please convert any foreign currency balances to Canadian dollars.

Personal Information & Basic Assumptions:				
Personal information	Client 1		Client 2	
First name (as it should appear in the plan)				
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Date of birth (MM/DD/YYYY)				
Age at retirement (or date MM/YYYY)				
Residence (city and province)				

Basic assumptions			
In compliance with the IQPF and FPSC <i>Projection Assumption Guidelines</i> the following assumptions will be used in preparing the clients' financial projections:			
Life expectancy	<input type="checkbox"/> 95	<input type="checkbox"/> Other:	Reason:
Begin plan on January 1	<input type="checkbox"/> Current year	<input type="checkbox"/> Next year	
Inflation rate	<input type="checkbox"/> 2.0%	<input type="checkbox"/> Other: %	Reason:
Salary indexed by	<input type="checkbox"/> Inflation	<input type="checkbox"/> Other: %	<input type="checkbox"/> Not indexed
Defined Benefit Pensions indexed by	<input type="checkbox"/> Inflation	<input type="checkbox"/> Other: %	<input type="checkbox"/> Not indexed
Annuities indexed by	<input type="checkbox"/> Inflation	<input type="checkbox"/> Other: %	<input type="checkbox"/> Not indexed
Fees ¹ (including taxes and admin fees):	<input type="checkbox"/> 2.2%	<input type="checkbox"/> Actual: %	
Rate of return – investment assets (select the investor profile that most closely reflects your client):			
	Client 1	Client 2	Joint
Pre-retirement	<input type="checkbox"/> Conservative <input type="checkbox"/> Balanced <input type="checkbox"/> Aggressive	<input type="checkbox"/> Conservative <input type="checkbox"/> Balanced <input type="checkbox"/> Aggressive	<input type="checkbox"/> Conservative <input type="checkbox"/> Balanced <input type="checkbox"/> Aggressive
Post-retirement	<input type="checkbox"/> Conservative <input type="checkbox"/> Balanced <input type="checkbox"/> Aggressive	<input type="checkbox"/> Conservative <input type="checkbox"/> Balanced <input type="checkbox"/> Aggressive	<input type="checkbox"/> Conservative <input type="checkbox"/> Balanced <input type="checkbox"/> Aggressive
For information purposes:			
	Conservative	Balanced	Aggressive
Investor Profiles	Cash / Fixed Income 70%	Cash / Fixed Income 40%	Cash / Fixed Income 30%
	Equities 30%	Equities 60%	Equities 70%
Assumed Rate of Return (before fees)	5.3%	6.3%	6.7%

Access to NaviPlan data file	
Would you like to be granted access to the NaviPlan data file for this client?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, provide us with the Assante email address for the licensed NaviPlan user:	_____@assante.com

¹ The rate of return used in these projections will be net of fees. An assumed fee of 2.2% will be applied unless the client's actual fee percentage is provided.

Investment Assets:

Combine multiple accounts of the same type and provide the total on the appropriate line below.

Client 1		Market Value	Cost for Tax Purposes (ACB)
Non-registered investments	Bank accounts >\$10,000	\$	\$
	Fixed income	\$	\$
	Corporate Class portfolio	\$	\$
	Balanced portfolio	\$	\$
Registered investments	RRSP	\$	N/A
	Group RRSP	\$	
	Spousal RRSP	\$	
	RPP (DCPP & IPP)	\$	
	RRIF	\$	
	LIRA	\$	
	LIF	\$	
	TFSA	\$	
Client 2		Market Value	Cost for Tax Purposes (ACB)
Non-registered investments	Bank accounts >\$10,000	\$	\$
	Fixed income	\$	\$
	Corporate Class portfolio	\$	\$
	Balanced portfolio	\$	\$
Registered investments	RRSP	\$	N/A
	Group RRSP	\$	
	Spousal RRSP	\$	
	RPP (DCPP & IPP)	\$	
	RRIF	\$	
	LIRA	\$	
	LIF	\$	
	TFSA	\$	
Joint – Spouses		Market Value	Cost for Tax Purposes (ACB)
Non-registered investments	Bank accounts >\$10,000	\$	\$
	Fixed income	\$	\$
	Corporate Class portfolio	\$	\$
	Balanced portfolio	\$	\$

Holding Company - Investment Portfolio		Market Value	Cost for Tax Purposes (ACB)
<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Corporate class	\$	\$

Residential Real Estate:

Indicate only the values for the portion that the client personally owns.

	Home	Vacation Property	Other
Owner	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint
Market value (client's portion only)	\$ _____	\$ _____	\$ _____
Growth rate	<input type="checkbox"/> Inflation <input type="checkbox"/> _____ %	<input type="checkbox"/> Inflation <input type="checkbox"/> _____ %	<input type="checkbox"/> Inflation <input type="checkbox"/> _____ %
Cost for tax purposes (ACB)	N/A - principal residence exemption	\$ _____	\$ _____
Year of sale (January 1)	<input type="checkbox"/> _____ <input type="checkbox"/> Never	<input type="checkbox"/> _____ <input type="checkbox"/> Never	<input type="checkbox"/> _____ <input type="checkbox"/> Never
Intentions if home to be sold: <input type="checkbox"/> Downsize to \$ _____ <input type="checkbox"/> Upgrade to \$ _____ <input type="checkbox"/> Move to Vacation Property <input type="checkbox"/> Move to Rental Property <input type="checkbox"/> Sell and Rent \$ _____ / year Net change to expenses (considering both the increase for 'Rent' and decrease of costs related to home ownership)			

Rental Real Estate:

	Property 1	Property 2	Property 3
Owner	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint
Market value (client's portion only)	\$ _____	\$ _____	\$ _____
Growth rate on property	<input type="checkbox"/> Inflation <input type="checkbox"/> _____ %	<input type="checkbox"/> Inflation <input type="checkbox"/> _____ %	<input type="checkbox"/> Inflation <input type="checkbox"/> _____ %
Cost for tax purposes (ACB)	\$ _____	\$ _____	\$ _____
Rental income (net annual) after expenses and mortgage payments	\$ _____	\$ _____	\$ _____
Growth rate on income	<input type="checkbox"/> Inflation <input type="checkbox"/> _____ %	<input type="checkbox"/> Inflation <input type="checkbox"/> _____ %	<input type="checkbox"/> Inflation <input type="checkbox"/> _____ %
Year of sale (January 1)	<input type="checkbox"/> _____ <input type="checkbox"/> Never	<input type="checkbox"/> _____ <input type="checkbox"/> Never	<input type="checkbox"/> _____ <input type="checkbox"/> Never

Mortgages and Loans:

Property tax should be included in Regular Expenses on page 7.

	Loan 1	Loan 2	Loan 3
Borrower	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint
Loan type (mortgage/LOC)			
For which assets			
Balance outstanding (Jan 1) (client's portion only)	\$	\$	\$
Average interest rate	%	%	%
Payment (exclude property tax)	\$	\$	\$
Payment frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Bi-weekly	<input type="checkbox"/> Monthly <input type="checkbox"/> Bi-weekly	<input type="checkbox"/> Monthly <input type="checkbox"/> Bi-weekly
Payment type	<input type="checkbox"/> Interest only <input type="checkbox"/> Principal + interest	<input type="checkbox"/> Interest only <input type="checkbox"/> Principal + interest	<input type="checkbox"/> Interest only <input type="checkbox"/> Principal + interest
Lump sum payments (plans to repay principal prior to death)	Amount: \$ _____ Year: _____	Amount: \$ _____ Year: _____	Amount: \$ _____ Year: _____

Regular Income:

Provide gross amounts before the impact of clawback and/or income tax deductions.

Client 1	Amount	Start date	Stop date
<input type="checkbox"/> Employment <input type="checkbox"/> Self-employment	\$ _____ /year	Now	<input type="checkbox"/> Retirement <input type="checkbox"/> Age: _____
CPP/QPP	<input type="checkbox"/> Maximum <input type="checkbox"/> \$ _____ /year <input type="checkbox"/> \$ _____ /month	<input type="checkbox"/> Currently collecting <input type="checkbox"/> Retirement <input type="checkbox"/> Age: _____	N/A
OAS (before clawback)	<input type="checkbox"/> Maximum <input type="checkbox"/> \$ _____ /year	<input type="checkbox"/> Age 65 <input type="checkbox"/> Delay until: _____	N/A
Defined Benefit Pension (DBPP)	Pension until age 65: <input type="checkbox"/> \$ _____ /year <input type="checkbox"/> \$ _____ /month	<input type="checkbox"/> Currently collecting <input type="checkbox"/> Retirement <input type="checkbox"/> Age: _____	_____ % to survivor
	Pension after age 65: <input type="checkbox"/> \$ _____ /year <input type="checkbox"/> \$ _____ /month		
Annuity (split into annual taxable and non-taxable portions)	Taxable: \$ _____ /year	<input type="checkbox"/> Currently collecting <input type="checkbox"/> Retirement <input type="checkbox"/> Age: _____	_____ % to survivor
	Non-taxable: \$ _____ /year		
Client 2	Amount	Start date	Stop date
<input type="checkbox"/> Employment <input type="checkbox"/> Self-employment	\$ _____ /year	Now	<input type="checkbox"/> Retirement <input type="checkbox"/> Age: _____
CPP/QPP	<input type="checkbox"/> Maximum <input type="checkbox"/> \$ _____ /year <input type="checkbox"/> \$ _____ /month	<input type="checkbox"/> Currently collecting <input type="checkbox"/> Retirement <input type="checkbox"/> Age: _____	N/A
OAS (before clawback)	<input type="checkbox"/> Maximum <input type="checkbox"/> \$ _____ /year	<input type="checkbox"/> Age 65 <input type="checkbox"/> Delay until: _____	N/A
Defined Benefit Pension (DBPP)	Pension until age 65: <input type="checkbox"/> \$ _____ /year <input type="checkbox"/> \$ _____ /month	<input type="checkbox"/> Currently collecting <input type="checkbox"/> Retirement <input type="checkbox"/> Age: _____	_____ % to survivor
	Pension after age 65: <input type="checkbox"/> \$ _____ /year <input type="checkbox"/> \$ _____ /month		
Annuity (split into annual taxable and non-taxable portions)	Taxable: \$ _____ /year	<input type="checkbox"/> Currently collecting <input type="checkbox"/> Retirement <input type="checkbox"/> Age: _____	_____ % to survivor
	Non-taxable: \$ _____ /year		

Guaranteed Withdrawal Benefit (GWB): FOR NAVIPLAN ONLINE SNAPSHOTS ONLY				
Owner/ Annuitant	Account Type	Current Market Value	Withdrawal Start Age	Annual Withdrawal Amount
<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Non-Registered <input type="checkbox"/> RRSP/RRIF <input type="checkbox"/> Other: _____	\$ _____	<input type="checkbox"/> Age 65 <input type="checkbox"/> Age 71 <input type="checkbox"/> Other: _____	<input type="checkbox"/> Guaranteed Amount (GWA) \$ _____ for ____ years <input type="checkbox"/> Lifetime Amount (LWA) \$ _____
<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Non-Registered <input type="checkbox"/> RRSP/RRIF <input type="checkbox"/> Other: _____	\$ _____	<input type="checkbox"/> Age 65 <input type="checkbox"/> Age 71 <input type="checkbox"/> Other: _____	<input type="checkbox"/> Guaranteed Amount (GWA) \$ _____ for ____ years <input type="checkbox"/> Lifetime Amount (LWA) \$ _____
<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Non-Registered <input type="checkbox"/> RRSP/RRIF <input type="checkbox"/> Other: _____	\$ _____	<input type="checkbox"/> Age 65 <input type="checkbox"/> Age 71 <input type="checkbox"/> Other: _____	<input type="checkbox"/> Guaranteed Amount (GWA) \$ _____ for ____ years <input type="checkbox"/> Lifetime Amount (LWA) \$ _____

Other Income:					
Description	Amount	Recipient	Frequency	Start Date	Stop Date
	\$ _____ <input type="checkbox"/> After tax	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2	<input type="checkbox"/> Annual <input type="checkbox"/> Once		
	\$ _____ <input type="checkbox"/> After tax	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2	<input type="checkbox"/> Annual <input type="checkbox"/> Once		
	\$ _____ <input type="checkbox"/> After tax	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2	<input type="checkbox"/> Annual <input type="checkbox"/> Once		

Regular Expenses:		
Amount		
Lifestyle Expenditures (do NOT include income taxes or mortgage and loan payments already included on page 5)	Pre-retirement \$ _____	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually
	Post-retirement \$ _____ <input type="checkbox"/> First to retire <input type="checkbox"/> Last to retire	

Other Expenses and Asset Purchases:					
Description	Amount	Individual	Frequency	Start Date	Stop Date
New Vehicle	\$ _____	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2	Every ____ years <input type="checkbox"/> Once		
Vacation	\$ _____	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2	Every ____ years <input type="checkbox"/> Once		
	\$ _____	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2	Every ____ years <input type="checkbox"/> Once		
	\$ _____	<input type="checkbox"/> Client 1 <input type="checkbox"/> Client 2	Every ____ years <input type="checkbox"/> Once		

Contributions to RRSP:			
Client 1		Client 2	
<input type="checkbox"/> Amount to Self \$ _____	<input type="checkbox"/> Monthly	<input type="checkbox"/> Amount to Self \$ _____	<input type="checkbox"/> Monthly
<input type="checkbox"/> Amount to Spousal \$ _____	<input type="checkbox"/> Annually	<input type="checkbox"/> Amount to Spousal \$ _____	<input type="checkbox"/> Annually
<input type="checkbox"/> Maximize to Self _____% / Spousal _____%		<input type="checkbox"/> Maximize to Self _____% / Spousal _____%	

Available RRSP contribution room \$ _____	Available RRSP contribution room \$ _____
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Contributions to employer sponsored retirement plans:						
	Client 1		Client 2			
Plan type	<input type="checkbox"/> Group RRSP	<input type="checkbox"/> DCPP	<input type="checkbox"/> DBPP	<input type="checkbox"/> Group RRSP	<input type="checkbox"/> DCPP	<input type="checkbox"/> DBPP
Employer portion	_____ % or \$ _____		<input type="checkbox"/> Monthly	_____ % or \$ _____		<input type="checkbox"/> Monthly
Employee portion	_____ % or \$ _____		<input type="checkbox"/> Annually	_____ % or \$ _____		<input type="checkbox"/> Annually

Pension adjustment*	\$ _____	\$ _____
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*Must be provided if 'Maximize' RRSP contributions is selected above.

Contributions to TFSA:		
	Client 1	Client 2
Annual amount	<input type="checkbox"/> Maximize <input type="checkbox"/> \$ _____	<input type="checkbox"/> Maximize <input type="checkbox"/> \$ _____
Start date		
Stop date	<input type="checkbox"/> Retirement <input type="checkbox"/> Death	<input type="checkbox"/> Retirement <input type="checkbox"/> Death

Contributions to Holding Company – Investment Portfolio:	
Annual amount	\$ _____
Start date	
Stop date	

Contributions to non-registered accounts:			
	Client 1	Client 2	Joint
Annual amount	\$ _____	\$ _____	\$ _____
Start date			
Stop date			

What is the intention for cash flow in excess of savings/contribution goals above:		
	Start Date	Stop Date
<input type="checkbox"/> Save all cash flow in excess of the savings goals above	<input type="checkbox"/> Now <input type="checkbox"/> Retirement	<input type="checkbox"/> Retirement <input type="checkbox"/> Death
<input type="checkbox"/> Spend all cash flow in excess of the savings goals above	<input type="checkbox"/> Now <input type="checkbox"/> Retirement	<input type="checkbox"/> Retirement <input type="checkbox"/> Death

