



Ensuring that you establish a solid foundation for your future financial success may be demanding but developing a personal strategy is a critical component in securing your financial well-being. This Financial and Estate Planning Checklist is designed to help you get organized and make sure that you comprehensively review your personal situation.

There are many factors that you need to consider as part of your short-term as well as long-term financial planning strategy. We suggest you start with the following areas:

WHAT MATTERS TO ME?

Money Matters

- | | | |
|---|--|---------------------------------------|
| <input type="checkbox"/> Debt management | <input type="checkbox"/> Protect savings | <input type="checkbox"/> Others _____ |
| <input type="checkbox"/> Purchase a home | <input type="checkbox"/> Make money grow | |
| <input type="checkbox"/> Purchase cottage/vacation property | <input type="checkbox"/> Expect an inheritance | |
| <input type="checkbox"/> Finance mortgage | <input type="checkbox"/> Emergency fund provisions | |
| <input type="checkbox"/> Purchase big ticket item | <input type="checkbox"/> Net worth, tax and cash flow analysis | |

Retirement Matters

- | | | |
|---|--|---------------------------------------|
| <input type="checkbox"/> Timing (at what age?/phase-in) | <input type="checkbox"/> Lifestyle needs | <input type="checkbox"/> Others _____ |
| <input type="checkbox"/> Income needs | <input type="checkbox"/> Income sources | |

Legacy Matters

- | | | |
|---|--|---|
| <input type="checkbox"/> Need a Will | <input type="checkbox"/> Protect loved ones | <input type="checkbox"/> Family members' dynamics |
| <input type="checkbox"/> Have significant life changes since last Will update | <input type="checkbox"/> Dependant survivor income needs | <input type="checkbox"/> Others _____ |
| <input type="checkbox"/> Leave a legacy | <input type="checkbox"/> Gift to loved ones | |
| | <input type="checkbox"/> Gift to charities | |

Family/Friends Matters

- | | | |
|---|---|---------------------------------------|
| <input type="checkbox"/> Look after parents | <input type="checkbox"/> Family member having special needs | <input type="checkbox"/> Friendship |
| <input type="checkbox"/> Have dependent children | <input type="checkbox"/> Family vacation | <input type="checkbox"/> Others _____ |
| <input type="checkbox"/> Finance children's education | <input type="checkbox"/> Family members' relationship | |

Career/Business Matters

- | | | |
|--|--|--|
| <input type="checkbox"/> Job stability | <input type="checkbox"/> Business plan | <input type="checkbox"/> Creditor issues |
| <input type="checkbox"/> Employment income | <input type="checkbox"/> Business sale/valuation | <input type="checkbox"/> Others _____ |
| <input type="checkbox"/> Work environment | <input type="checkbox"/> Business succession | |
| <input type="checkbox"/> Health status | <input type="checkbox"/> Shareholder agreement | |

Tax Matters

- | | | |
|--|---|---------------------------------------|
| <input type="checkbox"/> Pay less tax | <input type="checkbox"/> Need tax filing assistance | <input type="checkbox"/> Others _____ |
| <input type="checkbox"/> Expect a tax refund | | |



Investment Matters

- | | | |
|--|--|---------------------------------------|
| <input type="checkbox"/> Market volatility | <input type="checkbox"/> Ensure generating enough income | <input type="checkbox"/> Others _____ |
| <input type="checkbox"/> Preserve capital | <input type="checkbox"/> Investment property | |

Insurance Matters

- | | | |
|--|---|---------------------------------------|
| <input type="checkbox"/> Life insurance needs analysis | <input type="checkbox"/> Long term care | <input type="checkbox"/> Travel |
| <input type="checkbox"/> Disability insurance needs | <input type="checkbox"/> Home/cottage insurance | <input type="checkbox"/> Others _____ |
| <input type="checkbox"/> Critical illness | <input type="checkbox"/> Vehicle | |

My vision of the future...

My fears and worries...

My goals... short term and long term...

What matters to you matters to us!

Please bring it along to our next meeting and we will help you determine your values, preference, and expectation. We will identify any problems areas or opportunities with respect to your goals, needs and objectives and come up with possible solutions.

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