

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 unforeseen 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)
- 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

