

BUILDING FINANCIAL FUTURES

CLIENT INVESTMENT INFORMATION

CONFIDENTIAL

Client

Client

Private wealth counsellor or RIS manager

Financial security advisor (name and company)

Date

SECTION A: CLIENT INFORMATION

Date Completed: _____ Profile: _____ Score: _____

Personal details

CLIENT ONE	
Title: Mr / Mrs / Ms / Dr	Sex: M / F Date of birth:
Occupation:	(3)
Citizenship:	
Income certainty*: AC QC NS SU EU	
Annual income:	(4)
Business phone:	
Home phone:	
E-mail address:	
Home address:	
City:	
Province:	Postal code:
Business address:	
City:	
Province:	Postal code:

CLIENT TWO	
Title: Mr / Mrs / Ms / Dr	Sex: M / F Date of birth:
Occupation:	(3)
Citizenship:	
Income certainty*: AC QC NS SU EU	
Annual income:	(4)
Business phone:	
Home phone:	
E-mail address:	
Home address:	
City:	
Province:	Postal code:
Business address:	
City:	
Province:	Postal code:

Family

*Legend AC = Absolutely certain, QC = Quite certain, NS = Not sure, SU = Slightly uncertain, EU = Extremely uncertain

CHILDREN/GRANDCHILDREN			
NAME	DATE OF BIRTH	GENDER	MARITAL STATUS

PARENTS				
	CLIENT ONE		CLIENT TWO	
	Father	Mother	Father	Mother
Age				
Financial obligations				
Potential inheritances				
Do you consider this information in your investment planning? Y / N				
Details:				

PROFESSIONAL ADVISORS	
Lawyer: _____	Accountant: _____
Financial advisor: _____	Bank: _____

1. Would you prefer:

One investment plan combining your registered retirement savings plan (RRSP) and non-registered investments?

Separate investment plans – one for each of you?

2. If you have a work pension, do you want your pension assets considered in your investment plan? Y / N

3. Pension details (plan type, commuted value, current investment allocation):

4. Do your children have investments in their own names? Y / N

Details: Informal in-trust Formal trust Personal savings

If so, how would you like us to treat these assets for planning purposes?

5. Do you currently have a relationship with a financial advisor at another financial institution? Y / N

How would you describe your relationship with your other financial advisor(s):

6. Do you currently have a written financial or investment plan in place? Y / N

When was it last updated? _____ By whom? _____

May I have a copy? Y / N

7. Do you have a will? Y / N

When was it last updated? _____ Who are the beneficiaries? _____

8. How do you envision your future? Consider both activities and financial aspects.

9. Specific goals and priority ⁽¹⁾

Income today Income at a later date Estate transfer

Large future cash outlay, please specify _____ Other _____

10. What percentage of your income do you regularly save? _____%

Please provide any other information you feel is important: _____

In how many years will you begin using your investments for the primary purposes stated in question eight?⁽⁶⁾ _____

11. Over how long will you withdraw funds?⁽⁷⁾ _____

12. At what age do you plan to retire? _____

13. At that time, how much income will you require? \$ _____

Will you take income: Monthly Annually Before tax After tax

14. Which of the following statements most correctly describes your investment philosophy?⁽¹²⁾

- I cannot accept any fluctuation in principal.
- I prefer to invest in safer, lower return investments.
- I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run.
- My main interest is high, long-term returns. I am not concerned about short-term decreases in the value of my investments.

15. Do you have specific charities or causes to which you regularly contribute? Y / N

If so, have you ever considered these in your estate planning? Y / N

Please provide any details you feel important: _____

16. How important is it for your portfolio to continually reflect your tolerance for risk and need for return?

- Very important Somewhat important Not important

What processes or plans are in place to ensure your portfolio maintains these attributes (i.e. rebalancing etc.)?

17. To what extent do you choose your investments to minimize your personal income tax?

- Not at all A little Somewhat Mostly Primary reason

Would you like us to consider tax minimization strategies in your investment plan? Y / N

Please provide copies of your last three tax returns.

18. On average, what annual return do you expect from your investment portfolio over the next 10 years? _____ %

19. What is the main goal for your investment portfolio?(2)

- To ensure my portfolio remains secure
 To see my portfolio grow and to avoid fluctuating returns
 To balance growth and security, and to keep pace with inflation
 To provide growth potential, and to accept some fluctuation in returns
 To provide the sole objective of potential long-term growth

SECTION D: INVESTMENT KNOWLEDGE & EXPERIENCE

20. Which statement best describes your knowledge of investments?(9)

- I have very little knowledge and I rely exclusively on the recommendations of financial advisors.
 I have limited knowledge of stocks and bonds, but I do not follow financial markets.
 I have a good working knowledge and I regularly follow financial markets.
 I understand completely how different investment products work including stocks and bonds, and follow financial markets closely.
-

21. How important are the following investment features to you:

Not at all	Somewhat	Very	
0	1	2	Professional management
0	1	2	Diversification
0	1	2	Simplicity
0	1	2	Liquidity
0	1	2	Flexibility – partial withdrawals, specific income creation, etc.
0	1	2	Deferring taxes as long as possible
0	1	2	Tax minimization strategies
0	1	2	Flexibility to move assets without concerns regarding tax consequences

SECTION E: INVESTMENT HOLDINGS AND ACTIVITY

22. After deducting all loans, mortgages and other debt, what is your total household net worth?⁽⁵⁾ \$ _____

Current investments (or provide copies of current statements)

Non-registered

Account/Policy name	Financial institution	Amount

Specific investment holdings

Name of investment	Type	Units/Unit value	Value

Registered

Account/Policy name	Financial Institution	Amount

Specific investment holdings

Name of investment	Type	Units/Unit value	Value

What do you like or dislike about your current non-registered investment holdings?

23. What are your intentions regarding withdrawals and/or additional contributions over the next five years?⁽⁸⁾

- I plan to withdraw money at regular intervals, and not make any additional contributions
- I will likely make a lump sum withdrawal, and not make any additional contributions
- I will likely make contributions *and* withdraw from this investment and/or policy
- I will likely make contributions and not withdrawals
- I will certainly make regular, additional contributions and not withdrawals

If you plan on withdrawing funds from your investment and/or policy within five years, what will you do with this money?

24. What systematic investment or withdrawal plans do you currently have in place?

PAC* \$ _____ M / Q / A Details _____
SWP** \$ _____ M / Q / A Details _____
ESPP*** \$ _____ M / Q / A Details _____

25. Do you currently, or have you previously, borrowed to invest? Details.

26. What is the percentage of your current assets in equities? _____ %

27. Liquidity: What is your objective for current cash balances?

- Emergency fund Systematic investment Investment opportunities Other _____

28. Risk objectives

Realizing there will be downturns in the market, in the event of a significant loss, how long are you prepared to hold your existing investments in anticipation of a recovery in value?⁽¹⁰⁾

- Less than three months Three to six months Six months to a year
- One to two years Two to three years Three years or more

Assuming you invested \$100,000 for the long term, what is the maximum drop in your portfolio's value that you could comfortably tolerate in any given year?⁽¹¹⁾ \$ _____

29. Please respond to the following statement:

"I am willing to experience potentially large and frequent declines in the value of my investment if it will increase the likelihood of achieving higher long-term returns."⁽¹⁴⁾

- Strongly agree Agree Disagree Strongly Disagree

*Pre-authorized Chequing (PAC) **Systematic Withdrawal Plan (SWP) ***Employee Share Purchase Plan (ESPP)

33. What real estate do you own?

Residential Industrial Commercial

What is the equity value for each? \$ _____ \$ _____ \$ _____

What is the mortgage owing on each? \$ _____ \$ _____ \$ _____

Should these real estate holdings be considered in your investment plan? If so, how? _____

Investment protection features

How important are the following features to your investment plans? (Please circle the appropriate number).

Not at all		Somewhat		Very	
1	2	3	4	5	
					Potential creditor protection – minimizing exposure to personal and/or professional liability
1	2	3	4	5	Reduced estate (probate) costs
1	2	3	4	5	Protecting your investments' value at death or maturity
1	2	3	4	5	Privacy – avoid asset transfer becoming public record (probate)
1	2	3	4	5	Expediency – assets transferred quickly to beneficiaries

35. How frequently do you prefer:

To review your holdings? _____

To meet and review your plan personally? _____

For us to contact you? _____

Do you have other specific service requirements? _____

36. Is there any specific investment topic(s) on which you would be interested in receiving more information?

37. Are you interested in attending investment seminars or workshops? On which topics?

