



Retirement Planner

When do you want to retire?

How do you imagine your retirement? What type of activities do you see occupying the majority of your time?

Where do you want to spend your retirement? Do you want to retire in your current home, downscale or in a retirement community?

Savings and Assets

Your retirement savings should typically be enough to replace 70-80% of your income in your retirement years. Do you have a company pension (DB / DC)?

What are your estimated CPP and OAS retirement benefits and at what age would you like to activate the benefit?

Do you have additional savings in an RRSP, TFSA or investments accounts? If yes, how much do you have in each account?



What Employee Benefits are you able to carry into retirement (medical, life etc.)?

What is the average annual return on your savings plans / your risk outlook?

Have you switched jobs multiple times in your working years? Are there any additional employer sponsored retirement plans and/or savings?

Besides your retirement savings, what other assets do you have - include the value of your home, other property, stocks, bonds, valuable jewelry, etc.

Do you expect to inherit any significant assets within the near future?

What are your current liabilities? Do you have outstanding student loans, mortgages, or other debts?

What will your income requirements (gross, before taxes) be for a comfortable retirement, ie annual expenses including luxury items (new car, holidays, etc.)



Would you like to leave assets to children, grandkids in your estate?

Would you like to donate or leave money to charitable causes?

Health and Longevity: does your family have a history of long life, etc?

Have you experienced or are you currently experiencing any medical issues?

Do you have health insurance? Do you plan on using the same health plan in retirement?

If you become disabled before retirement age, what percentage of your income would this disability insurance replace?

Do you have Life, Disability, Critical Illness or Long-term Care insurance?

Have you transferred assets to a trust?

Are you the trustee or beneficiary of any trusts?

Are you regarded as a U.S. person (US green card or US citizen) and do you have any US assets, or any other foreign assets?



Have you created a will? _____

Have you executed an advanced health care directive and a durable power of attorney for health care? _____

Have you executed a durable power of attorney for finances? _____

Do you have a living will? _____

Additional notes
