

## The 2<sup>nd</sup> Appointment: Implementation

### WHY is this important?

What makes this appointment particularly unique and powerful is at this point the new client fully understands your process. It is not about product pushing or convincing. In fact, with this new process it never will be. That is what is so remarkable about communicating your professionalism and integrity at the outset; it makes the financial relationship easier to manage in the long run and therefore, more rewarding. Gone are the days when clients who are sold put you through the grinder with every single change and recommendation you suggest.

This appointment will give you the opportunity to present your recommendations and get things underway. Most Financial Professionals are familiar and comfortable with this aspect of a client meeting; presenting recommendations. This professional approach will leave your potential new client feeling well taken care of.

Once the client is ready to proceed with the implementation of your recommendations, you can have them sign all new account documentation and transfer forms. It is best, as well as more efficient, if this documentation is filled out as completely as possible prior to the Implementation Meeting.

### WHO is this proven strategy designed for?

For those who want to showcase their investment solutions in a way that will truly help the client understand how you can help them achieve what matters most to them.

### WHAT should you expect?

You will:

- Continue to demonstrate you have a process for bringing on new clients;
- Reinforce who you are and what you do, as well as, remind your new clients about your Introduction Process; and
- Present your recommendations and move forward with investment implementation.
- Refer to “What You Can Expect from this Best Practice” on the next page for more

# What You Can Expect from this Best Practice

## PURPOSE

- To present your investment solutions and recommendations using the Personal Financial Organizer Mini - demonstrating your high level of accountability to the client
- To begin implementation of investment strategies and help the client be on their way to meeting their goals and objectives
- To continue to establish rapport and build trust with your client
- To continue building a productive, professional relationship founded on client engagement and advocacy

## EXPECTED RESULTS

You will:

- Ensure you are not selling and instead are professionally guiding your client towards implementation
- Future pace other areas for consideration as it relates to their financial planning needs to ensure all professionals and areas of expertise within the organization have been carefully explained
- Successfully position yourself as the 'go to' person for their current investment matters

Your clients will:

- Understand the full spectrum of investment management and financial planning solutions you and others at the organization are able to provide
- Appreciate and brag to others about how the Personal Financial Organizer (Mini) coordinates the investment process in an easy-to-use format
- Feel confident and comfortable in understanding their current financial situation
- Fully understand what they are doing to achieve their goals and objectives
- Have yet another reason to feel compelled to introduce you to their friends and family

## **ACCOUNTABILITY**

You will:

- Prepare and present the client's Personal Financial Organizer Mini, which contains your investment solutions and recommendations
- Regularly conduct review meetings with the client at the frequency outlined in the Client Service Program
- Use the PFO Mini to consistently implement and monitor your clients' financial situation
- Use the PFO Mini to explore all areas of relevant financial planning with clients to ensure realignment to Financial Planners is take care of in a timely and professional manner
- Contact your client if anything material changes in the market or economic environment that would affect the recommendations you are implementing on their behalf

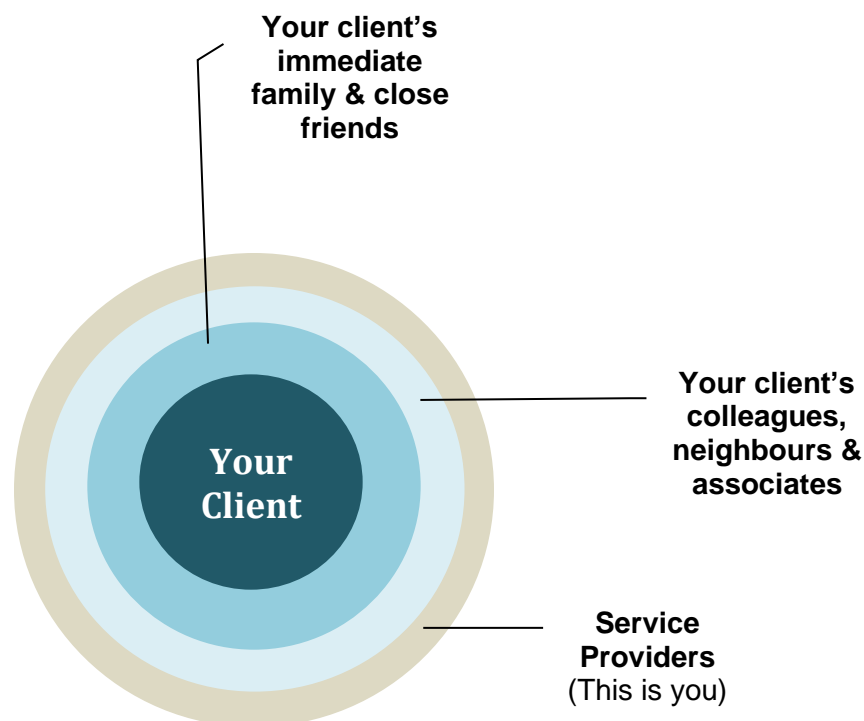
Your clients will:

- Contact you if anything material changes in their situation that would affect the recommendations you are implementing on their behalf
- Feel free to contact you if they have any questions about their current investment solutions

# The Psychology of Referrals

The psychology of why clients introduce you to their friends, family and associates is straight forward: They don't do it to benefit you; they do it to benefit their friends and family. The initial payoff (read = motivation) for your client is the simple pleasure they derive in knowing they've helped someone they care about. A secondary payoff can come in the form of the praise and thanks they receive from their friend or family member, which also makes them feel good.

This means that at the heart of your client's motivation is – *themselves* – and how they feel because of their actions. This is tied directly to their desire to help immediate family and close friends. Beyond this, is their willingness to help colleagues, neighbors and associates. On the outer edge (read = least important motivation), is where service providers, like financial and other Professionals rank.



## What Exactly Does this Mean?

If Financial Professionals position introductions to benefit themselves (which is often how it has been done and/or is perceived by those on the receiving end), they will seldom happen. In addition to completely missing the motivation behind why clients are motivated to refer in the first place, this often has financial professionals coming across as needy, which is not something we want associated with your branding.

**We need to alter how we fundamentally think and talk about 'referrals.'** In fact, the first thing we are going to recommend is that you stop using the word 'referral' with your clients and instead call them 'introductions' because that is in fact, what they are. The word "referral" has a negative connotation for many people – simply because most of us have been on the receiving end of a bad one.

## The Win-Win-Win Approach

To begin to truly embrace a new way of looking at referrals, we need to believe and accept that everyone in the referral chain is a 'winner,' not just the financial professional.

### What's in it for your clients making the referral?

The messaging around the introduction process must speak to the client's payoff: what's in it for them – not *us*. It is positioned as a service and benefit to the client: to help them help others and to feel great about their day-to-day decisions.

We're sure they also enjoy the perks and privileges they receive because they're your AAA client.

### What's in it for those who are introduced to you?

Equally important: we need to understand the payoff to the friend or family client who has been introduced to you. An introduction provides them with:

- Knowledge
- A respected opinion
- Freed-up time to do other things
- Value when introduced to a professional that is a good fit

When it comes to finding the services of a professional (especially one related to financial matters), the last thing most people want to do is to rely on Google and/or set up a series of interviews with various Financial Professionals. Instead, most individuals are inclined to ask those around them who they use and why. In other words, they prefer the easy way.

### What's in it for you – the MFIS?

This is the obvious one – you benefit from having a new client which positively impacts your assets under management and revenues generated. However, this isn't the only intention behind WHY we have an introduction process. We do it because it's the right thing to do for our clients. And, we've found if you approach it with that in mind you will generate better results.



# Zen and the Art of Referrals

In the 70s, there was a popular book called Zen and the Art of Motorcycle Maintenance. I read it, and then read the book that it was based on called: Zen and the Art of Archery.

The latter was a story of an individual who had ventured to Japan to study Zen through the mastery of archery. To achieve his goal, he had to be able to shoot an arrow into the bull's eye from a couple of hundred feet, flawlessly and repetitively. He was even required to do this in complete darkness.

The idea was that the archer would tap into the 'void' and experience things in such a way that would guide him to success without thought or conscious interference, and without attachment to the end results.

About 4 years into his studies, he found a "trick" that allowed him to hold the arrow a certain way. The arrow would slip from his fingertips without his knowing when, and it usually hit the bull's eye.

He was excited and decided to demonstrate the technique to the monk that was training him. The monk walked over to him and took his bow. He then walked a few steps away, with his back to the student, and suggested that if he was to rely on trickery to succeed, then he must leave immediately. The student was devastated and begged forgiveness of the monk. The monk relented and agreed to give him one more chance.

After a total of 7 years, the student reached his goal. He got to the point where he could stand in the practice range, and without any attachment to the end results, he could lift his bow and arrow and hit the bulls-eye precisely each time. He could do so consistently, without any conscious interference, and he could do it with or without light.

We have a consultant on our team that is that dedicated to our referral process. When I listen to him talk about referrals, he reminds me of Zen and the Art of Archery. His proclamation is that to achieve a steady stream of quality referrals you must have a process that allows you to not be attached to the results--that is getting referrals.



In other words, if you want them too badly, you won't get them. If you don't care about the results, but you follow the process and understand that you are providing a service, referrals will soon follow.

So, consider this statement a financial professional might make to a client: "One of the services I offer my best clients is that if they know someone who needs to speak to someone about their financial affairs, for whatever reason, I will speak to that person. It may not be appropriate for them to become a client, or perhaps it will, but regardless I will point them in a direction that is appropriate for them. If they are important to you, they are important to me and I would be honored to meet with them."

When discussing this with financial professionals, there is often a jump to the incorrect conclusion that this is some sort of trick. On the other hand, there have been financial professionals who have had complete sincerity and belief in the power of this approach.

The shared belief is that even if none of these introductions results in a new client, the understanding is that the existing clients are being served better than they ever had before, and that is no small thing in this business.

Not surprisingly, it is the financial professionals who buy in to the Zen-oriented approach that come back to us and rave about the results they have had. These results point not only to a history of well-served and happy clients, but also to the numerous referrals they have received.

The monk would be pleased, I am sure.

# TAKE ACTION & GET STARTED

## **Familiarize yourself with the purpose and flow of the Implementation Meeting.**

Refer to *Step 7\_Implementation Meeting Agenda* and the *Step 7\_Implementation Meeting Script* to become familiar with the different areas being covered and the general flow of the meeting.

- You will need to personalize and customize this script and be 100% prepared.
- It is important you become thoroughly comfortable with a structured and professional approach to delivering your recommendations during the Implementation phase.

You will also want to become very familiar with the Personal Financial Organizer Mini concept.

## **Before the Implementation Meeting**

Only book the Implementation Meeting once you've received all of the information required from the new client.

- To ensure this is done in an organized and professional manner, refer to the [Documentation Checklist](#).
- This checklist can be completed in the 1st Appointment (FIT) and handed directly to the client or emailed/mailed after the meeting.

Call the potential client two days in advance of the scheduled Implementation Meeting to confirm the details of the appointment.

- Refer to *Step 6\_Implementation Confirmation Call Script*.
- Remind the new client to bring the necessary documentation to this meeting for implementation (ie. Driver's License, etc.).

## **The Implementation Meeting**

After the initial greetings and brief rapport building portion of the meeting (no more than five minutes) you can signal the business part of the meeting by sliding the Implementation Meeting Agenda across the table to each meeting participant.

This will be the third time your client is exposed to an agenda driven meeting. You have effectively established the standard and demonstrated a high level of consistency early in the relationship.

The next few steps will explain the flow of the meeting. Try to visualize what this process might look like for you as you work through each step. Note: Each of these steps is described in much more detail in the 3<sup>rd</sup> Appointment Script.

### **1. Meeting Overview**

- Preview the items you will be discussing during the meeting and provide a timeframe to manage your client's expectations.

### **2. Our Brief Review of Our Approach to Investment Management & Financial Planning**

- A brief reminder that Significant Life Events and the Personal Financial Organizer are cornerstones of your approach to investment management and financial planning.



- You will also provide an initial overview of the Introduction Process.
- 3. Your Personal Financial Organizer (PFO)**
  - Begin this process by anchoring it back to your client's goals & objectives.
  - Next move into Strategy Review, beginning with the reason they came to see you in the first place.
    - You will begin implementing those areas deemed as a priority based on your discussions and professional assessment to date.
    - Walk the client through the strategies you are recommending. Be careful not to over educate here or you will lose the client's interest and attention. Remember, at this point they are not simply buying a product and you won't need to 'convince' them. They have bought into you and your process. They trust you and your recommendations.
    - Outline the assumptions for all your investment recommendations.
  - The Personal Financial Organizer Mini will help both the MFIS and client to manage the client's Significant Life Events as it relates to the ongoing financial planning process. This document will evolve as the client's goals and objectives change – it will be significant in keeping the client engaged and identifying when it is time to introduce them to the Financial Planner.
- 4. Steps to Implementation**
  - This is where you clearly outline the next steps to implementing your recommendations.
  - Gain permission to proceed and have your client sign the necessary paperwork.
- 5. Meeting Wrap Up** There are a few possible outcomes here:
  - First, if implementation is a go and there are no outstanding items requiring immediate attention in the PFO, you can tell the client when to expect to be called in for their next review meeting. This demonstrates your proactive approach to client communication.
  - Secondly, if there are other areas of their investment plan requiring attention you can book a subsequent meeting to begin reviewing them.

**Once your client has accepted your recommendations, they have now become a client of your organization. It is now time to launch their Welcome Aboard!**

- This is a very important part of the process and no new client process is fully completed until they have gone through this last process.

### **Remember to:**

- Refer to **The Implementation Meeting** steps on the New Client Checklist.
- Ensure that each step is implemented at the appropriate point in the process.
- Consistently use every aspect of the process with all new clients.

# Information Checklist

## Client Onboarding (If Required)

It is important all necessary items requested have been received by the MFIS prior to the Implementation Meeting with your new client. This checklist can be provided in the 1st Appointment (FIT) by handing it directly them or emailed/mailed right after the meeting.

Document Checklist	
<b>Instructions</b>	
To make the data collection process as convenient as possible for you, please provide the following documents. Be sure to include these for both yourself and your partner.	
If you do not have access to a photocopier, you can supply the original documents since we will be returning them to you.	
<input type="checkbox"/>	Last Three Payroll Stubs
<input type="checkbox"/>	Employee Benefits Booklet(s)
<input type="checkbox"/>	Most Recent Employee Benefits Statement(s)
<input type="checkbox"/>	Most Recent Pension Plan Statement(s) and/or Plan Booklets
<input type="checkbox"/>	Last Two Years Personal Income Tax Returns
<input type="checkbox"/>	Notices of Assessment
<input type="checkbox"/>	Most Current Financial Statements (for all Corporate, Proprietor, or Partnership Interests)
<input type="checkbox"/>	CPP/QPP Statement of Contributions
<b>Most Current Statements of Investment and/or Copies of:</b>	
<input type="checkbox"/>	RRSPs
<input type="checkbox"/>	GICs
<input type="checkbox"/>	CSBs
<input type="checkbox"/>	Stock Portfolio
<input type="checkbox"/>	Mutual Funds
<input type="checkbox"/>	Mortgages Receivable
<input type="checkbox"/>	Limited Partnership Offering Memorandum, Executive Summary and most current correspondence
<input type="checkbox"/>	Documentation for all Current Liabilities (Mortgages, Lines of Credit, Credit Card Statements etc.)
<input type="checkbox"/>	Life, Disability, Critical Illness and Long Term Care Insurance Policies
<input type="checkbox"/>	General Insurance Policies (Auto, Homeowners etc.)
<input type="checkbox"/>	Wills and/or Powers of Attorney
<input type="checkbox"/>	Marriage Contract
<input type="checkbox"/>	Divorce/Separation Agreement
<input type="checkbox"/>	Shareholder's/Business Agreements
<input type="checkbox"/>	Family Trust Documentation
Note: Please also include any other relevant documentation that relates to your financial situation that you believe we should be aware of.	

# Implementation Meeting Confirmation Call Script

## Client Onboarding STEP 6

Use the following telephone script as a guide to assist you with confirming the Implementation Meeting – for those clients who require a second meeting for implementation.

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### If you speak to them directly:

- Hello, may I please speak with [New Client Name]?
- Hi [New Client Name] this is [Your Name] calling from [Credit Union/Organization].
- I'm calling to confirm our appointment at [Time and Date].
- At that time, I will be helping you getting everything underway as it relates to the item(s) we discussed in our initial meeting.
- Please bring your [identify any documents that you require to begin implementation].
- Do you have any questions?
  - *If so, answer their questions before proceeding.*
- Great - I look forward to seeing you at [Time and Date].
- Have a great day.

### If you leave a voice message:

- Hi, this message is for [New Client Name]
- It's [Your Name] calling from [Credit Union/Organization] and I'm calling to confirm our appointment at [Time and Date].
- During our meeting, I will be helping you getting everything underway as it relates to the item(s) we discussed in our initial meeting.
- Please bring your [identify any documents that you require to begin implementation].
- If you have any questions, feel free to contact me.
- Otherwise, I look forward to seeing you at [Time and Date].
- Thank you – have a great a day.

**SPECIAL NOTE: If they have not provided the information required, you will need to reschedule.**

# Implementation Meeting Agenda

## Client Onboarding STEP 7



[Potential New Client]

[Date]

[Time]

### Items to Be Discussed:

1. **Meeting Overview**
2. **Helping You Get Things Underway**
  - Review Your Current Goal(s) – What Matters Most to You
  - Review Your Personal Financial Organizer
  - Discuss Any New Items of Importance to You
3. **Steps to Implementation**
4. **A Quick Reminder**
  - Your Significant Life Events
  - How to Help Those You Care About
5. **Meeting Wrap-Up**
  - Do You Have Any Questions?
  - Next Step

# Implementation Meeting Script

## Client Onboarding STEP 7

*Purpose: To discuss and mutually agree to move forward with your recommendations (Account Openings and Signings).*

*Again, it is important to remember that you are not required to recite this script word for word. Use this script to guide your Implementation Meeting. Your goal is to personalize this script so that it feels natural for you.*

### Instructions:

This document has 2 types of text.

- Your script (what you would say to the client) is in regular text type.
- Your instructions for actions are in ***bold italics***.

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## GREETING

***Welcome client and establish a rapport with them.***

- Hello Mr. and Mrs. \_\_\_\_\_, it's good to see you again.
- How have you been?

***Make small talk (weather, sports, families, anything to establish common ground) – no more than a couple of minutes.***

## 1. MEETING OVERVIEW

- Here is the agenda for today's meeting [**give them a copy of the agenda**].
- Today we are going to spend our time focused on your Goals – what matters most to you and why you are here today as well as, go over your Personal Financial Organizer.
- This includes discussing my recommendations and answering all your questions so you are confident making the decision that is best for you – so I can help you put it into action.
- I will outline all steps required to get things moving forward which will include the completion of required paperwork.
- Finally, I will give you a brief reminder of our wealth approach so I am confident you are fully aware of how we can help you as well as, outline our approach to possibly helping others who may be important to you.

## 2. HELPING YOU GET THINGS UNDERWAY

### Review Your Current Goals – What Matters Most to You

- In our last meeting, we talked extensively about what is important to you.
- You indicated that **summarize the goals they identified.**
- Do you want to add anything to our initial discussion? Are there any goals you would like to place a higher priority on? **If there are changes explore these by questioning them as you did before.**

### Review Your Personal Financial Organizer

- **Provide your client an overview and outline of your recommendations.**
- **Proceed to strategy of focus for the meeting - most likely investment recommendations.**
- **Include a review of all assumptions.**

### Discuss Any New Items of Importance to You

- Based on what we covered today, is there anything else you'd like to discuss?
- **If additional items come up in your conversation, prioritize them with the client and assign some timeframes so you can begin assisting them in these other areas.**

## 3. STEPS TO IMPLEMENTATION

- **Review and complete paperwork to begin Implementation.**

## 4. A QUICK REMINDER

### Your Significant Life Events

- To do this, I help you to prepare for or react to Significant Life Events -- basically anything and everything that pertains to and affects your finances either now or in the future.
  - It could be retiring, planning for a child's education, getting a raise or even losing a job.
- Our purpose is to cushion the effects of the Significant Life Events in your life so you stay on track and reach your financial goals and objectives.
- We do this by first understanding exactly what your Goals and Objectives are. We started this process at our first meeting.
- We then completed a thorough examination of your current financial situation which helped me gather the information necessary to create your Personal Financial Organizer – which we will review together today.
- Based on the information you provided me during our previous meetings, I will be proposing a series of financial strategies that will be summarized in your Personal Financial Organizer, a document which will help us monitor our progress.
- We will meet regularly to review your Personal Financial Organizer and implement strategies to ensure that it is helping you achieve your goals.
- I will also make sure that you are kept up-to-date on any changes that may occur and I require you to do the same.

## **How To Help Those You Care About**

***Choose the approach that best fits the client in front of you:***

- We want to remind you about our Introduction Process because it's important to us you know where are here to help those who are important to you. *Next review the Introduction Process you created for the 2<sup>nd</sup> Meeting with them again. OR*
- Last time we met, I spent a few moments to review our Introduction Process. Now that you've had some time to think about it, I wanted to follow up to see if you had any questions? *OR*
- *Thank them for any introductions you may have received from them at this point and ask if they have any questions.*

***IMPORTANT:*** *Everything up to and including this part of the Agenda should be scripted and rehearsed so that it can be delivered in about 5 minutes or less. That leaves the balance of the meeting to conduct a thorough walk through of their PFO and get implementation underway.*

## **5. MEETING WRAP-UP**

- Before we begin to wind down our meeting, I'd like to double-check to see if you have any questions? ***If so, answer them before proceeding.***
- It was great seeing you today and helping you get this underway – I hope you feel confident that we are helping you get closer to achieving something that is important to you.
- If you need anything, please feel free to contact me.
- Have a great day!
- ***If a follow up appointment is required book it and agree on what it is that needs to be satisfied for your client to move forward.***

# Here to Help You, Help Others

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As a client of ours, you are in a unique position to introduce others to us, so that they too might benefit from our financial planning and investment management solutions.

We are here to help you assist family members, friends, or associates who:

- Want to experience continued financial success
- Want the guidance of a Financial Professional
- Willfully participate in financial planning for their future success
- Share your attitude, lifestyle and level of wealth accumulation

## How to Help Someone You Know

If you are talking with someone who needs guidance with financial planning and investment management or is going through a critical financial event and unsure of what to do, let them know we are here to help them.

### Step 1

You may want to explain how you have benefited from working with us – in other words, explain the services and solutions you personally value and appreciate.

### Step 2

If based on your discussion, they would like to be introduced to us you can easily do so in one of two ways. One option is for you to call me and provide me with their name and preferred contact number (always with their expressed permission to do so). The other is to provide them with our contact information and they can contact us at their convenience.

### Step 3

Provide them with a brief overview of what to expect. Our first call would be a brief introduction to each other, and we would invite them to an initial meeting. We will also provide them with our Introduction Kit, like the one you received. As you know, our initial meeting is to determine if we are a good fit for working together based on the service we provide and the ones they are looking for.

Many of our clients feel more like an extended family and we take great pride in taking care of them. If the situation arises, we will gladly help you take care of yours...here to help you help others.





# YOUR PERSONAL FINANCIAL ORGANIZER




Helping You Manage Your Significant Life Events

**CLIENT NAME**  
**DATE**


 <b>DAILY LIVING</b> <i>Allowing you to focus on enjoying life day by day</i>	<b>Date Last Reviewed</b>


 <b>CURRENT SAVINGS</b> <i>Managing your money to help you achieve all of your goal</i>	<b>Date Last Reviewed</b>


 <b>TO AND THROUGH RETIREMENT</b> <i>Guiding you to &amp; through retirement</i>	<b>Date Last Reviewed</b>

 <b>CARING FOR OTHERS</b> <i>Taking care of those who depend on you</i>	<b>Date Last Reviewed</b>

 <b>TAX PLANNING STRATEGY</b> <i>Helping you keep more of your money</i>	<b>Date Last Reviewed</b>

 <b>FAMILY SECURITY</b> <i>Providing security &amp; comfort to you and your family</i>	<b>Date Last Reviewed</b>

 <b>LEAVING YOUR LEGACY</b> <i>Leave a legacy for the people and causes you care most about</i>	<b>Date Last Reviewed</b>

 <b>BUSINESS PLANNING &amp; SUCCESSION</b> <i>Allowing you to focus on enjoying life day by day</i>	<b>Date Last Reviewed</b>

# More About the PFO Binder

This resource will provide you with information related to the type of binder to use, how to organize it and ultimately what goes in it. At the end of the day, this binder needs to work for you and your clients. The key is to make it professional, functional and position you as the key coordinate for your client's financial affairs. This deliverable represents a meaningful and significant service offering you can provide for your best clients.



## What Kind of Binder Should I Use?

**Special Note:** CUSO will provide you with an initial supply of these binders, tabs and basic content to provide you with an easy re-order process.

We recommend you use a binder that has a 2 or 3-inch ring diameter – anything smaller and it will become too full. A smaller ring size often makes it difficult to access the various binder contents.

We also recommend you use a quality binder that will stand the test of time with your best clients. In other words, we don't want the cover ripping and having exposed cardboard a year into using it. Since this is a valuable tool for your top clients consider it an important investment - it will be money *well spent*.

We often get asked if the binder needs to have branding and logos on it. You can save yourself the time and money by using a generic binder. Save the branding and logos for the contents on the inside of your binder. We recommend the color of the binder theme with your overall branding, if possible.

## What Tabs Belong in the Binder?

The tabs in the Personal Financial Organizer (PFO) Binder flow as follows:

- Personal Financial Organizer
- Daily Living
- Tax Strategy
- Retirement Nest Egg
- Current Savings
- Family Security
- Caring for Others
- Leaving Your Legacy
- Business Succession

Now, some Financial Professionals rearrange the order of these tabs just due to personal preference. If you do this – we highly recommend you rearrange the PFO template to reflect the new tab order, so it all integrates logically. We've also had Financial Professionals add tabs related to specific business solutions they could add. For instance, you may have a tab in there that helps them coordinate their mortgage, banking or borrowing needs.

## What Type of Information goes in the Binder?

Here is a sample list of items that you may want to include the PFO Binder under each of the main sections of the binder (ie. the individual tabs discussed above). All reference to 'statements' means the most recent one only - as this binder is not intended to manage statements or it will become cluttered and full very quickly. Older statements can be redirected to the client's personal filing system or an administrative binder specifically for designed for organizing their statements.



### Daily Living

- Net Worth Statement
- Cash Flow Projections
- Up-to-date summary of regular Saving Accounts
- Up-to-date summary of Bank Checking Accounts
- Up-to-date Mortgage Statement
- Up-to-date summary of Personal Loans and/or Line of Credit
- Up-to-date summary of Credit Cards

### Tax Strategy

- Tax Planning Strategies
- Tax Returns from the previous 2 years
- All Property Tax Receipts
- Information on Holding Companies or Limited Partnerships

### **To & Through Retirement**

- Retirement Projections
- Retirement Pension Plan Statements (private and public pensions)
- Up-to-date summary of Registered Retirement Accounts (RRSPs and RRIFs)
- Up-to-date summary of TFSA Accounts
- Up-to-date summary of other Non-Registered Retirement Investments
- CPP and/or OAS Benefits Statement

### **Current Savings**

- Asset Allocation
- Investment Policy Statement
- Investment Strategies
- Up-to-date summary of all brokerage accounts
- Up-to-date summary of all mutual funds
- Up-to-date summary from all Trust Companies
- Up-to-date summary of Bank Statements pertaining to investments
- Stock Certificates and/or Bond Certificates
- Up-to-date summary of Annuity Contracts
- Other (specify): \_\_\_\_\_

### **Family Security**

- Health Insurance Policy
- Life Insurance Policy
- Disability Insurance Policy
- Extended Care or Critical Illness Insurance Policy
- Registered Disability Savings Plan (RDSP)
- Other (specify): \_\_\_\_\_

### **Caring for Others**

- Educational Savings Projections
- Up-to-date summary of Educational Savings Plan (RESP)

### **Leaving Your Legacy**

- Principal Residence Ownership
- A current copy of Will
- A current copy of Power of Attorney
- A current copy of Enduring Power of Attorney
- Trust information
- Deeds to all Property

### **Business Succession**

- Buy-Sell Agreements
- Life Insurance Policy
- Succession Plan