



**Modular Goal Analysis - Retirement  
Confidential Personal Questionnaire**



## Personal Information

Family Members				
Marital Status:				
Preferred Language:				
	First Name	Last Name	Gender	Birth Date (YYYY-MM-DD)
Client				
Spouse				

Dependants				
Relationship	First Name	Last Name	Gender	Birth Date (YYYY-MM-DD)

Addresses		
	Home	Alternate
Address		
City		
Country		
Province		
Postal Code		
Phone Number		

## Engagement

Non-Financial Goals	
Goals	
Now tell us a little bit about your personal goals and objectives. This might be the first time you have sat down and tried to articulate what is important to you. To help you get started, consider the following general goals and identify the items that you are concerned about. Now is also a good time to think about any other concerns you have.	
<input type="checkbox"/>	Planning for retirement
<input type="checkbox"/>	Education planning for children or grandchildren
<input type="checkbox"/>	Wealth accumulation
<input type="checkbox"/>	Estate planning
<input type="checkbox"/>	Protecting your family's future
<input type="checkbox"/>	Having an active and rewarding lifestyle in retirement
<input type="checkbox"/>	Other:
<input type="checkbox"/>	Other:
<input type="checkbox"/>	Other:

## Planning Assumptions

General Assumptions			
Planning Jurisdiction			
Planning Province			
Inflation Assumption	%		
Retirement & Mortality Assumptions		Client	Spouse
Retire At Age			
Mortality Age Assumption			
Government Benefit Assumptions			
CPP/QPP Start Age			
Current Income			
Contributory Period (# of Years)			
OAS Benefit Eligibility (Years of Residency by age 65)	<input type="radio"/> 40 +years <input type="radio"/> 30 - 39 years <input type="radio"/> 20 - 29 years <input type="radio"/> 10 - 19 years <input type="radio"/> < 10 Years or exclude	<input type="radio"/> 40 +years <input type="radio"/> 30 - 39 years <input type="radio"/> 20 - 29 years <input type="radio"/> 10 - 19 years <input type="radio"/> < 10 Years or exclude	

## Investment Accounts

Account Description	Owner	Current Value	Annual Savings	Employer Match	Comments
Client's Registered	C				
Spouse's Registered	S				
Client's Non Registered	C				
Spouse's Non Registered	S				
Joint Non-Registered	J				
Client's TFSA	C				
Spouse's TFSA	S				

If any of the money in these accounts will be used for some goal other than retirement, please identify in the "Comments" section details of such plans.

## Personal Use, Business and Other Assets

Asset Description	Owner	Market Value	ACB	Liability	Beneficiary	Disposition Strategy
Residence						
Cars						
Personal Effects						
Other:						
Other:						
Other:						
Other:						

## Goals & Objectives

Life Goals (After Tax)	Annual Amount	Starting Year	Ending Year	Priority Ranking
Retirement Income Goal				

These objectives should be identified as an after tax spendable value. You may use a single objective or use up to 3 tiers

## Pensions & Other Revenues

Description	Owner	Annual Amount	Starting Year	Ending Year	Index Rate	% Taxable
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%
	<input type="checkbox"/> Client <input type="checkbox"/> Spouse				%	%

This would include any Defined Benefit Pensions, Inheritances, or the sale of personal assets that will occur in the future.

## Modeling a Strategy – Some Alternatives

Instructions	
<p><b>Commitment to the Achievement of Your Goals:</b> The first step in the development a strategy to achieve your personal goals and objectives is to determine if your current behavior will allow you to achieve your objectives or not. If this analysis of your current situation identifies a shortfall, we must identify changes that can be made to result in an achievable strategy.</p> <p>We call this the modeling process. To allow us to do this process effectively, it's important that we get your input on how committed you are to your goals and to identify the modeling options that are the most acceptable to you. The following questions will allow us to prioritize what's important to you and approach the modeling process recognizing your preferences.</p>	
Question	Response
If we identify a shortfall, how much more would you be willing save each year, over and above what you are currently saving, in order to achieve your objectives?	
If you have a shortfall that can't be eliminated with the new savings identified above, would you consider postponing your retirement? If so what would be the latest you would want to retire?	Client Age: Spouse Age:
If you can't achieve your ideal after tax retirement lifestyle, what would the minimum level of income be that would still give you a lifestyle that would be acceptable?	
Now we need to know what's more important to you. Retiring at the age you indicated or retiring with the target income you wanted. Telling us this will help us to determine if we should first model working longer or first reduce your target income.	<input type="checkbox"/> Adjust Age First <input type="checkbox"/> Reduce Income First