CGL FINANCIAL
Financial Planning Worksheet

Date: ____________________

PERSONAL INFORMATION

	Client	Spouse	Planner Notes
First name			
Last name			
Social Insurance Number			
Date of birth			
Retirement age			
Date of Retirement			
Occupation / Job title			
Employer / Company			
Address			
City			
Province / Postal Code			
Home phone			
Business phone			
Business fax			
Mobile phone			
E-mail			
Web page			

Dependant's name	Date of birth	Relationship

Spousal \ Child Support Information

Financial Planning Worksheet

LIFESTYLE NEEDS ☐ Monthly ☐ Annually

After-tax lifestyle needs today		
After-tax lifestyle needs in retirement		

SOURCES OF INCOME

	Client	Spouse
Employment income		
Employment expenses		
Health Care		
Benefits		
Union Dues		
Other deductible expenses		
CPP benefits		
Begin CPP at age		
OAS benefits		
Other taxable income sources		
Other taxable income sources		
Other non-taxable income sources		

NON-REGISTERED INVESTMENTS

Client	Amount	ACB
Cash & Equivalents		
Canadian Bonds		
Foreign Bonds		
Canadian Equities		
Foreign Equities		
Other investments		
Other investments		
Spouse		
Cash & Equivalents		
Canadian Bonds		
Foreign Bonds		
Canadian Equities		
Foreign Equities		
Other investments		
Other investments		

Planner Notes

☐ Monthly ☐ Annually

Financial Planning Worksheet

NON-REGISTERED INVESTMENTS

Joint-owned	Amount	ACB	Notes
Cash & Equivalents			
Canadian Bonds			
Foreign Bonds			
Canadian Equities			
Foreign Equities			
Other investments			
Other investments			

REGULAR NON-REGISTERED SAVINGS

	Amount	Index / # years	
Client		% /	☐ Monthly ☐ Annually
		% /	
Spouse		% /	☐ Monthly ☐ Annually
		% /	
Joint		% /	☐ Monthly ☐ Annually
		% /	

REGISTERED INVESTMENTS (RRSP / RRIF)

Client (personal)	Amount	Book value	
Cash & Equivalents			
Canadian Bonds			
Foreign Bonds			
Canadian Equities			
Foreign Equities			
Other investments			
Other investments			
Client (spousal)			
Cash & Equivalents			
Canadian Bonds			
Foreign Bonds			
Canadian Equities			
Foreign Equities			
Other investments			
Other investments			

Financial Planning Worksheet

REGISTERED INVESTMENTS (RRSP / RRIF)

Notes

	Amount	Book value
Spouse (personal)		
Cash & Equivalents		
Canadian Bonds		
Foreign Bonds		
Canadian Equities		
Foreign Equities		
Other investments		
Other investments		
Spouse (spousal)		
Cash & Equivalents		
Canadian Bonds		
Foreign Bonds		
Canadian Equities		
Foreign Equities		
Other investments		
Other investments		

TAX FREE SAVINGS ACCOUNTS (TFSA's)

	Amount	Index / # years	
Client			
Annual contribution limit			
Contribution carry forward			
Personal			☐ ☐ Annually
	% /		Monthly
	% /		☐ ☐ Annually
Spouse	% /		Monthly
Annual contribution limit	% /		
Contribution carry forward			
Personal			
			☐ ☐ Annually
	% /		Monthly
	% /		☐ ☐ Annually
	% /		Monthly
	% /		

Financial Planning Worksheet

PRINCIPAL RESIDENCE

Notes

Property value

Mortgage amount — Life insured? ☐ Yes ☐ No

Monthly payment

Interest rate

Date of mortgage — Tax deductible? ☐ Yes ☐ No

COMMERCIAL PROPERTY (1)

Property value

Adjusted cost base (ACB)

Mortgage amount — Life insured? ☐ Yes ☐ No

Monthly payment

Interest rate

Date of mortgage — Tax deductible? ☐ Yes ☐ No

COMMERCIAL PROPERTY (2)

Property value

Adjusted cost base (ACB)

Cost base of building

Current CCA

Mortgage amount — Life insured? ☐ Yes ☐ No

Monthly payment

Interest rate

Date of mortgage — Tax deductible? ☐ Yes ☐ No

Net rental income

COMMERCIAL PROPERTY (3)

Property value

Adjusted cost base (ACB)

Cost base of building

Current CCA

Mortgage amount — Life insured? ☐ Yes ☐ No

Monthly payment

Interest rate

Date of mortgage — Tax deductible? ☐ Yes ☐ No

Net rental income

Financial Planning Worksheet

OTHER ASSETS

		Notes
Household and personal assets		
Vehicle #1		
Vehicle #2		
Arts, Antiques and Collectibles		
Adjusted cost base (ACB)		

OTHER DEBTS

Household debt amount		Life insured? ☐ Yes ☐ No
Payment		
Interest rate		Tax deductible? ☐ Yes ☐ No
Vehicle #1 debt amount		Life insured? ☐ Yes ☐ No
Payment		
Interest rate		Tax deductible? ☐ Yes ☐ No
Vehicle #2 debt amount		Life insured? ☐ Yes ☐ No
Payment		
Interest rate		Tax deductible? ☐ Yes ☐ No

INDIVIDUAL LIFE INSURANCE	Client	Spouse	
Face amount			
Cash value			
Type of insurance			
Premium			
Face amount			
Cash value			
Type of insurance			
Premium			

JOINT LIFE INSURANCE	Joint 1st.	Joint last	
Face amount			
Cash value			
Type of insurance			
Premium			

Financial Planning Worksheet

AREAS OF CONCERN (rate each one per the scale to the right)

Will and trust planning	
Estate planning	
Charitable giving	
Dependant survivor income needs	
Investment allocation / risk	
Retirement income planning	
Children's education (RESP)	
Income splitting / tax planning	
Major purchases	
Debt elimination / management	
Life insurance needs	
Disability insurance needs	

Rating Scale

3 = Very Important

2 = Important

1 = Not Important

0 = N/A

Notes:

PROFESSIONAL ADVISERS

		Address / phone number
Lawyer		
Accountant		
Investment adviser		
Life insurance agent		
Disability insurance agent		
Property insurance agent		
Banker		
Dependent Guardian(s)		
Executor		

ATTACHED DOCUMENTS

Will & Trust documents	☐ Yes	☐ No	☐ To follow
Living Will	☐ Yes	☐ No	☐ To follow
Power of Attorney	☐ Yes	☐ No	☐ To follow
Last two years tax returns	☐ Yes	☐ No	☐ To follow
Last years Income Tax Notice of Assessment	☐ Yes	☐ No	☐ To follow
Investment / RRSP statements	☐ Yes	☐ No	☐ To follow
Pension statements	☐ Yes	☐ No	☐ To follow
Mortgage / loan documents	☐ Yes	☐ No	☐ To follow
Insurance policies	☐ Yes	☐ No	☐ To follow
Corporate financial statements	☐ Yes	☐ No	☐ To follow

Financial Planning Worksheet

LIFESTYLE NEEDS DETAILS

	Current	Retirement	Notes ☐ Monthly ☐ Annually
Shelter			
Rent			
Property Taxes			
Property Insurance			
Maintenance & Improvements			
Utilities			
Misc. Shelter			
Basic Personal			
Food			
Clothing			
Personal Care			
Medical & Dental			
Life & Disability			
Cleaning & Supplies			
Misc. Basic Personal			
Discretionary Personal			
Entertainment & Restaurants			
Self Improvement			
Clubs & Memberships			
Hobbies			
Gifts			
Charitable Contributions			
Misc. Discretionary Personal			
Travel & Vacation			
Travel & Vacation			
Travel Insurance			
RV Depreciation & Payments			
RV Insurance & Maintenance			
Taxes & Insurance			
Utilities & Maintenance			
Transportation			
Depreciation & Payments			
Auto Insurance			
Maintenance			
Fuel & Oil			