

Are You Financially Fit?



Contact Andy Husband, B. Comm., CFP, whose card is attached to this questionnaire for more information on the financial planning services at AMH Financial Services.

- Have you sat down and determined your short-term and long-term lifestyle objectives in the last two years?

Yes No

We can assist you to formulate and prioritize your goals and your needs and start you on the road to financial success.

- Are you concerned about whether you will have adequate income to fund your desired retirement lifestyle?
- Would you like to ensure that in retirement you don't spend too much, causing you to permanently impair your net worth and standard of living?
- Are you aware of all of the benefits under your company benefits plans?

Yes No

Yes No

Yes No

We can assist you to review your retirement income needs and plan for a retirement lifestyle that you want.

- Have you determined your RRSP and non-RRSP investment strategies for the short term and long term?
- Do you know if you are saving enough to provide your desired retirement lifestyle or fund your children's education?
- Do you know the rate of return on all of your investments for the last year, and do you know how well you did compared to a relevant benchmark like the TSE 300?
- Have you explored ways to earn higher investment returns for the same amount of risk?
- Has your investment portfolio been built with investments that maximize returns on an after-tax basis?
- Do you know what investments are right for you, the best way to buy them, and how to monitor them effectively to maximize returns?
- Have you explored ways to pay less for your mutual fund and other investment purchases?

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

We can assist you to measure your current investment returns, complete an asset allocation mix that makes sense for you, select investments for your RRSP and non-RRSP portfolio, and help you to purchase these investments at a low cost.

- If you have children, do you know how much to save for their future education costs, and how best to save it?

Yes No

We can assist you to determine the amount of savings required to fund future education and the appropriate vehicle to use for the savings.

- Do you know if you are over- or under-insured, and do you know if you have the appropriate type of life and disability insurance?
- If you were out of work or disabled for several months, do you know if your family would have sufficient income to live off?

Yes No

Yes No

We can assist you to assess your life and disability insurance needs.

- Do you have a power of attorney in place and an up-to-date will?
- Have you ensured that you will provide the desired estate value to your heirs?
- If you own a business, are you confident that there are clear procedures in place to deal with your retirement from the business or your sudden death or incapacitation?
- Have you done all you can to minimize will probate fees?

Yes No

Yes No

Yes No

Yes No

We can assist you to develop an estate plan to minimize your heirs' time and cost associated with winding up an estate and to ensure that your wishes are fulfilled.

- Have you done all you can to shelter your total income from taxes?
- Have your insurance policies, retirement plan and estate plan been set up giving consideration to income tax minimization and deferral?

Yes No

Yes No

We can assist you to take advantage of income tax savings and deferral strategies throughout all aspects of your life in order to maximize your cash flow.

- Is it important to you to get ahead by increasing your net worth and cash flows and, if so, do you know how you are doing?
- Do you feel in control of your financial future?

Yes No

Yes No