

Investment Planning Workbook

Whether you're planning your financial future for the first time or reviewing your present plan, it's important to establish clear financial goals, identify the resources you have to achieve your goals and think very carefully about how much risk you are prepared to take with your money.

Getting Started

Completing this workbook will not tell you which investments are right for you, but it will help you work through information that is important to your overall investment strategy. Fill it out carefully, discuss it with your financial advisers in detail, and update it at least annually or whenever your personal circumstances change significantly.



Your financial advisers will need to know a great deal about you and your financial situation in order to provide you with sound advice and to satisfy their regulatory obligations to “know their client”. This worksheet has not been designed to collect all of the data your advisers will need, so you should expect them to ask you for additional information as well. Remember that the quality of the advice you receive will depend on how well your advisers - and you - understand your goals, your financial circumstances and your risk tolerance.

Be sure to keep a copy of this form for future reference, and ask your financial advisers for a copy of any other forms (like new account application forms) that they use to assess your investment needs and objectives.

The term 'financial adviser' is not an official category of registration. For the purposes of this document it includes: securities dealers; advisers; dealing representatives; advising representatives; or other registrants.

Step 1 - Personal Data

NAME: _____ PHONE: () ____ - ____

ADDRESS: _____ BUS. PHONE: () ____ - ____

BIRTH DATE: _____ EMAIL: _____

EMPLOYER: _____ S.I.N.: _____ - _____ - _____

OCCUPATION: _____

SPOUSE'S NAME: _____

BIRTH DATE: _____

EMPLOYER: _____ OCCUPATION: _____

NUMBER OF DEPENDENTS: _____ AGES: ____ / ____ / ____ / ____

Have you prepared a will? Yes / No

Last updated: _____

Do you feel you have adequate insurance? Yes / No

Last reviewed: _____

Do you have an accountant? Yes / No

Name: _____

Do you have a financial adviser? Yes / No

Name: _____

Life and property insurance and estate planning are, for most people, important parts of a sound financial plan.

If you aren't sure what your needs are, consult your financial advisers.

Step 2 - Household Net Worth

ASSETS	YOU	SPOUSE
Cash		
Chequing / Savings Accounts		
RRSPs / RRIFs		
Non-RRSP Investments		
Life Insurance (cash value)		
Employment Pension Plans		
Personal Property		
Vehicles		
Real Estate		
Jewelry/Collectibles		
Other Assets		
Business Property		
Total		
Total Household Assets		
LIABILITIES		
Credit Card Balances		
Bank Loans		
Investment Loans		
Taxes Owing		
Mortgage Balance		
Other Debts		
Total		
Total Household Liabilities		
NET WORTH (TOTAL ASSETS - TOTAL LIABILITIES) =		

If you have an employment pension plan, your financial advisers or your pension administrator can help you determine its present value.

Step 3 - Summary of Monthly Household Income and Expenses

INCOME

Employment
 Self-Employment
 Investment Income
 Rental Income
 Private Pension Plans
 CPP / OAS / QPP
 Child Support
 Other Income
Total Monthly Income:

Less Deductions :

Income Tax
 EI / CPP / QPP
 Other Deductions

Total Deductions:

NET MONTHLY INCOME: \$

EXPENSES

Rent / Mortgage Payment
 Property Insurance
 Utilities
 Property Taxes
 Repairs
 Interest on Loans & Credit
 Groceries
 Clothing
 Furniture
 Entertainment
 Medical / Dental
 Education
 Personal Care
 Gifts & Donations
 Subscriptions
 Transportation
 Life / Disability Insurance
 Other Expenses
TOTAL MONTHLY EXPENSES: \$

MONTHLY SURPLUS OR SHORTFALL =
 (NET MONTHLY INCOME - TOTAL MONTHLY EXPENSES)

Think of the monthly surplus as the amount that you could save and invest each month to achieve your long term goals.

If you have a monthly shortfall (i.e. you spend more than you make) it's time to think about ways to reduce your expenditures or increase your income.

Don't forget to include all expenses. For annual expenses, divide by 12. For irregular expenses (like furniture) try to estimate a monthly average. Many people tend to underestimate expenses.

It's a good idea to track them for a few months to check your estimates.

Step 4 - Financial Objectives

The answers to these questions will help you and your financial adviser properly assess your financial needs and objectives, as well as your tolerance for risk.

1 Today, I have \$ _____ to invest, and plan to invest an additional \$ _____ each month.

2 My major financial objectives include (e.g. buying a house, paying off a mortgage, buying a car, paying for a child's education, saving for retirement):

<i>Objective</i>	<i>Estimated Cost</i>	<i>When?</i>
1		
2		
3		
4		
5		

3 The likelihood that I will have to withdraw a significant amount of my investment before the times estimated in question 2 is: Low ____ Medium ____ High ____

4 My household income stream is:
very secure ____ reasonably secure ____ somewhat uncertain ____ very uncertain ____

5 I would feel comfortable if I had \$ _____ that I could access quickly in case of emergency.

6 I would feel distinctly uncomfortable if, over the course of any one year, my overall investment portfolio declined in value by: 1 - 2% ____ 3 - 5 % ____ 6 - 10% ____
11 - 15% ____ 16 - 20% ____ over 20% ____

7 For my overall investment portfolio, the largest decline in value (even if it was temporary) that I would ever be prepared to accept is:
none ____ 5% of the total ____ 15% of the total ____ 25% or more of the total ____

8 My priorities when investing are:

	Very Important	Fairly Important	Not a Priority
Preserving my capital			
Earning a regular income			
Having the value of my investments grow over time			
Speculating in high-risk ventures			

9 I plan to retire in _____ years, and when I retire, my goal is to have an income of \$ _____ per month (in today's dollars).

Step 4 - Financial Objectives

10. After retirement, I expect to receive monthly income from the following sources:

Employment Pension
 RRSP / RRIF
 Investment Income
 Other
TOTAL:

Your financial advisers or pension administrator may be able to help estimate the future income you can expect from pension plans and other investments.

11. I have previously invested in:

	Yes	No
GICs		
Mutual Funds		
Common Shares		
Bonds and Debentures		
Preferred Shares		
Trust Units		
Limited Partnerships		
Stock Options		
Futures		

12. I would Rate my investment knowledge of securities:

	None	Some Knowledge	Quite Familiar	Well Informed
GICs				
Mutual Funds				
Common Shares				
Bonds and Debentures				
Preferred Shares				
Trust Units				
Limited Partnerships				
Stock Options				
Futures				

13. On average, I spend _____ (how much time) monitoring my investments and researching other investment opportunities.

14. When it comes to making investment decisions:

- I rely entirely on the recommendations of my financial advisers.
- I consider the advice of my financial advisers, but often apply my own judgment and experience.
- I am comfortable making all of my own investment decisions.

15. I think a reasonable annual rate of return for my portfolio of investments would be:

3 – 5 % _____ 6 – 8% _____ 9 – 11% _____ 12 – 15% _____ More than 15% _____ I don't know _____

Date: _____ Signature: _____

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