

Personal Information

Client Information

	Name	Date Of Birth (M/D/Y)	Age (Jan 1st)	Gender
Client	Bill Smith	05/09/1967	46	Male
Spouse	Mary Smith	02/04/1970	43	Female

Contact Information

Address:	Client Phone:
City:	Spouse Phone:
Province: Ontario	Client Email:
Postal Code:	Spouse Email:

Employment Income

	Income(Annual)	Occupation/Employer
Client:	\$85,000.00	
Spouse:	\$50,000.00	

Other Income

	Income(Annual)	To Age
Client:	\$0.00	Retirement 60
Spouse:	\$0.00	Retirement 57

Retirement Income Needs

	Age:Client	Age:Spouse	Income(Monthly)	Income(Annual)
Active:	60	Same 57	\$5,000.00	\$60,000.00
Passive:	75		\$5,000.00	\$60,000.00

Goals & objectives

Goals 1:

Goals 2:

Goals 3:

Goals 4:

Goals 5:

Sources Of Income

Working In Retirement

	Amount (Monthly)	Amount (Annual)	Index (%Inflation)	Start Age	End Age	
Client:	\$0.00	\$0.00	100.00 %	Retirement	60	70
Spouse:	\$0.00	\$0.00	100.00 %	Retirement	57	70

Pension Income

	Amount (Monthly)	Amount (Annual)	Index (% Inflation)	Start Age	Survivor(%)	
Client:	\$0.00	\$0.00	100.00 %	Retirement	60	100.00 %
Spouse:	\$1,250.00	\$15,000.00	66.00 %	Retirement	57	50.00 %

Canada Pension Plan

	CPP (% or \$)	CPP (% Max)	CPP (\$ Month)	Start Age	
Client:	% Maximum	100.00 %	\$0.00	Retirement	60
Spouse:	% Maximum	85.00 %	\$0.00	Age	60

Old Age Security

	OAS (Y/N)	Method	Start Age	
Client:	Yes	Budget 2012	Age	67
Spouse:	Yes	Budget 2012	Age	67

Other Retirement Income

	Amount (Monthly)	Index (% Inflation)	Taxable (%)	Start Age	End Age		Survivor
Client:	\$0.00	100.00 %	100.00 %	Retirement	60	70	100.00 %
Spouse:	\$0.00	100.00 %	100.00 %	Retirement	57	70	100.00 %

Personal Assets

Retirement Investments

	Value (\$)	Saving (\$)	Mode (A/M)	Index (Y/N)
Client:	\$55,000.00	\$500.00	Monthly	No
Spouse:}	\$45,000.00	\$250.00	Monthly	No

Cash Investments & TFSA

	Value (\$)	Cost Base (\$)	Saving (\$)	Mode (A/M)	Index (Y/N)
Client:	\$10,000.00	\$10,000.00	\$5,000.00	Annual	Yes
Spouse:	\$10,000.00	\$10,000.00	\$5,000.00	Annual	Yes
Joint:	\$0.00	\$0.00	\$0.00	Monthly	Yes

Real Estate Holdings

	Value (\$)	Cost Base (\$)	Mortgage (\$)	Rate (%)	Payment (M%)
Principle Residence:	\$375,000.00		\$165,000.00	4.25 %	\$1,250.00
Recreational Property:	\$200,000.00	\$65,000.00	\$50,000.00	3.75 %	\$350.00
Investment/Rental Propert	\$0.00	\$0.00	\$0.00	0.00 %	\$0.00

Inheritance and Lump Sum Amount

	Inheritance Value(\$)	At Age	Lump Sum Values (\$)	At Age
Client:	\$0.00	65	\$0.00	65
Spouse:	\$125,000.00	70	\$0.00	65

Other Assets

	Value (\$)	Cost Base (\$)
Index at the rate of inflation:	\$0.00	\$0.00
Index at investment rate of return:	\$0.00	\$0.00
No index to be applied:	\$0.00	\$0.00

Corporate Assets

Investment and Securities

	Value (\$)	CostBase (\$)	Savings (\$)	Mode (A/M)	Index (Y/N)
Investment and Securities:	\$0.00	\$0.00	\$0.00	Annual	Yes

Corporate Real Estate:

	Value (\$)	Cost Base (\$)	Mortgage (\$)	Rate (%)	Payment (M\$)
Corporate Real Estate:	\$0.00	\$0.00	\$0.00	0.00 %	\$0.00

Business Operations \$ Good Will

	Value (\$)
Operations and GoodWill:	\$0.00

Share Value

	Value (\$)	Cost Base (\$)
Share Value:	\$0.00	\$0.00

Plan Assumptions

Rate Of Return

	Inflation	Investment	Real Estate	Business Value	LiftStyle Debt
Rate:	2.50 %	5.00 %	3.00 %	0.00 %	3.75 %

Taxation

	Accumulation	Retirement	IncomeSplittin
Tax Efficiency Factor:	60.00 %	30.00 %	80.00 %

Government Benefits

	CPP	Index (% Inflation)	OAS	Index (% Inflation)
Monthly Amount:	\$1,038.33	100.00 %	\$551.54	100.00 %

Plan Settings

	RRIF Age	Solve RRIF	Solve Corporate	LE+Years	Monthly LOC
Solver Setting:	60	Yes	Yes	5	\$0.00
	Life Insurance	Critical Illness	Disability	DI % Income	LTC % Income
Human Capital*:	Life Expectancy	3 Years	Retirement	\$0.60	\$0.50

**Human Capital represents the current value of the future earnings you will make over your lifetime.*

Report Settings

Report Title:
Comment: Bill and Mary Smith

Planning Notes