



# Personal Assessment

Name	
Date Prepared	Next Review Date
Advisor	Phone
Target Retirement Date	

## Prioritize Your Retirement

Define and prioritize your retirement Goals and Concerns. Please rank your top three Goals and Concerns with 1 being the highest.

### GOALS

- Retire early
- Create a steady stream of income
- Go to school
- Volunteer
- Make a major purchase
- Business transition and succession
- Leave a legacy
- Travel/hobbies
- Other \_\_\_\_\_

### CONCERNS

- Taxes
- Inflation
- Market declines
- Lack of guaranteed income
- Supporting parent and/or adult children
- Risk tolerance
- Increasing medical costs
- Longevity
- Outliving assets
- Uncertain interest rates
- Other \_\_\_\_\_

## Calculate Your Retirement Expenses

Knowing your expenses is essential. List your expenses to calculate how much income you will need to maintain your lifestyle.

	CATEGORY	EXPENSE TYPE	ANNUAL AMOUNT	Check if impacted by inflation
<b>BASIC EXPENSES</b> <small>These expenses are the core elements of many retirement plans.</small>	<b>Housing</b>	Mortgage/rent	\$ _____	<input type="checkbox"/>
		Utilities	\$ _____	<input type="checkbox"/>
		Home maintenance	\$ _____	<input type="checkbox"/>
		Property insurance	\$ _____	<input type="checkbox"/>
	<b>Necessities</b>	Groceries	\$ _____	<input type="checkbox"/>
		Clothing	\$ _____	<input type="checkbox"/>
		Personal items	\$ _____	<input type="checkbox"/>
	<b>Health Care</b>	Insurance premiums	\$ _____	<input type="checkbox"/>
		Medical co-payments	\$ _____	<input type="checkbox"/>
		Prescriptions	\$ _____	<input type="checkbox"/>
Long-term care ins. premiums		\$ _____	<input type="checkbox"/>	
<b>Transportation</b>	Car payments	\$ _____	<input type="checkbox"/>	
	Insurance premiums	\$ _____	<input type="checkbox"/>	
	Fuel/maintenance	\$ _____	<input type="checkbox"/>	
<b>Taxes</b>	Property	\$ _____	<input type="checkbox"/>	
	Income	\$ _____	<input type="checkbox"/>	
<b>Debt</b>	Personal loans	\$ _____	<input type="checkbox"/>	
<b>Other</b>	Credit cards	\$ _____	<input type="checkbox"/>	
	<b>BASIC EXPENSES SUBTOTAL</b>		\$ _____	
<b>DISCRETIONARY EXPENSES</b> <small>These expenses are intended to enhance the quality of your retirement.</small>	<b>Entertainment</b>	Travel/vacation	\$ _____	<input type="checkbox"/>
		Recreation/hobbies	\$ _____	<input type="checkbox"/>
	<b>Other</b>	Entertainment, dining out	\$ _____	<input type="checkbox"/>
	<b>DISCRETIONARY EXPENSES SUBTOTAL</b>		\$ _____	
	<b>TOTAL ANNUAL RETIREMENT EXPENSES</b>		\$ _____	

## Determine Your Retirement Income

List how much retirement income you are expecting annually from non-investment sources.

INCOME SOURCE	ANNUAL AMOUNT
Canada Pension (CPP) /	_____
Quebec Pension (QPP) /	_____
Old Age Security (OAS)	\$ _____
Pension	\$ _____
Employment	\$ _____
Other	\$ _____
<b>TOTAL NON-INVESTMENT RETIREMENT INCOME</b>	\$ _____

Many retirees need to supplement CPP/OAS and traditional employer pensions by using their investments. This could include receiving dividends or the proceeds from the sale of shares.

### ANNUAL AMOUNT NEEDED FROM INVESTMENTS

Subtract Total Non-Investment Retirement Income from Total Annual Retirement Expenses

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1. As of 12/31/15.

*Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.*



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