



smarter

fee-for-service financial planning

CONFIDENTIAL INFORMATION

Name: _____ **Birthdate:** _____

Primary Phone: _____ **US Citizenship in Family?** _____

Secondary Phone: _____ **Employer:** _____

Email: _____ **Marital Status:** _____

Mailing Address: _____

Spouse's Name: _____ **Birthdate:** _____

Spouse's Employer: _____ **Email:** _____

Children's Name/Age: _____ **Number of Grandchildren** _____

ASSETS	SELF	SPOUSE	JOINT
Bank Accounts			
US Dollar Cash			
TFSA (tax free savings acct)			
FHSA (1st home savings acct)			
GIC's / High Int Savings			
Mutual Funds (non-RRSP)			
Stock (non-RRSP)			
RRSP/RRIF			
Spousal RRSP/RRIF			
DC Pension/LIRA/LIF			
Real Estate (Personal total from page 2)			
Corporate Savings (Personal Corp Form)			
Business Owned Real Estate (Personal Corp Form)			
Automobiles			
Household Furnishings			
RESP			
Other -			
TOTAL ASSETS	-	-	-

*Please use a separate form for assets owned by a personal corporation or Trust.



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#214 - 3030 Pandosy Street Kelowna, BC V1Y 0C4

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www.whencaniquit.ca

LIABILITIES	SELF	SPOUSE	JOINT
Credit Cards			
Line of Credit			
Auto Loans / Lease			
Mortgages (total from page 2)			
Other -			
TOTAL LIABILITIES:			

REAL ESTATE:	OWNED BY:	CURRENT VALUE	ORIGINAL COST	RENTAL INCOME	ANNUAL STRATA	ANNUAL TAXES	PURPOSE:
TOTAL REAL ESTATE:							

REAL ESTATE LIABILITIES	RATE	TERM LEFT	AMOUNT	DETAILS
TOTAL LIABILITIES:				

LIFE INSURANCE TYPE:	AMOUNT SELF	AMOUNT SPOUSE	INVESTMENT VALUE	OWNER/DETAILS
TOTALS:				

CURRENT CASHFLOW - MONTHLY ANALYSIS		AMOUNT/MONTH
SAVINGS	1. Via Payroll Deductions	
	2. TFSA (Tax Free Savings Account)	
	3. RRSP (Registered Retirement Savings Plan	
	4. Employer Savings Plan (stock purchases etc.)	
	5. Employer Pension Plan	
	6. Other (explain)	
LIVING EXPENSES	1. Food and Eating Out	
	2. Clothing	
	3. Tobacco and Alcohol	
	4. Haircuts, Cosmetics etc.	
	5. Medical (MSA, drugs, dental)	
	6. Personal Allowances	
	7. Help (gardener, housekeeper)	
	8. Miscellaneous	
HOUSING	1. Personal Residence	
	2. Property Taxes and/or Strata Fees	
	3. House Insurance (fire, theft, tenant)	
	4. Gas, Hydro, Water, Phone, Cable	
	5. Painting, Repairs and Maintenance	
	6. Replacement of Appliances, Furniture & Other Items	
LEISURE	1. Holidays/Vacations	
	2. Entertainment	
	3. Music/Apps etc.	
	4. Reading (magazines / books / newspaper / online subscriptions)	
	5. Education (tuition and books)	
TRANSPORTAION	1. Auto Loan or Lease Payments	
	2. Expenses (insurance, tires, repairs)	
	3. Other (taxi, bus, planes, trains, boats)	
OBLIGATION EXPENSE	1. Loan Payments (bank, charge cards)	
	2. Support (alimony, child, parent, special ed)	
	3. Insurance Premiums (life & private disability)	
INCOME TAX	1. Tax Deducted from Payroll	
	2. Quarterly Tax Remittances	
PAYROLL DEDUCTIONS	1. Group Insurance, Disability, Dental, Etc.	
	2. EI & CPP	
	3. Other (specify)	
MISCELLANEOUS	1. Donations	
	2. Gifts (birthdays, weddings, Christmas, etc.)	
	3. Emergencies	
TOTAL		

INCOME PARTICULARS	AMOUNT - SELF	AMOUNT - SPOUSE	OTHER
Gross Employment Income/Year			
Investment Income/Year			
Rental Income/Year			
Pension Income/Year			
Royalties/Other			
TOTAL INCOME	-	-	-

OBJECTIVES & GOALS:

Short Term (1 to 3 years)

1.
2.
3.
4.

Long Term

1.
2.
3.
4.

Projected Retirement Date:

After tax or pre tax income required during retirement (please specify):

RRSP Contribution Room:

TFSA Contribution Room:

Notification regarding introductory financial advisory services

You have requested that we provide you with Fee-For-Service financial services. Depending on the level of detail in feedback you desire, we may or may not require a more detailed assessment where our standard Agreement for Services would apply.

This letter is to confirm to you that you will be responsible for elapsed time on file in providing financial advisory services, which specifically includes advisor time at the quoted billing rate. The advisor's billing rate is \$250 per hour for standard time, plus applicable taxes. Rates are subject to change without notice.

Although you may be desirous of gaining specific answers or services in a narrow area, our Duty of Care prescribes that we provide advice regarding to specifics in context with your overall financial affairs; accordingly, it may very well require that we have knowledge of your financial circumstances beyond the specific matters to be addressed.

Please be advised, where you have not pre-paid your account, or provided us with a retainer on account for future services, the firm's statement of account will be due and payable by you upon its receipt.

Given the foregoing is acceptable, please acknowledge by signing or completing your full name in the space provided.



Derek Moran, R.F.P.

Smarter Financial Planning Ltd.

My acknowledgement here,
signifies my understanding of the foregoing.



PRIVACY STATEMENT AND CONSENT

Our Privacy Policy and Commitment to Protecting Your Privacy

As our client, you trust us with your personal information. We respect that trust and want you to be aware of our commitment to protect the information you share in the course of doing business with us.

How We Collect, Use and Disclose Your Information

When you hire us, you share personal information so that we may provide you with advice that best meets your needs. We assume your consent for Smarter Financial Planning Ltd. (SFP) to use this information in an appropriate manner. We may use and disclose this information in order to:

- Communicate with you in a timely and efficient manner
- Assess your needs for investment and other services
- React to tax and other issues that may arise and require follow-up
- Analyze your financial results
- Deal with third parties on your behalf, as requested
- Act as required or authorized by law

What We Will NOT Do With Your Information

We do not sell client information to anyone. Nor do we share client information with organizations outside of our relationship with you that would use it to contact you about their own products or services.

We Strive to Protect Your Personal Information

All advisors, employees and suppliers who are granted access to client records understand the need to keep this information protected and confidential. They know they are to use the information only for the purposes intended. This expectation is clearly communicated.

Your Privacy Choices

You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us reasonable notice) by contacting your advisor. Please be aware that withdrawing your consent may prevent us from providing you with timely advice. We may occasionally use your personal information to advise you of investments or services we believe may be of interest to you or fit your personal circumstances. If you would rather not receive this type of communication, please notify your advisor.

Until advised otherwise, SFP has your consent to collect and maintain your personal information.

