RETIREMENT- OPTIMIZER
CLIENT INFORMATION

ESENTIAL PARAMETERS

Fill in as much information as possible. If you are unsure about an answer, leave the field blank.

	CLIENT	SPOUSE
Age		
Duration of financial plan (years)		
Province/ Territory of residence		
Matrial Status		
Pension splitting		
Disability tax credit		
Taxable annual income from previous year		

SPENDING TARGETS

Net Annual Target Income *If will remain the same*	
Expected Inflation (%)	

Target Income Changes
(travel, major purchases, stages of retirement including Long Term Care etc.)

	Description	Start Year	End Year	Annual Amount	Every # Years	Inflation (%)
1)	ex. Base Spending	1	30	100 000	1	3
2)						
3)						
4)						
5)						

INCOME (TAXABLE AND NON-TAXABLE)

Source of Income
(work, consulting, rentals etc.)

	Description	Start Year	End Year	Annual Amount	Every # Years	Inflation (%)	Taxable ?
1)	ex. Consulting	11	20	120 000	1	3	☐
2)							☐
3)							☐
4)							☐
5)							☐

CPP, OAS, DEFINED BENEFIT PENSION

	CLIENT	SPOUSE
Already taking CPP?		
Annual CPP amount *In the first year of the plan*		
CPP Start age *If not already receiving*		
Total annual CPP amount to receive at 65 *If not already receiving*		
Already taking OAS?		
OAS Start age		
Eligible full OAS?		
Years lived in Canada *If not fully eligible*		
Defined Benefit Pension Annual Amount		
Defined Benefit Pension Growth (%) *If indexed to inflation*		

RRSP, TFSA, LIRA ACCOUNTS

	CLIENT	SPOUSE
Dollar value RRSP		
RRSP rate of return (%)		
Dollar value TFSA		
TFSA contribution space ($) *0 if TFSA is maxed out*		
TFSA rate of return (%)		
Dollar value LIRA		
LIRA rate of return (%)		
Age to begin withdrawal from LIRA *If not yet receiving*		

ASSETS

Assets
(e.g. real estate)

								Client		Spouse	
	Description	Already owned?	Acquisition year	Dollar value	Annual Growth rate	Will be Liquidated ?	Liquidation year	Tax-free amount	Taxable amount	Tax-free amount	Taxable amount
1)	ex. House	No	5	1 000 000	3	Yes	15	500 000	0	500 000	0
2)											
3)											
4)											
5)											

HELOC

	HELOC initial amount	Start Year	Interest (%)	Annual Amount	Annual amount growth (%)	Amount owed
1)	ex. 20 000	1	5	5000	3	10 000
2)						
3)						
4)						

NON-REGISTERED ACCOUNTS

	CLIENT			SPOUSE		
	CANADIAN EQUITY	NON-CANADIAN EQUITY	FIXED INCOME ASSETS	CANADIAN EQUITY	NON-CANADIAN EQUITY	FIXED INCOME ASSETS
Dollar value						
Adjusted Cost Basis ($)						
Growth rate (%)						
Dividend yield (%)						
Distributed Capital Gain (%)						
Return of Capital distribution (%)						
Interest rate (%)						

	CLIENT	SPOUSE
% Portfolio rebalanced on an annual basis		
Will account maintain same ratio		
Annual advisory fee on account (%)		

MARGIN LOAN ON NON-REGISTERED ACCOUNT

Annual loan payment for investing ($)		
Number years until loan is repaid		

CORPORATE ACCOUNTS

CORPORATE ACCOUNT 1

	CLIENT	SPOUSE
Ownership stake (%)		
Does TOSI apply?		

CORPORATE ACCOUNT 2

	CLIENT	SPOUSE
Ownership stake (%)		
Does TOSI apply?		

	CORP 1			CORP 2		
	CANADIAN EQUITY	NON-CANADIAN EQUITY	FIXED INCOME ASSETS	CANADIAN EQUITY	NON-CANADIAN EQUITY	FIXED INCOME ASSETS
Dollar value						
Unrealized capital gains ($)						
Growth Rate (%)						
Dividend yield (%)						
Distributed Capital Gain (%)						
Return of Capital distribution (%)						
Current value ERDOH						
Interest rate (%)						

CORPORATE ACCOUNTS (CONTINUED)

INCOME

	CORP 1		CORP 2	
	ACTIVE BUSINESS	OTHER INVESTMENT INCOME	ACTIVE BUSINESS	OTHER INVESTMENT INCOME
Pre-tax annual profit ($)				
Annual growth rate (%)				
# years corporation will continue to generate income				

	CORP 1	CORP 2
% Portfolio rebalanced annual basis		
Dollar value of shareholder loans owed		
Current value in NERDTOH account		
Current value GRIP		
Current balance Capital Dividend account		

CORPORATE ACCOUNTS (CONTINUED)

	CORP 1	CORP 2
CAPITAL ACCOUNT		
Minimum dollar value Capital dividend distribution		
Will corp maintain same ratio Canadian equities, non-Canadian equities, and fixed income assets?		
LIFE INSURANCE		
Will the client by paying life insurance out of their corporate account?		
Life insurance annual premiums *If paying life insurance*		
Life insurance payout at death *If paying life insurance*		
INDIVIDUAL PENSION PLAN		
Dollar value paid out of IPP annual *If client has an IPP*		
% Growth IPP payout		
Actuarial residual at end of retirement		