

The Big Picture

Steele Wealth Management

Honest. Straightforward. Expertise.



The purpose of gathering the information herein is to gain a clear understanding of your values, goals, priorities and the resources which will help you to progress. It will be used to optimize productivity in your Discovery Meeting. Rest assured that all information provided is held in the strictest confidence.

Family Information

Client

Spouse

Name: _____
First *Last* *First* *Last*

Date of Birth: _____

Employer: _____

Occupation: _____

Annual Income: _____

SIN #: _____

Self Employed: Yes No Yes No

Contact Information

Home Phone: _____

Work Phone: _____

Cell Phone: _____

Email Address: _____

Home Address

Street: _____ City: _____

Province: _____ Postal Code: _____ Country: _____

Notes: _____

Dependents

First Name	Last Name	Date of Birth	SIN#
------------	-----------	---------------	------

_____	_____	_____	_____
-------	-------	-------	-------

_____	_____	_____	_____
-------	-------	-------	-------

Existing Advisors

Lawyer/Firm: Name: _____

Email: _____ Phone: _____

Accountant/Firm Name: _____

Email: _____ Phone: _____

Please initial the appropriate box below if we have your permission to correspond directly with the above named professional advisors with respect to your circumstances.

Accountant

Lawyer

Other Non-Registered Investment Assets

(e.g. private shares in private corporations, family trusts etc.)

Owner(s) of Assets/Held by (eg client, spouse, joint, corporately)	Asset Type	Liquidity Level (High, Medium, Low)	Cost Base For Tax Purposes	Approximate Market Value

Personal Assets

(e.g. home, vehicles, cottage, collections, art)

Owner(s) of Assets/Held by (eg client, spouse, joint, corporately)	Asset Type	When Purchased	Cost Base For Tax Purposes	Approximate Market Value

Liabilities

Holder of the Liability (Client, Spouse, Joint)	Institution Holding the Liability	When Established	Annual Interest Rate	Payments Being Made	Approximate Principal Amount

Investment Strategy and Implementation

A. AVAILABLE CASH

1. What value of your assets would you like to keep in cash to cover unforeseen expenses?

\$50,000 \$25,000 \$10,000 \$5,000 \$0 – rely on line of credit

2. Do you anticipate any unusual inflow of capital?

Inheritance Date: _____ Amount: \$ _____

Bond/GIC maturity Date: _____ Amount: \$ _____

Severance Package Date: _____ Amount: \$ _____

Retiring Allowance Date: _____ Amount: \$ _____

Commuting Value of Registered Pension

Date: _____ Amount: \$ _____

3. Do you anticipate any unusual outflow of capital?

- Capital Gains Taxes Date: _____ Amount: \$ _____
- Education Expenses Date: _____ Amount: \$ _____
- Real Estate Purchase Date: _____ Amount: \$ _____
- Debt Repayment Date: _____ Amount: \$ _____
- Estate bequests/gifting Date: _____ Amount: \$ _____
- Private Investments Date: _____ Amount: \$ _____
- Helping Family Date: _____ Amount: \$ _____

4. Do you have a requirement for regular cashflow from your investments?

- Yes* No

*If 'Yes', how much monthly income will you require?

Client \$ _____ Spouse \$ _____

Please note that in managing monthly cash flow for your family group we will work to manage various sources of income to ensure maximum income tax efficiency.

5. Do you expect to invest on a regular basis? Registered Non-Registered
- a. 1) Monthly \$ _____ \$ _____
 - b. 2) Quarterly \$ _____ \$ _____
 - c. 3) Annually \$ _____ \$ _____

6. What, if any, unused RRSP contribution room do you have? If so please detail:

7. What, if any, unused TFSA contribution room do you have?

8. If you know your CPP entitlements upon retirement, please detail:

	Client	Spouse
Monthly Pre-Tax Amount at age 60	\$ _____	\$ _____
Monthly Pre-Tax Amount at age 65	\$ _____	\$ _____

B. INVESTMENT OBJECTIVES/PHILOSOPHY

The following questions will help us to determine the make-up of your future investment allocation and your tolerance for down markets.

1. What is your level of investment knowledge?

None Limited Good Sophisticated

2. Your investment timeline is – i.e. how long before you will need the funds returned or need to draw income from the funds?

1-2 Years 3-5 Years 6-10 Years 10+ Years

3. Do you have a 'real' rate of return goal for you investment accounts – i.e. after tax, after inflation?

Yes* No

*If 'Yes', what is your goal: _____%

4. The statement which best characterizes your risk tolerance and overall investment objective for your accounts is:

- Protective:** Capital and Income preservation
 - Potential deviation of return annually from 0 to +6%
 - Keep risks to a minimum and able to experience only modest losses over a short term
 - Typical investment horizon: up to 5 years
 - Investment strategy will offer a higher level of preservation of capital and income
 - Portfolio emphasis is on short-term investments to protect capital with lower but more protected returns.

- Conservative:** Inflation hedge and income protection
 - Potential deviation of return annually from -3% to +8%
 - Willing to take some risks and tolerate one year of negative returns in a down cycle.
 - Typical investment horizon: up to 15 years
 - Investment strategy will promote a small growth in capital with income protection
 - Portfolio will include a mix of short term, bond and equity investments with an emphasis on short-term investments that will provide for some growth in assets over time.
 - Over the shorter term, values may go up or down

- Moderate Growth:** Capital growth and income enhancement
 - Potential deviation of return annually from -5% to +10%
 - Willing to take more risks and tolerate more than one year of negative returns in a down cycle
 - Typical investment horizon: up to 20 years
 - Investment strategy will focus on moderate growth of capital with strategies designed to build income
 - Portfolio will include a mix of short term, bond and equity investments with an emphasis on those equities and bonds that will provide for moderate growth over time
 - Values may go up or down over the short term

- Aggressive:** Capital growth enhancement and no income requirement
 - Potential deviation of return annually from -8% to +15%
 - Willing to take many risks and tolerate large fluctuation in account value with multiple years of negative returns
 - Typical investment horizon: longer than 20 years
 - Investment strategy will be designed for faster growth over the longer term
 - Portfolio will be a mix of equity, bond and short-term assets, but will be significantly geared to equity investments to promote growth
 - Investment results are likely to go up or down substantially over short-term periods

5. Consider your willingness to absorb financial loss over a 1-year period. For example, if a \$100,000 investment you made for the long term declined in value during the first year, at what level would you sell the investment in favour of a more stable one?

- \$95,000
 \$90,000
 \$85,000
 \$80,000
 I would not sell

6. If your investments were to decline in value, after what period of time would you sell in favour of a more stable environment?

- 1 year 3 years 5 years

7. The cash flow generated by dividend-paying stocks is more important than the tax consequences of owning such securities:

- Strongly Agree Agree Neither Agree nor Disagree
 Disagree Strongly Disagree

8. The diversification benefits of owning foreign securities outweigh the additional potential risks (i.e. political risk, currency risk, etc.).

- Strongly Agree Agree Neither Agree nor Disagree
 Disagree Strongly Disagree

9. You would be comfortable investing in a company that has no revenue, based on the company's potential to capitalize on proprietary, cutting edge technologies.

- Strongly Agree Agree Neither Agree nor Disagree
 Disagree Strongly Disagree

10. When owning income securities, you would feel comfortable buying lower quality bonds (BBB and lower) in order to receive potentially higher yields.

- Strongly Agree Agree Neither Agree nor Disagree
 Disagree Strongly Disagree

11. Since 1926, inflation has averaged approximately 3%. What inflation assumptions would you like us to use for your portfolio planning? _____ %

12. Which of the following statements best describes your commitment to implementing and adhering to an investment plan?

To ensure investment success, you must be committed to both implementing an investment plan and adhering to an investment policy over the long term.

- You are not committed at present to implementing an investment plan
 You are somewhat committed to implementing a plan and 'staying the course'
 You are committed to implementing a plan, but unsure whether you will 'stay the course'
 You are fully committed to implementing a plan and 'staying the course'

Your Legacy

Life Insurance Policy

Do you have Life Insurance Policies? Yes No

Client

Spouse

Yes No

Policy Owned By	Issuing Company	Type of Policy (Group, Permanent, Term etc)	Value of Death Benefit	Beneficiary(ies)	Physical Location

1. Do you have a will? Yes No Yes No

If so, date last reviewed: _____

2. When do you hope to retire?

3. What level of after-tax income will your family need in retirement?

4. What if any, do you wish to pass on some or all of the portfolio to heirs or charities after your death?

5. Are there other special circumstances of which we should be aware (foreign citizenship, disabled child, etc)?

6. List your current and future lifestyle objectives in order of priority, including estimated cost and desired date for achievement:

Objective	Estimated Cost	By what age or year

Foundation Freedom™ Scorecard*

Rate your reactions to each phrase. Decide where you lie on the scale from 1 to 10.

1. I have a clear vision of my future lifestyle and financial future.

1	2	3	4	5	6	7	8	9	10
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not Clear					Clear, & well defined				

2. I have clear financial goals.

1	2	3	4	5	6	7	8	9	10
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No clear goals					Very clear goals				

3. I have a strategy to achieve my financial goals.

1	2	3	4	5	6	7	8	9	10
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No strategy					Strong & focused strategy				

4. I have a step-by-step action plan to achieve my financial goals.

1	2	3	4	5	6	7	8	9	10
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No action plan					Comprehensive plan				

5. My investment portfolio is organized and properly diversified.

1	2	3	4	5	6	7	8	9	10
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Scattered & not diversified					Consolidated & diversified				

6. I have reviewed all the tools available to help me achieve my vision.

1	2	3	4	5	6	7	8	9	10
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No					Reviewed extensively				

7. I collect as much information as I can from financial publications to improve my plan.

1	2	3	4	5	6	7	8	9	10
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't read these publications					I read many financial publications				

