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## Fact-Finder Client Questionnaire

### Part 1: Establishing the Relationship

*This is the introductory section of the fact-finder, and is meant to help you determine exactly which financial advisory services you may require. It also includes questions that will help clarify issues such as confidentiality, use of other professionals, complaint procedures, the review process, and time frames.*

#### Parties

Date and time of meeting:	
List of persons present (e.g., advisor, assistant, client, client's spouse, client's accountant etc.):	

#### Client Information

Last name:	
First name and initials:	
Home address:	
Home phone:	
E-mail:	
SIN:	
Date of Birth	
Employer:	
Type of employment:	
Work address:	
Work phone:	
Notes:	

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**Do you have a spouse or a common-law partner?**

Spouse or partner's last name:	
Spouse or partner's first name and initials:	
Spouse or partner's home address:	
Spouse or partner's home phone:	
Spouse or partner's e-mail:	
Spouse or partner's SIN	
Spouse or partner's Date of Birth	
Spouse or partner's employer:	
Spouse or partner's type of employment:	
Spouse or partner's work address:	
Spouse or partner's work phone:	
<i>Notes:</i>	

**Confidentiality**

Are you aware of the rules that govern client confidentiality? Would you like to know more about what I/we do to protect your confidentiality?
<i>Notes:</i>

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**Do you have children/dependents?**

Name	Relationship	Date of Birth	Social Insurance Number

*Notes:*

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## Tenure

I need to know about the tenure and time frames you have in mind. How long do you expect this financial planning engagement to last? Do you only require my services for a specific period of time, or will this be an ongoing relationship? How often should we review your plan? Should these reviews be in person, or over the telephone?

*Notes:*

## Assumptions

When I create a financial plan, I will use assumptions about economic factors such as inflation, interest rates, rates of return for different asset classes, and life expectancy. It is essential that the assumptions I use are reasonable given the circumstances. What are your feelings on the subject? Do you have guidelines you would like me to use when generating your financial plan? For example, should I assume that you will live to 100 because you come from a long-lived family? Are you pessimistic about the long-term performance of markets, and would you prefer I use a lower rate of return for investments rather than rely on historical data?

*Notes:*

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### Specific services

Which financial planning services do you want me to provide? Are there aspects of your finances that you would prefer to deal with yourself? For example, a client could ask an advisor to only manage their equity investments, and would take personal responsibility for their bond portfolio.

Notes:

### Client's role and responsibility

Apart from any areas mentioned above, you are also responsible for providing me with full and timely disclosure of changes in your life that could affect your financial position (e.g., change in employment or salary, new child, new benefits package at work, a divorce, inheritance etc.). Is this acceptable to you? Are there circumstances that might prevent you from doing so? What can I do to help you find this information?

Notes:

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**Disclosure**

I make a point of disclosing both my method of compensation and any conflicts of interest at the outset of the relationship. I also explain how I will handle conflicts of interest should they occur subsequently. Do you have any questions about the information I have provided?

*Notes:*

**Provision for termination**

If we should have to end our relationship for some reason, what are the steps we should take? How much notice would you require from me? How much notice would you be able to give me? Would you want me to send you a copy of your file?

*Notes:*

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**Use of other professionals**

Depending on the situation, I may need to rely on the advice of other professionals, such as a lawyer, accountant, insurance broker, investment specialist etc. Do you have any guidelines to offer me in this matter? Are there any specific people or firms you would like me to use should the need arise?

*Notes:*

## Part 2: Goals, Needs and Priorities

*Before moving on to collect hard data, this section of the fact-finder allows us to ask a series of broader questions about your goals, needs and priorities. It provides questions to help you come up with goals that are specific, measurable, attainable, realistic and time-bound. A ranking system is used to provide us with a checklist of financial goals and priorities to work towards. There are also questions to help us eliminate client goals that are unrealistic.*

Tell me a bit about your short, medium, and long-term financial goals. What sort of things do you hope to accomplish in the next 1 to 5 years? For example, are you planning to buy a new car? Want to pay off a debt? Rank them in order of importance, from most to least, and attach specific deadlines when possible.

Notes:



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What about over the next 5 to 10 years? Put a child through school? Save for a major home renovation? Rank them in order of importance, from most to least, and attach specific deadlines when possible.

*Notes:*

And what about things you hope to accomplish 10 years and beyond? When do you hope to retire? Rank them in order of importance, from most to least, and attach specific deadlines when possible.

*Notes:*

Let's review the three categories above. Do you think the goals you've listed above are realistic, or should wording be changed or expectations altered to make sure that the goal is attainable?

*Notes:*

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If I asked you to name the financial situations that keep you awake at night worrying, what would they be? Are you concerned about debt? Paying for a future or current expense? Once again, rank these in order of importance for me.

*Notes:*

Where are the flames highest? Could you list the top five financial goals you feel that you'd most like to get accomplished, and give me a date for when you like to get them accomplished by? Can you rank them in terms of priority, from most to least?

*Notes:*

What do you want out of life? Be realistic, but describe the type of lifestyle you'd like to start working towards. The more I know about what your personal goals are and the sort of life you want to live, the better I'll be able to help you reach them.

*Notes:*

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Sometimes it's not possible to accomplish everything. Are there areas of your finances that you think should take precedence over others? For example, is saving for your own retirement more important than saving for your child's education?

*Notes:*

**Part 3: Current Financial Status**

*This section of the fact-finder collects all the information required to prepare your cash flow and net-worth statements. An extensive series of questions makes sure that you have every opportunity to reveal important information.*

**Assets**

Can you list your liquid assets? You should also include the cash surrender value (CSV) of any life insurance policies.

	<b>Client</b>	<b>Spouse</b>	<b>Details</b>
<b>Chequing Account</b>			
<b>Savings Account</b>			
<b>Other Bank Account</b>			
<b>Money Market Fund</b>			
<b>T-Bills</b>			
<b>Canada Savings Bonds</b>			
<b>Cash</b>			
<b>CSV</b>			

Please list all of your non-registered investment assets (insert extra lines as required).

	<b>Client</b>	<b>Spouse</b>	<b>Details</b>
<b>Stock</b>			
<b>Stock</b>			
<b>Bond</b>			
<b>Bond</b>			
<b>GIC</b>			
<b>GIC</b>			
<b>Mutual Fund</b>			

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<b>Mutual Fund</b>			
<b>Segregated Fund</b>			
<b>Segregated Fund</b>			
<b>TFSA</b>			
<b>TFSA</b>			
<b>Other</b>			
<b>Other</b>			
<b>Other</b>			
<b>Other</b>			
<b>Other</b>			

Please list all of your registered investment assets (insert extra lines as required).

	<b>Client</b>	<b>Spouse</b>	<b>Details</b>
<b>Stock</b>			
<b>Stock</b>			
<b>Bond</b>			
<b>Bond</b>			
<b>GIC</b>			
<b>GIC</b>			
<b>Mutual Fund</b>			
<b>Mutual Fund</b>			
<b>Segregated Fund</b>			
<b>Segregated Fund</b>			
<b>LIRA</b>			
<b>LIRA</b>			
<b>Other</b>			
<b>Other</b>			

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<b>Other</b>			
<b>Other</b>			
<b>Other</b>			

List all your personal use assets.

	<b>Client</b>	<b>Spouse</b>	<b>Details</b>
<b>Real estate</b>			
<b>Real estate</b>			
<b>Automobile</b>			
<b>Automobile</b>			
<b>Other vehicles</b>			
<b>Personal Effects</b>			
<b>Other</b>			

Please provide details of any other assets:

	<b>Client</b>	<b>Spouse</b>	<b>Details</b>
<b>Shares in privately held companies</b>			
<b>Fine art, antiques, jewellery</b>			
<b>Any other assets</b>			

**Liabilities**

Please provide the details of your current short-term liabilities:

	<b>Client</b>	<b>Spouse</b>	<b>Details</b>
<b>Car loan</b>			
<b>Business loan</b>			
<b>Investment loan</b>			
<b>Taxes owing</b>			
<b>Credit card debts</b>			

What are your long-term liabilities?

	<b>Client</b>	<b>Spouse</b>	<b>Details</b>
<b>Mortgage</b>			
<b>Mortgage</b>			
<b>Other</b>			
<b>Other</b>			

**Cash flow**

Tell me about the sources of your income (monthly or annually, whichever you prefer):

<b>Client's Income</b>	
<b>Spouse's Income</b>	
<b>Interest Income</b>	
<b>Capital Gains Income</b>	
<b>Dividend Income</b>	
<b>Income from a Trust</b>	
<b>Other</b>	

Describe the nature of your expenses (monthly or annually, whichever you prefer):

<b>Client Withholdings (incl. CPP, EI and taxes)</b>	
<b>Spouse Withholdings (incl. CPP, EI and taxes)</b>	
<b>Shelter</b>	
<b>Mortgage/Rent</b>	
<b>Heating</b>	
<b>Electricity</b>	
<b>Water</b>	
<b>Property Insurance</b>	
<b>Maintenance/Improvement</b>	
<b>Property Taxes</b>	
<b>Telephone</b>	
<b>Cable TV/Internet</b>	



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<b>Transportation</b>	
<b>Payment/Lease</b>	
<b>Maintenance</b>	
<b>Fuel &amp; Oil</b>	
<b>Auto Insurance</b>	
<b>Basic Personal</b>	
<b>Food</b>	
<b>Clothing</b>	
<b>Personal Care</b>	
<b>Medical &amp; Dental</b>	
<b>Cleaning &amp; Supplies</b>	
<b>Misc. Basic Personal</b>	
<b>Discretionary Personal</b>	
<b>Entertainment/ Restaurants</b>	
<b>Movies, Videos</b>	
<b>Self Improvement/Books</b>	
<b>Clubs &amp; Memberships</b>	
<b>Hobbies</b>	
<b>Gifts</b>	
<b>Charitable Contributions</b>	
<b>Travel &amp; Vacation</b>	
<b>Misc. Discretion. Personal</b>	
<b>Personal Insurance Premiums</b>	
<b>Life</b>	
<b>Disability</b>	

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<b>Critical Illness</b>	
<b>Other</b>	
<b>RRSP Contributions</b>	
<b>Investment Savings</b>	

Do you have a monthly budget? Do you have trouble sticking to it? In which areas?
<i>Notes:</i>

Tell me a bit about your current job. Do you foresee any changes in your employment situation?
<i>Notes:</i>

On a scale of 1 to 10, 10 being the highest, how steady is your current income stream?
<i>Notes:</i>

**Part 4: Capital Needs Analysis**

*If you or your spouse were to die, become disabled, or become critically ill, how much money would his or her family require in order to maintain their standard of living? This section of the fact-finder presents you with a series of questions to help you determine how much income would be available from other sources and if that amount will be sufficient to deal with the expenses and liabilities outlined in the previous section.*

Are you eligible for benefits under the Canada/Quebec Pension Plan?
Notes:

Do you have insurance benefits through your employer? Tell me a bit about the plan and the coverage it provides.

<b>Client</b>	
<b>Life:</b>	
<b>DI:</b>	
<b>Health:</b>	
<b>Spouse</b>	
<b>Life:</b>	
<b>DI:</b>	
<b>Health:</b>	

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Do you have any individual life insurance policies in place? Can you provide me with details?

Policy	Face Amount	Details (incl. CSV)

Do you have an individual disability insurance policy? What about critical illness or long-term care insurance?

Policy	Face Amount	Details (incl. CSV)

Is your mortgage insured through the lending institution?
<i>Notes:</i>

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If one of you were to die, how much money do you think would be required immediately to pay for:

**Notes for scenario 1: Death of client**

<b>Final expenses (funeral, probate etc.):</b>	
<b>payment of debts (e.g., would you like the mortgage paid off?):</b>	
<b>Capital gains taxes:</b>	
<b>Time away from work for spouse to adjust:</b>	
<b>The education of a child:</b>	
<b>A charitable donation:</b>	

**Notes for scenario 2: Death of spouse**

<b>Final expenses (funeral, probate etc.):</b>	
<b>Repayment of debts (e.g., would you like the mortgage paid off?):</b>	
<b>Capital gains taxes:</b>	
<b>Time away from work for spouse to adjust:</b>	
<b>The education of a child:</b>	
<b>A charitable donation:</b>	

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If one of you were to die, how much money do you think the surviving spouse would require on a monthly basis to pay the bills and live comfortably? How long would this income stream have to last? Would there be different levels of need? For example, a higher income for the first 10 years and then a lower amount for the next 20?

*Notes for scenario 1: Death of client*

*Notes for scenario 2: Death of spouse*

If one of you couldn't work for a year, how would you deal with the expenses?

*Notes for scenario 1: Illness of client*

*Notes for scenario 2: Illness of spouse*

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Do you have any of your liquid assets earmarked as “emergency funds”?

*Notes:*

Do either of you come from a long-lived family?

*Notes:*

Can you tell me about your family’s medical history?

*Notes:*

What is your own lifestyle like? Do you smoke? Exercise regularly? Eat well?

*Notes:*

### Part 5: Risk Management Needs and Coverage

*Besides the threat of death or sickness, what other financial risks do you currently face? This section deals with property, business and automobile insurance, and will help to determine if the client has adequate coverage in place.*

Do you have home insurance? Please give me the details of the policy, including deductibles and discounts.

*Notes:*

Do you have car insurance? Please give me the details of the policy, including deductibles and discounts.

*Notes:*

Have you ever considered increasing the amount of your deductible?

*Notes:*



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If you operate a business, do you have business insurance? Can you give me the details of the policy?

*Notes:*

If your policies are with different companies, have you ever considered combining coverage under one carrier in order to obtain a discount?

*Notes:*

When was the last time you shopped for insurance? How many quotes did you obtain? What made you choose your current insurance company?

*Notes:*

**Part 6: Investments**

*How do you feel about investment risk? Which investments best suit your personality and personal circumstances? This section of the fact-finder asks a series of investment and stock-market-related questions to help the advisor develop a complete picture of the client's risk tolerance, and get a feel for where his or her current assets (both registered and non-registered) may be.*

Would you describe yourself as an experienced investor?
Notes:

What sorts of investments have you made in the past?
Notes:

How knowledgeable are you about:

	<b>Not at all</b>	<b>Somewhat</b>	<b>Fairly well</b>	<b>Excellent</b>
<b>Stocks</b>				
<b>Bonds &amp; debentures</b>				
<b>Mutual funds</b>				
<b>Hedge funds</b>				
<b>GICs</b>				
<b>Trusts</b>				

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<b>Options</b>				
<b>Futures</b>				
<b>Margin trading</b>				
<i>Notes:</i>				

Tell me about the worst investment you've ever made.
<i>Notes:</i>

Tell me about the best investment you've ever made.
<i>Notes:</i>

What is the most important thing for you in investing? Please rank the following from most to least:

	<b>Rank</b>
<b>Earning regular income</b>	
<b>Preserving capital</b>	
<b>Long-term appreciation</b>	
<b>Speculation</b>	

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What portion of your investment portfolio are you prepared to leave invested for the long term (10 years plus)? Five years? One year?

*Notes:*

In 10 years' time, what do you feel the total value of your portfolio should be?

*Notes:*

What do you think is a reasonable, average rate of return for your portfolio?

*Notes:*

What is the greatest loss you could tolerate in a single investment over the course of one year? 5 per cent? 50 per cent?

*Notes:*

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What is the greatest loss you could tolerate in your whole portfolio over the course of one year?  
5 per cent? 50 per cent?

*Notes:*

How much of your current investment portfolio would you want to keep available in case of  
emergency?

*Notes:*

How likely is it (scale of 1 to 10, 10 being the most likely) that you might have to withdraw a  
significant amount (significant being at least \$\_\_\_\_\_) of money from this portfolio?

*Notes:*

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Are you concerned about the amount of tax you are paying on your non-registered investments?

*Notes:*

Would you be prepared to assume additional investment risks in return for tax credits?

*Notes:*

Have you ever invested in tax shelters?

*Notes:*

*Have you ever borrowed money to invest?*

*Notes:*

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Borrowing money allows you to make a larger investment. The more you invest, the greater the potential returns. In some cases the interest you pay on the loan may be deductible. However, leveraging can also result in magnified losses — is that something you're comfortable with?

*Notes:*

Do you feel you would have sufficient cash flow to meet the ongoing interest obligations of a leveraged investment?

*Notes:*

Are there specific types of industries or companies in which you would prefer not to invest for ethical reasons?

*Notes:*

How much time would you say you spend each month tracking and reading about investments?

*Notes:*

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When it comes to making decisions, do you:

- rely completely on the advisor's recommendation?
- consider the advisor's suggestions but use your own judgment?
- make your own decisions?

*Notes:*

## Part 7: Taxation

*This section of the fact-finder will help us determine if there are any income tax liabilities lying in wait, and which strategies might be available to reduce them.*

Do you own any other properties that you have not listed under assets above, such as, for example, a partial share of a family cottage?

*Notes:*

Do you own property in the United States?

*Notes:*



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Are you an American citizen?

*Notes:*

Are you a business owner? How is your business structured?

*Notes:*

If you are a business owner, do you have a buy-sell agreement in place? Is it funded?

*Notes:*

Do you own shares of a private corporation? Can you provide me with the details?

*Notes:*

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Have you taken part in any of the Canada Revenue Agency's special RRSP withdrawal plans, such as the Home Buyers Plan or the Lifelong Learning Plan? How much did you withdraw and when did you make these withdrawals?

*Notes:*

Are you a commissioned employee?

*Notes:*

If you operate your own business, are you currently paying a salary to your spouse or children? Can you describe the nature of the work your spouse or child does for the business?

*Notes:*

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It is essential that I have the adjusted cost base (ACB) of your investments. If you haven't been able to provide that information above, do you think you will be able to obtain that information for me?

*Notes:*

Do you work from home? Does your employer pay your home office expenses for you?

*Notes:*

Have you invested in tax shelters in the past? Can you provide me with the details of these investments?

*Notes:*

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Do you have funds invested outside of Canada? Please provide details.

*Notes:*

Do you have any capital losses that you are carrying forward?

*Notes:*

Can you provide me with your tax return for the previous two years, so that I can get an idea of your current situation?

*Notes:*

**Part 8: Retirement**

*When do you wish to retire, and what sort of lifestyle do you want to have at that time?  
This part of the fact-finder helps us get an idea for how much money you will require at retirement, and how much time you have to accumulate it.*

When do you hope to retire?
<i>Notes:</i>

What sort of income do you expect or want to have at retirement?
<i>Notes:</i>

What sorts of things do you want to do during your retirement?
<i>Notes:</i>

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Are there expenses that you think could be reduced or eliminated during your retirement, such as automobile and clothing costs? By how much?

*Notes:*

Will any of your retirement income be indexed to inflation?

*Notes:*

Do you think you may work part-time after you retire? Is that something you would consider if you needed additional funds, or would you prefer to make do with less?

*Notes:*

Do you have any unused RRSP room?

*Notes:*

How do you currently contribute to your RRSP? Monthly? Annually?

*Notes:*

What are your feelings about the state of the Canada Pension Plan? Do you believe it will be there for you when you retire?

*Notes:*

How do you feel about your company pension plan? Is the plan, to your knowledge, in good financial health?

*Notes:*

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Are any of the assets you listed earlier “locked-in” retirement funds?

*Notes:*

Are you concerned about leaving money to your heirs, or do you want to exhaust your retirement funds completely?

*Notes:*

Have you named a beneficiary on all of your retirement accounts?

*Notes:*



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Are you concerned that health-care costs — either your own or those of your family members — might eat into your retirement savings?

*Notes:*

### **Part 9: Employee Benefits**

*The following questions will give us a clearer view of the benefits currently available under your group life and group pension plan. Is the coverage as comprehensive as you believe it to be?*

Tell me about the pension plan you have at work. Is it a defined contribution or a defined benefit plan? What is the formula used to determine your pension, and when you may retire?

*Notes:*

Which company manages your health benefits? And your pension plan?

*Notes:*

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Do you think your employer may change the way they deal with benefits in the future? Do you think your pension might be reduced, and by how much?

*Notes:*

Has your employer modified their benefits plan recently? What did they change? Is there a chance that your employer might remove benefits in future?

*Notes:*

Is there a deferred profit sharing plan at work? Please provide the details.

*Notes:*

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Is there are stock-purchase plan available to you at work? What are the conditions?

*Notes:*

Do you have, or do you expect to be given, stock options at work?

*Notes:*

If you operate a business, do you provide benefits for your employees? If so, please describe the plan and when it was last taken to market.

*Notes:*

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Did you know that premiums for health-care insurance can be claimed as a tax-deductible business expense under certain circumstances? Is that something you'd be interested in learning more about?

*Notes:*

Are you able to purchase additional insurance coverage through your employer?

*Notes:*

Do you feel you could or should be doing more to supplement your current employee benefits plan?

*Notes:*

**Part 10: Estate Planning**

*How do you want to see your estate distributed, and what steps have you taken to make sure this happens? This section of the fact-finder will help us determine your feelings about estate planning.*

Have you made a will? When? May I see a copy?

*Notes:*

Who is your solicitor? May I have your authorization to consult with him or her should the need arise?

*Notes:*

Whom have you named as executor? Whom have you named as contingents?

*Notes:*

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Whom are your heirs? How would you like to see your estate divided?

*Notes:*

Are you concerned about how your heirs may spend the funds? Have you taken steps to preserve capital, such as establishing a testamentary trust?

*Notes:*

Are you aware of, or worried about, the probate fees your estate may face? What have you done to minimize them?

*Notes:*

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Are multiple families involved? Are you concerned about equally distributing your assets between family members, for example between your own children and a child from a previous union?

*Notes:*

Have you named a guardian for your child in your will?

*Notes:*

Do you feel you have provided said guardian with enough money to look after your child?

*Notes:*

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Have your personal circumstances changed since you made your will? In what way?
<i>Notes:</i>

Are you leaving funds to any charities? Which ones? How much?
<i>Notes:</i>
Do you have powers of attorney for property and personal care? If so, whom have you named as attorneys and contingents?
<i>Notes:</i>



Have you made or considered making an advance health-care directive, or living will?
<i>Notes:</i>

### Part 11: Special Needs

*This section of the fact-finder is divided into several sub-categories and addresses special circumstances that may not have been fully discussed earlier. Questions in each category need only be filled out if they apply to you.*

#### Charitable Giving

Do you have a favourite charity or charities?
<i>Notes:</i>

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Would you prefer to receive income tax benefits from gifts made while alive, or would you prefer to leave money in your will?

*Notes:*

Have you ever heard of, or considered, a charitable gift annuity?

*Notes:*

Would you be interested in using life insurance to fund a charitable donation?

*Notes:*

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Do you have securities you would like to give to a charity?
<i>Notes:</i>

**Education Planning**

Are you taking advantage of the Registered Education Savings Plans and the Canada Education Savings Grant? Can you provide me with the details of the account, and tell me where and how the money is invested?
<i>Notes:</i>

How much money do you think 4 years of post-secondary education will cost by the time your child (or children) reach university age?
<i>Notes:</i>

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Do you think the student will be living at home or going away to study?

*Notes:*

At what rate do you expect the cost of tuition to increase over the next 5, 10 or 20 years?

*Notes:*

**Small Business Planning**

Are you using your automobile for business purposes? How much of the time?

*Notes:*

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Who is your accountant? May I contact him or her should the need arise?

*Notes:*

Who are the shareholders of your privately held business?

*Notes:*

Do you have key-person insurance in place?

*Notes:*

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Do you have a business succession plan in place? Can you provide me with the details?

*Notes:*

To whom will the business go when you retire? Will you try to sell the business?

*Notes:*

Have you ever considered an estate freeze?

*Notes:*

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Have you ever considered establishing an individual pension plan or retirement compensation arrangement? Can you give me the details of those that are already in place?

*Notes:*

**Divorce Planning**

*A client who is going through a divorce or considering a remarriage needs to consider how his or her finances may change.*

Which assets do you expect to be divided at the time of the divorce?

*Notes:*

Are you receiving, or do you expect to receive, support and/or child support payments? In what amount?

*Notes:*

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When was the support agreement signed?

*Notes:*

Is there insurance in place to make sure that the death of your former spouse does not end the support income stream?

*Notes:*

Have you updated your will, powers of attorney, and beneficiary designations since your divorce?

*Notes:*



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If you are remarrying or have remarried, have you restructured your estate to account for the new family dynamic (e.g., leaving some assets to your children from the previous union, other assets to your children from this marriage). Tell me about how you have handled, or would like to handle, this situation.

*Notes:*

### **Disabled Child Needs**

*The parent of a disabled, dependent child must take special precautions to make certain that he or she is cared for properly.*

Are you planning to convert your current term insurance policies to permanent insurance? If so, at what time, and what do you expect the premium to be at the time?

*Notes:*

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Whom have you named as beneficiary of your insurance policies and your RRSPs?

*Notes:*

Have you met with a lawyer who specializes in estate planning for special-needs children?

*Notes:*

On a day-to-day basis, who will look after your child should something happen to one or both of you?

*Notes:*

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Whom have you named as trustee for any investments?
<i>Notes:</i>

Have you ever heard of, or considered establishing, an absolute discretionary (or “Henson”) trust? (This only applies in some provinces.) Is this something you’d like to investigate?
<i>Notes:</i>