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FIVE KEY ISSUES TO CONSIDER

Personal

1. If you accumulate as many NET assets in the NEXT five years as you just did in the LAST five years, are you going to be satisfied with your progress at that point?
 Yes
 No
 I don't know – show me more
2. Taking into account all the taxes you have paid over your lifetime (income, capital gains, etc.) if you were required to give estate assets away and your only choices were government and charitable purposes, how would you like to see your estate allocated?
Government _____%
Charitable Purposes _____%
3. How many weeks of your typical month in retirement are FULLY funded by your current plans (based on date of retirement until end of projected life expectancy)?
 First week only
 Two weeks
 Three weeks
 All four weeks
 I don't know – help me to find out
4. If you were diagnosed with cancer, or were to suffer a heart attack or stroke, could you financially survive a prolonged period away from work?
 Yes
 No
 I have no idea – please evaluate my situation with no obligation
5. Are you satisfied with the quality of advice and service you are receiving from your financial advisor?
 Yes, we are receiving excellent service
 No, we rarely hear from our advisor
 We don't have an advisor

Business Owner

1. One of the rewards of owning a successful company is the building of wealth. In fact for many business owners, the business is not only the greatest generator of wealth, it is also their greatest asset. What portion of your Net Worth would your business constitute? _____%

 A tax effective wealth diversification strategy is in place
 I have a comprehensive risk management strategy to protect my wealth
 An exit strategy has been formalized
 I do not have one or more of these strategies in place and would like to discuss
2. Do you know why purchasing bank creditor insurance could potentially cost surviving shareholders thousands of dollars in tax free dividends?

 No, I don't have bank loans
 I have loans, but they are not insured
 I would like to know – loans are currently insured by the bank
3. Are your business partnership arrangements structured to leave your spouse with inflexible or unmarketable company shares instead of ready cash in the event of your critical illness, disability or death?

 He/she would only inherit shares
 He/she would receive cash
 They would have enough to survive on while maintaining their current employment
 I have no idea – please consult with me on this issue
4. Is the difference between what you OWN and what you OWE getting WIDER, NARROWER or STAYING THE SAME?

 Getting wider
 Getting narrower
 Staying the same
 I don't know – my financial advisor hasn't shown me lately
5. One advantage of owning a business is the number of planning opportunities available to have your company do some things for you, such as the funding of your retirement and tax preferred plans for executives. Are you involved in this type of planning?

 Yes, why? _____
 No, my business is not yet at that stage
 No – please consult with me on this issue

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