Fact Finder — Financial Assessment (Simple Retirement)

NaviPlan

Client Information

	First Name	Last Name	Date of Birth (mm/dd/yy)	Gender	Marital Status (Single, Single Parent, Married, Common Law, Divorced, Widowed, Separated)
Client				M ☐ F ☐	
Co-client				M ☐ F ☐	

Street	City	Province	Postal Code

Home Phone Number	Business Phone Number	E-mail Address

Family Members

First Name	Last Name	Date of Birth (mm/dd/yy)	Relationship (Son, Daughter, Grandchild, etc.)	Dependent of

Historical Data	Prior Year's Earned Income	Prior Year's Pension Adjustment	RRSP Overcontribution Balance	Unused RRSP deduction limit	TFSA Overcontribution Balance	Unused TFSA Contribution Room
Client						
Co-client						

Net Worth

Lifestyle Assets	Current Value ($)
Residence (e.g. home)	
Cottage (e.g. vacation home)	
Personal Use Property (e.g. car, boat)	
Listed Personal Property	

Liabilities	Outstanding Amount ($)	Interest Rate (%)	Monthly Payments
Mortgages			
Car Loans			
Personal Loans			
Other Debt			

Cash Flow

Gross Annual Income	Client	Co-client

▶ Note: Expenses can be entered as one total amount to simplify data entry.

Monthly Expenses	Housing (e.g. utilities, repairs)	Food	Transportation (e.g. gas, insurance)	Entertainment (e.g. restaurants, movies)	Personal (e.g. clothing, hobbies)	Other (e.g. child care, travel)
Amount						

Retirement Goal

Desired Annual Retirement Income (today's $)	(after tax $)	Index at (%)

	Retirement Age	Life Expectancy	Annual Defined Pension Income (today's $)
Client			
Co-client			

	Non-Registered			Registered			TFSA		
	Current Value	Assumed Return Rate (%)	Monthly Savings	Current Value	Assumed Return Rate (%)	Monthly Savings	Current Value	Assumed Return Rate (%)	Monthly Savings
Client									
Co-client									
Joint									

Education Goal

	Goal 1	Goal 2	Goal 3
Family Member			
Annual Education Costs (today's $)			
Index Costs by			
Education Start Age			
Number of Years			
Current Amount Saved			
Current Monthly Savings			
Assumed Return Rate (%)			

Major Purchase Goal

	Goal 1	Goal 2	Goal 3
Description			
Purchase Date			
Cost (today's $)			
Index Costs by			
Non-Registered Current Amount Saved			
Non-Registered Current Monthly Savings			
TFSA Current Amount Saved			
TFSA Current Monthly Savings			
Assumed Return Rate (%)			

Life Insurance

	Client	Co-client
Existing Coverage		
Monthly Premium		

	If Both Die
Total Lump Sum Expenses on Death ($)	
Annual Ongoing Expenses ($)	
Number of Years	

Disability Insurance

	Client	Co-client
Short-Term Coverage		
Monthly Benefits		
Duration (months)		
Monthly Premium		
Long-Term Coverage		
Monthly Benefits		
Benefits End at Age		
Monthly Premium		