Fact Finder — Level 1

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

Liabilities	Balance ($)	Interest Rate (%)	Monthly Payment ($)
Mortgage			
Mortgage 2			
Car Loans			
Personal Loans			
Other Debt			

Accounts

Description	Plan Type (Non-Registered,RRSP, RRSP-Spousal, TFSA, DPSP, RPP, LIF, LRIF, RESP)	Owner (Client, Co-Client, Joint, Other family member)	Current Value ($)	Cost Base ($)	Asset Class Weightings OR Rate of Return	Employee Monthly Savings ($)	Employer Monthly Savings ($)

Cash Flow

Gross Annual Income	Member	Amount ($)	Applicable Period
Salary			
Salary			
Bonus			
Bonus			

Monthly Expenses	Amount ($)	Applicable Period	Fixed Expense
Housing			❏
Food			❏
Transportation			❏
Entertainment			❏
Personal			❏
			❏
			❏

	Client	Co-client
Include CPP/QPP		
Benefit Amount (Eligible % or Est. in today's $)		
Benefit Start		
Share CPP/QPP		
Include OAS		
Benefit Amount (Eligible % or Est. in today's $)		

Defined Benefit

Description	Member	Estimated Annual Amount ($ or %)

Insurance Coverage

Life Insurance Coverage

Description	Insured	Policy Type (Term, Permanent Life, Universal Life, etc.)	Death Benefit ($)	Beneficiary	Monthly Premium ($)

Disability Insurance Coverage

Description	Insured	Policy Type (Group STD, Group LTD, Individual)	Monthly Benefit (% or $)	Monthly Premium ($)

Critical Illness Insurance Coverage

Description	Insured	Policy Type	Benefit Amount ($)	Monthly Premium ($)

Retirement Goal

	Client	Co-client
Retirement Age		
Life Expectancy		

Retirement Expenses

Description	Member	Amount/frequency (e.g. $220/mo. or $24,000/yr.)	Applicable Period	Fixed Expense
				☐
				☐
				☐

Retirement Incomes

Description	Income Type (Salary, Self-employed, Other, etc.)	Member	Amount/frequency (e.g. $2,000/mo. or $24,000/yr.)	Applicable Period

Goal Funding

List the accounts available for Retirement and enter the appropriate % or $ amount. Note: An account can be used to fund more than one goal.

Account Description	% or $ linked to Retirement

Education Goal

	Goal 1	Goal 2	Goal 3
Name			
Education Start Age			
Index Cost by			
Annual Education Cost (today's $)			
Number of Years			

Goal Funding

Account Description	% or $ linked to Education Goals

Major Purchase Goal

	Goal 1	Goal 2	Goal 3
Description			
Member			
Target Date			
Amount (today's $)			
Index Cost by			

Goal Funding

Account Description	% or $ linked to Major Purchase Goals

Emergency Fund

Multiple of average monthly expenses		Target Amount ($)	Reserve asset for Emergency Fund until:
____ months	OR		☐ Retirement ☐ End of Plan
Index By (%)		Index By (%)	

Goal Funding

Account Description	% or $ linked to Emergency Fund

Insurance Analysis

Life Insurance

Percentage of lifestyle expenses to cover
____%

	Client	Co-client	If Both Die
Cover Major Purchase Goals	☐	☐	
Pay off liabilities	☐	☐	
Total Lump Sum Expenses on Death ($)			
Annual Ongoing Expenses ($)			
Number of Years			

Disability Insurance

Percentage of lifestyle expenses to cover
____%

	Client	Co-client
Cover Major Purchase Goals	☐	☐
Pay off liabilities	☐	☐

Critical Illness Lump Sum Expenses

Description	**Member**	**Type**	**Amount**
		☐ Non-medical ☐ Medical	
		☐ Non-medical ☐ Medical	