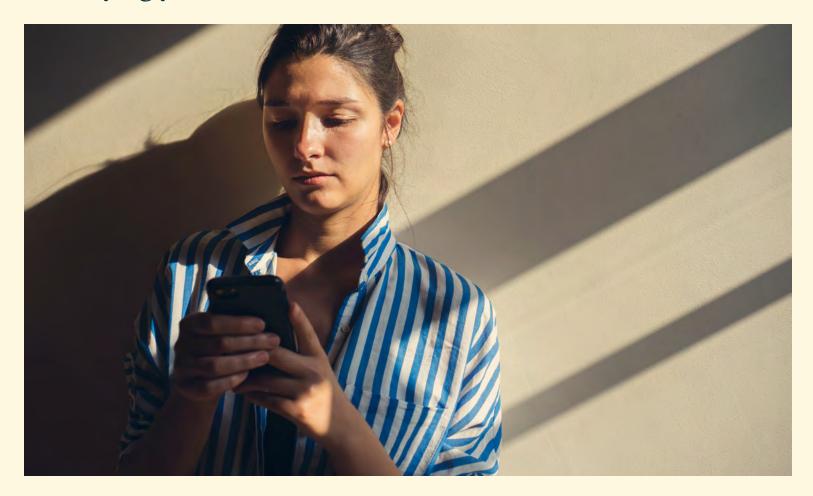


What's on your mind?

Identifying your financial concerns



What are you worried about?

Please take a moment to review the topics and related questions. Check off any concerns you have right now. I can help you with your questions, and where more specialized information is required, we can talk about which type of professional you should speak with.

- ☐ Will my money last through retirement?
- ☐ Do I need long term care insurance?
- ☐ How do I manage my retirement plans at various financial institutions?
- ☐ What should I do with my employer-sponsored pension plan?
- What are the implications of spending a significant amount of time out of my home province?

- ☐ How will I spend all of my free time in retirement?
- ☐ What's the best way to withdraw money from my registered retirement savings plan (RRSP) or registered retirement income fund (RRIF)?
- ☐ When should I start receiving Old Age Security (OAS) and Canada Pension Plan (CPP)?
- How do I budget for my retirement years now that I'm no longer earning an income?

Education planning	Estate planning
☐ How much do I need to save for my child or grandchild's education? When should I start?	☐ How do I start the conversation and prepare my family regarding my wishes if I become incapacitated or die?
☐ What are some of the best ways to save for an education?	\square Will my family be secure if something happens to me?
☐ What's the Canada Education Savings Grant (CESG) program and does my child qualify?	☐ How do I create a legacy for my children and ensure there's no conflict among them after I'm gone?
Financial basics	☐ What type of professional can help me protect my estate from taxes and creditors?
☐ What's the best way to keep my records safe and organized?	☐ How will my spouse cope when I'm gone?
☐ How can I do a better job of budgeting to reduce my debt now and save for the future?	☐ Why is it important to have Power(s) of Attorney and Executor(s)?
☐ What are some effective ways to teach young children	Elder care
about the value of money? How do I help a young adult establish a financial	 □ What type of professional should I speak with to understand what to look for in an extended care facility? □ What are my options if my parents don't have the financial resources to live in a private nursing facility?
strategy? When's the best time to introduce my child to my financial advisor?	
	☐ What type of professional should I speak with to learn about available government programs?
Life events	
☐ What do I do when a loved one dies?	I want to know more about
I'm getting divorced. What type of professional should I speak with?	
☐ I'm getting remarried. What's the best way to manage our finances and structure our assets?	
My child is graduating from university. How do I help her/him get a good start on her/his next steps in life?	
☐ I'm a grandparent for the first time. What can I do to help set up my grandchild's financial future?	

About us

Sun Life is a leading international financial services organization. In Canada, we started selling life insurance in 1871. Since then, our commitment to helping people achieve lifetime financial security through market-leading products, expert advice and innovative solutions has made us a household name – a name that people trust.

