

THE MONEYSENSE COMPLETE FINANCIAL PLAN KIT

WORKSHEET #2: GATHER YOUR DOCUMENTS

Please gather the following information before proceeding. Check off the information you can find, and stroke out any items you don't have or can't find:

PERSONAL ASSETS AND LIABILITIES

- Deed to your home
- Mortgages on home—most recent annual statements from your lender
- For each credit card, loan, line of credit:
 - Balance owing
 - Statements for the last six months
- For each bank account
 - Statements for the last six months

OTHER REAL ESTATE

- Deed for each property (cottage, other homes, investment real estate)
- Mortgages on each property—most recent annual statement from lender
- Details of any timeshare

INCOME AND EXPENSES

- Most recent pay stubs
 - Pension income, CPP income, OAS income

INCOME TAXES

- Income tax returns for the past two years
- Notices of Assessment sent by Canada Revenue Agency for the past two years

INVESTMENTS AND RETIREMENT ASSETS

- Most recent statements for all non-taxable sheltered investments
- Pension information—plan description, survivor benefit options, inflation indexing, most recent statement
- Most recent statements for all RRSPs and RRIFs
- Employee Stock Option Plan—description and most recent statement
- Beneficiary designations for all retirement plans
- Statement of expected CPP income

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INSURANCE

- Life insurance policies stating type, death benefit, premium/cost and beneficiary
- Disability insurance—definition of disability income, waiting period, benefit period, inflation indexing, who pays the premium, premium/cost
- Other insurance policies
 - Home owner/tenant
 - Automobile
 - Critical illness
- Employee or retiree benefit plans—description of coverage, cost

EDUCATION FUNDING

- RESPs (most recent statements)
- Trust accounts (trust agreement and most recent investment statements)

ESTATE DOCUMENTS

- Wills and codicils
- Power of attorney—general, financial, personal care

PERSONAL DOCUMENTS

- Prenuptial/cohabitation agreement
- Separation agreement
- Child support (received or paid)
- Documentation for any other financial arrangements not covered above.