

## **I need an investment advisor. These are my questions and some initial financial information for you to consider**

My personal details, such as name, address, marital status, etc. are provided separately.

I am looking for guidance on saving and investing, and am asking you for a proposal on what you may be able to do for me. I currently have the following balances in my accounts and can provide you with a copy of my recent statements so you see how they are currently invested if you wish.

### **PRIVATE AND CONFIDENTIAL**

	ME	MY PARTNER
Registered Retirement Savings Account (RRSP)		
Registered Retirement Income Fund (RRIF)		
Tax Free Savings Account (TFSA)		
First Home Savings Account (FHSA)		
Registered Education Savings Account (RESP)		
Registered Disability Savings Account (RDSP)		
Regular non-registered accounts (excluding my chequing and emergency funds)		
Soon to be received lump sum		
Other		

Other information that may be relevant at this stage for you to consider before we meet:

- ☐ I am also currently able to save an additional \$\_\_\_\_\_ per month.
- ☐ I need to withdraw \$\_\_\_\_\_ per month for living expenses.
- ☐ This is for long-term investing and I neither plan to invest more nor withdraw in the near future.

I consider myself a:

- ☐ Very conservative saver, and do not want to invest in the stock market.
- ☐ Conservative investor, willing to take some risks in the stock market without risk of absolute losses.
- ☐ Moderate risk investor, willing to accept some volatility but without risking loss of my capital.
- ☐ Aggressive risk investor, willing to accept large swings of value to make larger rates of return in the long run, without risk of permanent losses to my capital.
- ☐ Very aggressive investor, willing to take extreme levels of risk and volatility to make the highest possible returns, and I can afford to take permanent losses to capital.

If I transfer my accounts to you:

1. How would you recommend these monies be invested? What would the balance be in accounts paying interest (fixed income) and in riskier stock market (equity) investments?
2. Once we determine how my portfolio should be balanced between fixed income and equities, what types of investment vehicles would you use, e.g., individual term deposits, GICs, bonds, stocks, mutual funds, exchange traded funds, etc.?
3. Would my stock market type of investments be chosen by you or would you delegate this to someone else?
4. What should I expect in value-added benefits by working with you, and how does this differ from what your competitors would offer me?
5. How do you provide your advice? Is it by in-person meetings? Do you follow up your advice with any type of written reports or financial forecasts on a regular basis, and how often?
6. How do I pay you for your services? Do I pay the same types of fees on fixed income as well as equities? Is the cost based on how much I make, how much I buy and sell, or how much I own? Will you be able to give me an estimate of my costs once we determine the expected holdings in my account?
7. How often would we meet and review my performance and to discuss whether or not changes need to be made to my portfolio?
8. Do you contact me if there are significant changes in the economy that may impact my holdings, or do I need to call you? If I leave a message or email you, how long is a normal response time?
9. How often will I receive statements of my account, and will you or someone on your staff help me understand them, if necessary?
10. What licenses and designations do you have, and is your training only in investing or also in financial planning?
11. How do you stay up to date on changes in investment and financial planning products?
12. What type of code of conduct are you governed by?
13. When I need money unexpectedly, or when I am drawing money on a monthly basis to meet living expenses, from which part of my portfolio will it be taken?
14. What other information should I know about your products, services and fees?