

## GETTING GOOD ADVICE

# Annual review discussion checklist

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**In the weeks before your meeting with your advisor, gather the following information.**

- Most recent tax return and assessment form, showing your RRSP contribution limit for the upcoming year
- Most recent statements of registered and non-registered holdings
- Pay stub showing deductions and any pension plan and group RRSP contributions
- Your most recent bank account statement
- Insurance policies
- An update on the current and estimated future value of any employment-based pension plan
- Updates on the value of your assets, such as real estate, collectibles and other financial assets, and updates on your liabilities, such as outstanding balances on mortgages, lines of credit, loans and credit cards (See *Financial snapshot* on page 8)
- Clippings file of retirement and investment-oriented articles and information to discuss

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**For a productive and informative meeting with your advisor, check off the items that you wish to discuss.**

- Your overall retirement plan, including assumptions regarding inflation, life expectancy and investment returns
- The performance of your investments
- Changes in your financial status
- Changes in lifestyle that will affect your retirement plan
- Changes in your retirement goals
- Your retirement budget
- Your annual RRSP contribution
- Borrowing to invest
- Income-splitting and spousal RRSPs
- Generating income in retirement
- Portfolio risk-reward analysis
- Asset allocation
- Portfolio rebalancing
- Investing outside of Canada
- General financial market and economic conditions