Financial planning checklist

Creating your own personalized **financial roadmap, powered by Sun Life One Plan**, in one call. Your Sun Life financial services consultant[1] can help in **3 easy steps**.

01. Set up or confirm your financial goals.

02. Evaluate where you are in meeting your goals.

Keep it up · Ramp it up · Reset

03. Create your personalized **Financial Roadmap**.

To make the most out of your consultation, make sure you have all these details in hand.

If you want a joint Roadmap with your spouse or partner, please have their information available.

About you

- ☐ At what age would you like to retire (you can specify age and date)?
- ☐ What is your ideal retirement lifestyle?
- ☐ How much income will you need each year to live it?
- ☐ Based on your current revenue and lifestyle, how much income do you think you would need bi-weekly at retirement?

Your savings at other financial institutions

- ☐ What type of savings product(s) do you have?
  - ☐ Defined Contribution Pension Plan (DCPP)
  - ☐ Locked-in Retirement Account (LIRA)
  - ☐ Registered Retirement Savings Plan (RRSP)
  - ☐ Non-Registered Savings Plan (NREG)
  - ☐ Tax-Free Savings Account (TFSA)
- ☐ What's the current balance?
- ☐ What fees are you paying (e.g. Management Expense Ratios (MERs) or other account fees)?
- ☐ Are you making ongoing deposits and, if so, how much and how frequently?
- ☐ Do you have any other assets you plan on using for retirement (sale of a property, inheritance)?

Your pensions

Canada/Quebec Pension Plan (CPP/QPP) and Old Age Security (OAS)[2]

- ☐ How many years have you worked in Canada?
- ☐ Do you know when you want to start receiving your government pensions?

Other pension income

- ☐ Do you have any Defined Benefit Pension Plans (DBPPs), annuities or other fixed income sources?

Insurance – **Include any coverage information you have.**

- ☐ Life insurance
- ☐ Health insurance
- ☐ Critical illness insurance

Want to plan ahead for your meeting?

Try out the **Budget calculator** on **mysunlife.ca** to determine how much income you'll need for the lifestyle you want.

Find the tool by signing in to your account and selecting **Manage plan ▸ Tools ▸ Tools & calculators ▸ Budget calculator**.

Are you ready?

Call **1-866-634-4840** to book an appointment with your Sun Life financial services consultant. Or book an appointment by scanning the QR code.

Sun Life

Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.

[1] Registered as a financial security advisor in the province of Quebec.
[2] Learn more about CPP/OAS at canada.ca/en/services/benefits/publicpensions.html or QPP at retraitequebec.gouv.qc.ca/en/Pages/accueil.aspx.

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