Your financial check-up

A self-guided review for your peak earning years.

This quick check-up will help you see where your finances stand today and spot any gaps worth a closer look.

There are no wrong answers. Tick the box for anything already in place, and write a next step wherever you'd like to take action.

Name

Date

What you'll do

Work through all three steps below.

Tick the box for anything already in place.

Write a next step for anything to revisit.

The steps

01. Ensure you have a stable foundation

02. Maximize your investment impact

03. Track and optimize your goals

Sun Life

Life's brighter under the sun

STEP 01.

Ensure you have a stable foundation

- [ ] **Establish a tracking system**

  Whether it's an app or a spreadsheet, set up a reliable way to track your income against your expenses.

- [ ] **Identify your fixed vs. variable expenses**

  Add up your non-negotiable monthly essentials: housing, utilities, groceries, transportation and minimum debt payments.

- [ ] **Build an emergency fund**

  Aim to set aside three to six months of expenses, so the unexpected doesn't derail your progress.

- [ ] **Review your insurance coverages**

  Confirm you have adequate life and disability coverage (especially if others depend on your income).

IN PLACE ____ /4 NEXT STEP ______________________________

STEP 02.

Maximize your investment impact

- [ ] **Review your asset allocation**

  Do your investments align with your current risk tolerance and timeline? With potentially 20+ years until retirement, there may be room to position for growth.

- [ ] **Pay yourself first**

  Set up automatic transfers into your investment accounts each payday or on a schedule that works for you.

- [ ] **Review your investment products**

  Are you using tax-free or tax-deferred accounts where your investments and dividends can compound untouched? A TFSA, for example, is a great way to build flexibility into your plan.

IN PLACE ____ /3 NEXT STEP ______________________________

STEP 03.

Track and optimize your goals

☐ **Put your goals in a planning tool**

Do you have a tool that helps you track progress toward both your short-term and long-term goals? Build a Sun Life One Plan to get a full picture of your assets, debts and goal trajectory. If you're off-track, review suggested strategies to optimize your plan.

IN PLACE ____ /1 NEXT STEP ______________________________

Score yourself!

Boxes you checked		**Your next steps**	
Stable foundation	____ **/4**	**01.**	______________________
Investment impact	____ **/3**	**02.**	______________________
Optimized goals	____ **/1**	**03.**	______________________
TOTAL IN PLACE	____ **/8**		

Anything you didn't check is simply an opportunity. Bring this worksheet to your next conversation to turn these notes into a financial roadmap.