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*Prepared for*

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*Fact Finder*

*Date Completed*

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# Personal Information Questionnaire

## Personal Information

First Name \_\_\_\_\_  
Last Name \_\_\_\_\_

Date of Birth \_\_\_\_\_  
Current Age \_\_\_\_\_  
  
Planned Retirement Age  
\_\_\_\_\_

Address \_\_\_\_\_  
City \_\_\_\_\_  
Province \_\_\_\_\_ Postal \_\_\_\_\_

Email \_\_\_\_\_  
Home Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Home/Office Fax \_\_\_\_\_

Occupation \_\_\_\_\_  
Employer \_\_\_\_\_  
Annual Income \_\_\_\_\_  
Pension YES NO  
How long would you continue to be paid in the event  
of an accident or sickness? \_\_\_\_\_ days

## Partner Information

Married/Common-law  Single  Separated  Divorced

First Name \_\_\_\_\_  
Last Name \_\_\_\_\_

Date of Birth \_\_\_\_\_  
Current Age \_\_\_\_\_  
  
Planned Retirement Age  
\_\_\_\_\_

Address \_\_\_\_\_  
City \_\_\_\_\_  
Province \_\_\_\_\_ Postal \_\_\_\_\_

Email \_\_\_\_\_  
Home Phone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Home/Office Fax \_\_\_\_\_

Occupation \_\_\_\_\_  
Employer \_\_\_\_\_  
Annual Income \_\_\_\_\_  
Pension YES NO  
How long would you continue to be paid in the event  
of an accident or sickness? \_\_\_\_\_ days

Country of Birth \_\_\_\_\_

Do you have Dual Citizenship?    YES    NO

Have you lived outside of Canada for one year or more?

Country \_\_\_\_\_    Years \_\_\_\_\_

Country \_\_\_\_\_    Years \_\_\_\_\_

Country of Birth \_\_\_\_\_

Do you have Dual Citizenship?    YES    NO

Have you lived outside of Canada for one year or more?

Country \_\_\_\_\_    Years \_\_\_\_\_

Country \_\_\_\_\_    Years \_\_\_\_\_

Do you smoke?    YES    NO

Do you smoke?    YES    NO

**Dependants (including elderly parents)**

Name	Age	Lives with you	Parent	Grandchild	Child	From a previous relationship	Child support payments
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Home Details**

Purchase Date \_\_\_\_\_

Purchase Price \_\_\_\_\_

Current Value \_\_\_\_\_

Original Mortgage \_\_\_\_\_

Original Term \_\_\_\_\_

Mortgage renewal date \_\_\_\_\_

Mortgage balance \_\_\_\_\_

**Buying a new home?**

Price that you are considering \_\_\_\_\_

Deposit saved \_\_\_\_\_

Mortgage required \_\_\_\_\_

Repayment term \_\_\_\_\_

Are you pre-approved?    YES    NO

Mortgage Insurance :     Creditor Policy     Personal Policy     No Insurance

## Net Worth

Assets	Estimated Value			
House	\$			
Other Fixed Assets	\$			
Cash & Bank Accounts	\$			
Registered Investments	\$			
Pension Plans	\$			
Non-registered Investments	\$			
Other	\$			
<b>TOTAL ASSETS</b>	<b>\$</b>			
Liabilities	Principal	Interest	Term	Payment
Mortgage	\$	%		\$
Loan 1	\$	%		\$
Loan 2	\$	%		\$
Line of Credit 1	\$	%		\$
Line of Credit 2	\$	%		\$
Credit Card 1	\$	%		\$
Credit Card 2	\$	%		\$
Other	\$	%		\$
Other	\$	%		\$
<b>TOTAL LIABILITIES</b>	<b>\$</b>	<b>TOTAL PAYMENTS</b>		<b>\$</b>

RRSP Contribution Limit	Client \$ _____	Partner \$ _____
Do you have a will?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is your will current?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you selected a guardian for your children?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you completed a Power of Attorney?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

	Personal Information	Partner Information
Life Insurance	Owner _____ Life Insured _____ Beneficiary _____ Amount _____ Type of policy _____ Carrier _____	Owner _____ Life Insured _____ Beneficiary _____ Amount _____ Type of policy _____ Carrier _____
Disability Insurance	Owner _____ Life Insured _____ Beneficiary _____ Amount _____ Type of policy _____ Carrier _____	Owner _____ Life Insured _____ Beneficiary _____ Amount _____ Type of policy _____ Carrier _____
Critical Illness Insurance	Owner _____ Life Insured _____ Beneficiary _____ Amount _____ Type of policy _____ Carrier _____	Owner _____ Life Insured _____ Beneficiary _____ Amount _____ Type of policy _____ Carrier _____
Long Term Care Insurance	Owner _____ Life Insured _____ Beneficiary _____ Amount _____ Type of policy _____ Carrier _____	Owner _____ Life Insured _____ Beneficiary _____ Amount _____ Type of policy _____ Carrier _____
Group Benefits	Owner _____ Life Insured _____ Beneficiary _____ Amount _____ Type of policy _____ Carrier _____	Owner _____ Life Insured _____ Beneficiary _____ Amount _____ Type of policy _____ Carrier _____

<b>What are your investment objectives?</b>		
<input type="checkbox"/> Maximize RRSPs	<input type="checkbox"/> Have a Financial Reserve	<input type="checkbox"/> Savings for House Down-Payment
<input type="checkbox"/> Learn to Invest	<input type="checkbox"/> Pay Down Mortgage	<input type="checkbox"/> Assure My Family's Income
<input type="checkbox"/> Emergency	<input type="checkbox"/> Insure My Mortgage	<input type="checkbox"/> Savings for Vehicles / Other
<input type="checkbox"/> Travel and Vacation	<input type="checkbox"/> Beat the Cost of Living	<input type="checkbox"/> Preserving Estate for Heirs
<input type="checkbox"/> Retire Early	<input type="checkbox"/> Have a Business Reserve	<input type="checkbox"/> Buy a Second Home or Cottage
<input type="checkbox"/> Retire Comfortably	<input type="checkbox"/> Insure my business	<input type="checkbox"/> Review My Will and Estate
<input type="checkbox"/> Other	<input type="checkbox"/> Reduce Income Tax	<input type="checkbox"/> Learn How to Manage My Money

<b>What are your investment fears?</b>			
Living with Debt . . . . .	<input type="checkbox"/>	Dying with Debt . . . . .	<input type="checkbox"/>
Running out of money in retirement	<input type="checkbox"/>	Not being able to save enough money	<input type="checkbox"/>
What would happen if I die young	<input type="checkbox"/>	What would happen if I was sick . . . .	<input type="checkbox"/>
Being dependant on my children . . . .	<input type="checkbox"/>	What would happen if I was injured . .	<input type="checkbox"/>
Elderly parents being dependant on me	<input type="checkbox"/>	Other:	<input type="checkbox"/>

<b>Are there any areas that you would be adverse to or uncomfortable investing in?</b>

# Your Investment Profile

Many people are uncertain about the level of volatility they can or should tolerate in their investments. The information gathered here will help you, and us, determine your risk tolerance. When answering the following questions, have your specific investment objective in mind as this will impact your time horizon and the types of securities that are appropriate for this investment.

The answer to each question is assigned a score. Please enter the scores for each question in the score sheet. Your total score is used to help determine the asset allocation profile that best meets your long term financial needs.

Risk Points	#1. What is your investment Time Horizon?	
8	<input type="checkbox"/>	More than 20 Years
6	<input type="checkbox"/>	More than 10 Years
4	<input type="checkbox"/>	Five to 10 Years
2	<input type="checkbox"/>	Three to Five Years
0	<input type="checkbox"/>	Less than Two Years

Risk Points	#2. Which of the following best describes your approach to investing	
0	<input type="checkbox"/>	I require steady monthly income ( <i>If you select A, please skip to question 4</i> )
2	<input type="checkbox"/>	I want to preserve my capital
4	<input type="checkbox"/>	I want some growth, but primarily I don't want to lose money
6	<input type="checkbox"/>	I expect my money to grow over the long term
8	<input type="checkbox"/>	I want maximum growth

Risk Points	#3. What portion of your total <u>long term</u> investments will this represent?	
0	<input type="checkbox"/>	More than 75%
4	<input type="checkbox"/>	50% to 75%
6	<input type="checkbox"/>	25% to 49%
10	<input type="checkbox"/>	Less than 25%

Risk Points	#4. What is your age?	
10	<input type="checkbox"/>	Under 40
8	<input type="checkbox"/>	40 to 44
6	<input type="checkbox"/>	45 to 49
4	<input type="checkbox"/>	50 to 60
2	<input type="checkbox"/>	Over 60

<i>Risk Points</i>	<b>#5. Which of the following best describes your attitude towards risk?</b>	
0	<input type="checkbox"/>	I want my investment to be secure because I need steady monthly income
2	<input type="checkbox"/>	I am a conservative investor, with a low tolerance for risk
4	<input type="checkbox"/>	I am willing to accept some small losses (2% to 5% a year) in order to make money over time
6	<input type="checkbox"/>	I can accept some larger losses (5% to 10% a year) as a trade-off for larger potential gains
8	<input type="checkbox"/>	I have a high tolerance for risk and a long-term horizon; I can accept losses above 10% a year

<i>Risk Points</i>	<b>#6. Suppose, over a two- to three-year period, your portfolio lost 10% of its initial value. Would you:</b>	
2	<input type="checkbox"/>	Sell all the investment and reinvest more conservatively
4	<input type="checkbox"/>	Sell the majority of the investment, moving it to a more conservative investment, and allow the remainder to regain its value
6	<input type="checkbox"/>	Do nothing, realizing that the investment will rebound with the markets
8	<input type="checkbox"/>	Add to the investment, in order to take advantage of lower prices

<i>Risk Points</i>	<b>#7. How much of your investment do you expect to redeem over time?</b>	
8	<input type="checkbox"/>	None, I'm investing for the long term
6	<input type="checkbox"/>	Up to 25%, I'm investing with a specific goal in mind, like a down payment for a house
4	<input type="checkbox"/>	About half, I'm investing for many reasons and may need access to my money
0	<input type="checkbox"/>	All of it, I expect to liquidate this investment in the near term for income

<i>Risk Points</i>	<b>#8. How often do you review your investments?</b>	
8	<input type="checkbox"/>	Seldom, I want to focus on other things
6	<input type="checkbox"/>	Once a year, when I meet with my advisor to review my financial plan
4	<input type="checkbox"/>	Once a quarter, because I like to keep on top of things
0	<input type="checkbox"/>	Monthly or weekly, because I enjoy keeping track of my investments



Risk Points	#9. What is your personal annual income?	
2	<input type="checkbox"/>	Under \$50,000
4	<input type="checkbox"/>	\$50,000 to \$75,000
6	<input type="checkbox"/>	\$75,001 to \$100,000
8	<input type="checkbox"/>	\$100,001 to \$200,000
10	<input type="checkbox"/>	Over \$200,000

Risk Points	#10. What is your primary source of income?	
10	<input type="checkbox"/>	Employment
5	<input type="checkbox"/>	Pension
2	<input type="checkbox"/>	RSPs or other investments

Question Number	1	2	3	4	5	6	7	8	9	10	Total Score
Risk Points											


**Risk Score    Sample Portfolio**


10-20	<p>Your responses indicate that you are looking for minimal volatility from your investment while still generating some return. You want this money to be easily accessible and you cannot lose any of your investment. Given your goals and objectives, you would probably want a portfolio primarily in bonds or high interest money market funds.</p>	<p><b>100% Fixed Income</b></p>
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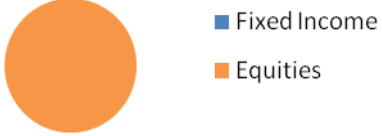
20 -30	<p>Your responses indicate that as an income-oriented investor, your primary investment objective is to provide a source of steady monthly income. You are not concerned with capital appreciation; however, liquidity is an important factor to you at this time. You want to achieve this goal over a medium-term time horizon. you are willing to accept a low to moderate level of risk because you require steady monthly income. You are most comfortable investing in a portfolio with minimal ups and downs. Your investing strategy today should recognize the importance of income over the long term. Your desire is for steady and constant returns from year-to-year rather than fluctuating between high returns one year and low returns the next. Given your goals and objectives, the most suitable investment portfolio would have a significantly higher percentage of bonds than equity stocks.</p>	<p><b>25% Equities, 75% Fixed Income</b></p>
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30-49	<p>Your responses indicate that as a conservative investor, your primary investment objective is to provide a balance between the stability of fixed income and a moderate degree of long-term capital appreciation. You want to achieve this goal over a short- to medium-term time horizon. Liquidity may be an important factor to you at this time. You current need for income from your investments is growing, and this need is likely to become greater</p>	<p><b>40% Equities, 60% Fixed Income</b></p>
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over your present investment horizon The portfolio is constructed to provide steady long-term returns with lower risk by investing primarily in a diversified mix of bonds, income and equity mutual funds. The Portfolio invests in a combination of mutual funds that provide exposure to Canadian and foreign markets. Your investing strategy today should recognize the importance of capital preservation and the probability that your need for income from investments will become greater in the latter half of your investment horizon. Your desire is for steady and constant returns from year-to-year rather than fluctuating between high returns one year and low returns the next. Given your goals and objectives, the most suitable investment portfolio would have a slightly higher percentage of bonds than equity stocks.

<p>50-69</p>	<p>Your responses indicate that as a moderately aggressive investor, your primary investment objective is to provide a balance between the long-term capital appreciation of equities and the stability of fixed-income securities. You want to achieve this goal over a medium to long-term time horizon. Liquidity is not an important factor to you at this time although your need for income will grow over the course of your investment horizon You are willing to accept a medium level of risk. You are most comfortable investing in a portfolio with a moderate amount of ups and downs and are willing to accept the occasional small annual decline in value, as long as your investments grow over time. The portfolio is constructed to provide long-term returns with a moderate level of risk by investing primarily in a diverse mix of equity mutual funds, plus a fixed-income component for stability. The Portfolio invests in a combination of mutual funds that provide exposure to Canadian and foreign markets. Your investing strategy today should recognize the probability that your need for income from investments will become greater in the latter half of your investment horizon. Given your goals and objectives, the most suitable investment portfolio for you would have a slightly higher percentage of equity stocks than bonds.</p>	<p><b>60% Equities, 40% Fixed Income</b></p>  <ul style="list-style-type: none"> <li>■ Fixed Income</li> <li>■ Equities</li> </ul>
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<p>70-79</p>	<p>Your responses indicate that as a moderately aggressive investor, your primary investment objective is to provide long-term growth through the capital appreciation of equities. You want to achieve this goal over a medium- to long-term time horizon. You have no current need for income from your investments, and this isn't likely to change over your present investment horizon. You are willing to accept a moderate level of risk in pursuit of higher returns. You are also willing to accept larger losses, as a trade-off for larger investment gains over the long term. The portfolio's focus is to provide long-term returns with a higher level of risk by investing primarily in a diverse mix of equity mutual funds. There is also a small fixed income portion, which will add stability to the portfolio. Negative returns over a short time frame would position you to take advantage of price declines and won't cause you to alter your investment strategy in a way that might jeopardize achieving your long term-goals. You have the time to be both aggressive and disciplined. Given your goals and objectives, the most suitable investment portfolio</p>	<p><b>80% Equities, 20% Fixed Income</b></p>  <ul style="list-style-type: none"> <li>■ Fixed Income</li> <li>■ Equities</li> </ul>
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80 or above	<p>Your responses indicate that as an aggressive investor, your primary investment objective is to provide long-term growth through the capital appreciation of equities. You want to achieve this goal over a long-term time horizon. Liquidity is not an important factor to you at this time. You are willing to accept a moderate to higher level of risk in pursuit of higher returns. You are also willing to accept larger losses, as a trade-off for larger investment gains over the long term. The Portfolio's focus on equities may produce above-average volatility, but it will also provide the greatest potential for long-term capital appreciation. Negative returns over a short time frame would position you to take advantage of price declines and won't cause you to alter your investment strategy in a way that might jeopardize achieving your long term-goals. You have the time and resources to act aggressively, and have no need for income from your investments over your present time horizon.</p>	<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p><b>100% Equities,</b></p>  </div>
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I have read the above description of the sample portfolio that is consistent with my risk score, and agree that it is a good representation of my risk tolerance and goals.

\_\_\_\_\_  
Client Initials

I have read the above description of the sample portfolio that is consistent with my risk score, and agree that a different sample portfolio is more in line with my risk tolerance and goals. I believe that the \_\_\_\_\_ sample portfolio is a better representation of my risk tolerance and goals than the \_\_\_\_\_ sample portfolio.

\_\_\_\_\_  
Client Initials

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

## Notes to File

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