



ScotiaMcLeod Retirement Planning Workbook



The ScotiaMcLeod Retirement Planning Workbook

Family Information

Family Address:

.....

CITY

POSTAL CODE

Phone:

.....

HOME

WORK(CLIENT)

WORK(SPOUSE)

Client

Spouse

Name:

.....

Date of Birth:

.....

Retirement

Client

Spouse

Desired Age/Year?

.....

Desired Annual

After Tax Income:

.....

Current Income

Client

Spouse

Annual Salary:

.....

Annual Salary increase:

..... %

Government Benefits

		Client	Spouse
CPP	Age to begin (60-70):	.....	.....
	Eligibility (0-100%):%%
OAS	Eligibility (0-100%):%%

Defined Benefit Pension

		Client	Spouse
Receive Benefits At:	Retirement <input type="checkbox"/> or Age:.....	Retirement <input type="checkbox"/> or Age:	Retirement <input type="checkbox"/> or Age:
Estimated Monthly Pension Amount or Details of Pension Formula:	.....	.....	.....
Indexed to Inflation:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Integrated with CPP:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Defined Contribution Pension

		Client	Spouse
Current Value:	.....	.....	.....
Frequency of Contribution:	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually
Contribution Amount (\$ value or % of Salary):	.....	.....	.....

Previous Year RRSP information:

	Client	Spouse
Previous Year Salary:
Previous Year Pension Adjustment:
Unused RRSP room:

RRSP

	Client	Spouse
Current Value:	.....	.....
Frequency of Contributions:	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually
Contributions:	\$ or % of salary <input type="checkbox"/> MAXIMIZING	\$ or % of salary <input type="checkbox"/> MAXIMIZING

Spousal RRSP

	Client	Spouse
Current Value:	.....	.....
Frequency of Contributions:	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually
Contributions:	\$ or % of salary <input type="checkbox"/> MAXIMIZING	\$ or % of salary <input type="checkbox"/> MAXIMIZING

Non-Registered

	Client	Spouse
Current Value:	.....	.....
Frequency of Contributions:	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually	<input type="checkbox"/> Monthly <input type="checkbox"/> Annually
Contributions:	\$ or % of salary	\$ or % of salary

LIRA

	Client	Spouse
Current Value:	.....	.....
Convert to LIF/LRIF:	<input type="checkbox"/> At Retirement <input type="checkbox"/> At Age 69	<input type="checkbox"/> At Retirement <input type="checkbox"/> At Age 69
Convert to Annuity (maximum Age 80 for a LIF):	Age:	Age: