
 *in sync*

Client workbook

It's not paperwork – **It's your future**

in sync is a planning tool that will help you and your advisor work together to reach your personal financial goals.

Don't think of this workbook as "paperwork." It's about your future. By filling out this workbook completely, accurately and honestly, you'll give your advisor what he or she needs to make you feel secure and comfortable about your finances.

The information in this workbook will be used to help your advisor:

- **Assess** the level of investment risk that is right for you
- **Map** your financial relationships with family members, providing a more complete picture of your financial situation now and into the future
- Understand your needs and illustrate your goals
- Build, analyze and compare investment **portfolios** to find the right one for you
- **Plan** your retirement by creating a roadmap that takes into account your goals along the way

The information you provide will be used by your advisor to develop your personal financial plan.

Whether you're planning for retirement, saving for your children's education, reviewing your investments, trying to reduce your taxes or just looking for financial clarity, the process starts here.

Personal information

Just to make sure all your documentation is correct and up to date, use this section to verify your personal information (and your spouse's if applicable).

Client	<input type="checkbox"/> Married/Common law <input type="checkbox"/> Single	Spouse
Title	_____	_____
First name	_____	_____
Last name	_____	_____
Date of birth	_____ / _____ / _____ mm dd yy	_____ / _____ / _____ mm dd yy
Gender[†]	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Province	_____	_____
E-mail	_____	_____

[†]This information is required to help determine your **planning horizon**¹.

¹This is the age to which you're planning for your assets to last. Statistics Canada has found that a man retiring at age 65 will probably live to age 81, with a 10% chance of living beyond age 91. A woman retiring at age 65 has a life expectancy of 85 years, with a 10% chance of living beyond age 95.

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Assess: Your risk tolerance questionnaire

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 your advisor determine your risk tolerance. Your advisor can then decide if there's a conflict between the asset allocation you need and the asset allocation you can comfortably accept, given your ability to tolerate investment volatility. 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.

Do you need all of your invested money back in the next year or two?

- Yes No (if yes, please consult with your financial advisor regarding your immediate options)
-

Personal situation

1. How many years do you expect to maintain at least your current income level?

- 5 years or less 5 to 10 years 10 years or more

2. Your financial stability is important when determining how much risk you can tolerate in your investments. Please indicate your current financial situation:

- Very secure Relatively secure Secure Somewhat secure Not secure

3. Your age is:

- Under 30 30 to 42 43 to 54 55 to 64 Over 64
-

Financial goals

4. When investing, you may choose investments that provide a regular stream of income and/or investments that offer the potential for growth. Currently you need this investment to:

- Not decrease from your initial investment
 Provide a stream of income
 Provide a mix of income and growth
 Grow, since income is not important to you at this time
 Grow as much as possible

5. How many years will you keep this investment before you need to make withdrawals from the original amount?

- 3 years or less
 3 to 8 years
 8 to 12 years
 12 years or more
-

Risk tolerance

6. When evaluating the performance of your investments, you review your holdings:

- Frequently (at least quarterly) and sell investments that performed poorly since your last review
 Annually and sell investments that performed poorly since your last review
 At least annually to assess performance and change your portfolio only if investments have performed poorly for a long time and you do not expect them to recover their value
 Infrequently or never
-

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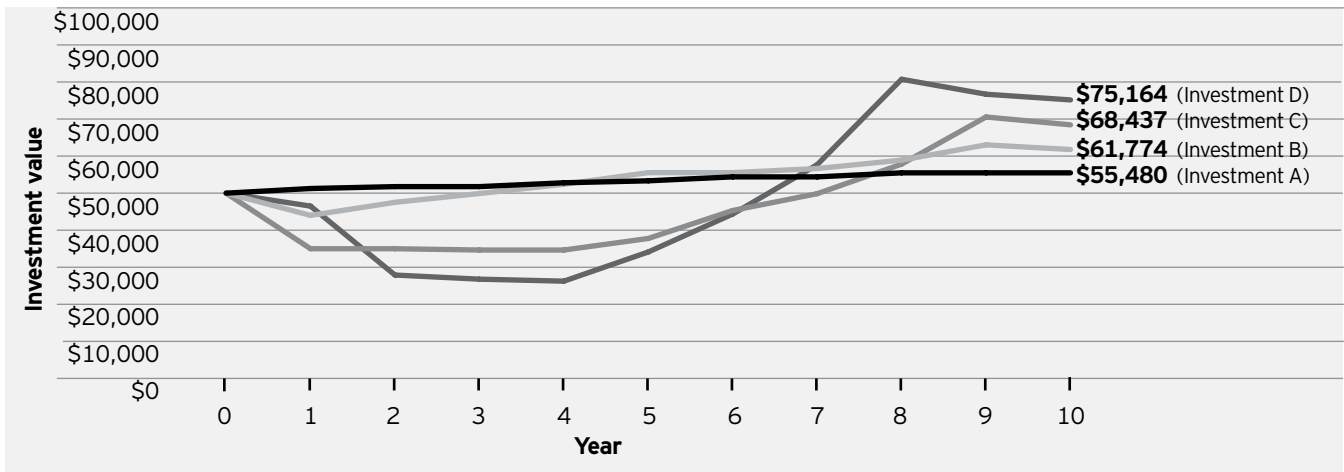
7. Which normal investment return best represents what you are prepared to accept over a one-year time frame given the potential loss that you may experience once in every 20 years?

	Normal return – over one year	Loss – once in 20 years
<input type="checkbox"/>	6.2%	-6.1%
<input type="checkbox"/>	7.8%	-10.6%
<input type="checkbox"/>	9.3%	-15.7%
<input type="checkbox"/>	10.2%	-18.7%
<input type="checkbox"/>	11.0%	-21.0%

8. Last year, you purchased units in a mutual fund. Since then, it has lost 15% of its value, which is consistent with the performance of similar funds. What is your reaction?

- I would sell my units
- I would keep my units
- I would buy more units

9. With an original investment of \$50,000, which hypothetical return history best represents the ideal performance for your portfolio over a 10-year period?



- Investment A
- Investment B
- Investment C
- Investment D

10. Which statement best applies to you?

- I must achieve my financial goal by my target date
- I would like to come close to achieving my financial goal by my target date
- I have the flexibility to move the target date further into the future if my investment value is below my goal
- I re-evaluate my financial goal and my target date regularly and have the flexibility to adjust either to align them with the performance of my investments

11. Which statement best describes your preferred approach to investing?

- I would rather accept a lower rate of return to avoid fluctuations in the value of my account
- I am willing to accept day-to-day fluctuations associated with an investment in the stock market for the potential to earn a higher return
- I would like to achieve above-average returns on my investment, and I am willing to accept some fluctuations in the value of my investment
- I don't have a preferred approach

Map: Your family map

The information gathered here will help you discover and document your responsibilities, relationships and financial interdependencies with family members. By cataloguing life events for your extended family, you'll be in a position to understand your own situation more completely.

Create family map

Map title _____

First name _____

Last name _____

Date of birth _____ / _____ / _____
mm dd yy

Gender Male Female

Age at retirement _____

Age at planning horizon _____

Notes/next steps:

Family members

Events in the lives of your family members can significantly affect your financial plan. Please use this section to enter the information of any immediate or extended family members with whom you have financial ties.

Marital status Married/Common law Single

	Client	Spouse
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
First name		
Last name		
Date of birth (mm/dd/yy)		
Expected age at retirement		
Planning horizon		
Life events		
Event name		
Expected year for event to occur		
Value of event	\$ <input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$ <input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name		
Expected year for event to occur		
Value of event	\$ <input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$ <input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name		
Expected year for event to occur		
Value of event	\$ <input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$ <input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name		
Expected year for event to occur		
Value of event	\$ <input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$ <input type="checkbox"/> Outflow <input type="checkbox"/> Inflow

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Life events

Keeping your family members in mind, record any life events that could have a positive or negative effect on your savings. Life events may be your own (for example, you decide to purchase a home or change careers) or they may be those of your family members (for example, your child attends post-secondary school or a relative passes away).

Estimate how old you will be when each event occurs and write this number in the **Expected age** field.

Finally, estimate the “value” of each event in terms of its impact on your savings. Incoming funds are called an inflow; outgoing funds are called an outflow.

	Family member #1		Family member #2	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Male <input type="checkbox"/> Female	
First name				
Last name				
Date of birth (mm/dd/yy)				
Expected age at retirement				
Planning horizon				
Life events				
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow

Life events

continued

	Family member #3		Family member #4	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Male <input type="checkbox"/> Female	
First name				
Last name				
Date of birth (mm/dd/yy)				
Expected age at retirement				
Planning horizon				
Life events				
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow

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Life events

continued

	Family member #5		Family member #6	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female		<input type="checkbox"/> Male <input type="checkbox"/> Female	
First name				
Last name				
Date of birth (mm/dd/yy)				
Expected age at retirement				
Planning horizon				
Life events				
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow
Event name				
Expected year for event to occur				
Value of event	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow	\$	<input type="checkbox"/> Outflow <input type="checkbox"/> Inflow

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Plan: Your retirement plan

The information gathered here will be used to develop a complete savings plan for your retirement. You will be asked to enter information about your current status, pre-tax income and general retirement plans, as well as more specific information about your investments and retirement income goals.

Client	<input type="checkbox"/> Married/Common law	<input type="checkbox"/> Single	Spouse	
Annual pre-tax income	_____		_____	
Total annual pre-tax income	_____			
Age	_____		_____	
Retirement status	<input type="checkbox"/> Working	<input type="checkbox"/> Retired	<input type="checkbox"/> Working	<input type="checkbox"/> Retired
Planned retirement age	_____		_____	
Planning horizon	_____		_____	

Retirement goals

in sync helps you plan for as many as four different income phases during retirement. These different phases may reflect your different lifestyle choices during retirement.

When calculating your retirement income goal(s), be sure to keep this rule in mind: after retirement, most people need less money to maintain a comparable standard of living. If you're like most Canadians, you'll require 70%-80% of your current annual income to maintain your standard of living during retirement. But circumstances do vary – to be really useful, planning must reflect individual needs.

If your plan assumes that one spouse will live longer than the other, indicate the percentage or dollar amount of retirement income required for the surviving spouse under Survivor income need.

You have two options

Option 1: Single goal

Option 2: Multiple Goals

		Client's start age	Client's end age	Client's income	Spouse's income
Retirement (after-tax)					
\$ _____	Period 1*	_____	_____	_____	_____
	Period 2	_____	_____	_____	_____
Survivor income need	Period 3	_____	_____	_____	_____
_____ %	Period 4**	_____	_____	_____	_____
	Survivor income goal	_____	_____	_____	_____

*Where applicable, the first phase may be allocated to the period where one spouse is retired and the other is not.

**Where applicable, the last phase may be allocated to the period where one spouse is deceased and the other is not.

Other income sources

You may expect other sources of income in the future. Income sources can be annual or one time (such as sale of home, inheritance, rental income, etc.). List your annual or lump-sum income amounts here.

Owner (client or spouse)	Description	Amount	Start age*	End age**	Dollar terms	Growth ²	Taxable ³
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	Y N
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	Y N
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	Y N
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	Y N
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	Y N

*For each annual and lump sum income source you enter, you must specify a start age. The start age will determine when you will begin to receive this income source.

**For each annual income source you enter, in the end age column you must state the age when the income amount will stop.

² Enter the annual rate at which you expect this amount to increase.

³ Note: Leave this section blank for your advisor to fill out.

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Pension benefits

Some companies and many public service organizations provide defined benefit pensions for their employees. Please list your defined benefit pension(s) here.

Owner (client or spouse)	Employer name	Annual amount	Start age*	End age**	Dollar terms	Survivor benefit	Bridge benefit***	Start age
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	\$	
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	\$	
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	\$	
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	\$	
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	\$	
		\$			Today <input type="checkbox"/> Future <input type="checkbox"/>	%	\$	

*For each pension you enter, you must specify a start age. The start age will determine when you will begin to receive the pension income in the future.

**For each pension, you must state the age when the pension will stop.

***Bridge benefits end at age 65. For each bridge benefit you enter, you must specify a start age. The start age will determine when you will begin to receive the bridge benefit in the future.

Government benefits

If you're expecting to receive government benefits, check "Y" and *in sync* will estimate your benefits, which you can revise later. If you're not expecting to receive these benefits, check "N."

	Client	Spouse
Do you expect to receive:		
CPP/QPP	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Start age	_____	Start age _____
	(Must be between 60 and 70 years)	(Must be between 60 and 70 years)
OAS	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

Other significant expenses

in sync gives you a comprehensive retirement picture – it includes the ability to account for life's other expenses. If you have other plans for your investments, such as buying a cottage or paying for a child's education, itemize these expenses in this section. Remember to state whether it is your expense or your spouse's expense. You may enter other expenses as an annual expense or a one-time expense.

Owner (client or spouse)	Description	Amount	Start age*	End age**	Dollar terms	Growth
		\$ _____	_____	_____	Today <input type="checkbox"/> Future <input type="checkbox"/>	_____ %
		\$ _____	_____	_____	Today <input type="checkbox"/> Future <input type="checkbox"/>	_____ %
		\$ _____	_____	_____	Today <input type="checkbox"/> Future <input type="checkbox"/>	_____ %
		\$ _____	_____	_____	Today <input type="checkbox"/> Future <input type="checkbox"/>	_____ %
		\$ _____	_____	_____	Today <input type="checkbox"/> Future <input type="checkbox"/>	_____ %

*For each annual and lump-sum expense you enter, you must specify a start age. The start age will determine when you will begin to need this expense covered.

**For each annual expense amount you enter, in the end age column you must state the age when the expense amount will stop.

Registered investments

The information you provide in the investment sections may also be used by your advisor to create investment portfolios to compare and analyze as part of your financial plan. Enter all your registered investments here, including current investments, annual contributions, defined contribution pension plans and lump sums.

Owner (client or spouse)	Amount	Description	Start age*	End age**	Locked-in
	\$				Y N
	\$				Y N
	\$				Y N
	\$				Y N
	\$				Y N
	\$				Y N
	\$				Y N
	\$				Y N
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	\$				Y N
	\$				Y N

*For each annual contribution and lump-sum investment you enter, you must specify a start age. The start age will determine when you will begin the contributions for this investment.

**For each annual contribution, in the end age column you must state the age when the annual investment will stop.

Non-registered investments

Enter all your non-registered investments here, including current investments, annual contributions and lump sums.

Owner (client or spouse)	Amount	Description	Start age*	End age**	Book value
	\$				\$
	\$				\$
	\$				\$
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	\$				\$
	\$				\$

*For each annual contribution and lump-sum investment you enter, you must specify a start age. The start age will determine when you will begin the contributions for this investment.

**For each annual contribution, in the end age column you must state the age when the annual investment will stop.

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Tax-free savings account (TFSA) investments

Enter all your TFSA investments here, including current investments, annual contributions and lump sums.

Owner <small>(client or spouse)</small>	Amount	Description	Start age*	End age**
	\$			
	\$			
	\$			
	\$			
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	\$			
	\$			
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	\$			

*For each annual contribution and lump-sum investment you enter, you must specify a start age. The start age will determine when you will begin the contributions for this investment.
**For each annual contribution, in the end age column you must state the age when the annual investment will stop.

Thank you for taking the time to complete this workbook. Please give this to your financial advisor to complete.



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