MoneyWorks

IS IT TIME TO SEE A FINANCIAL ADVISOR?

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► PERSONAL QUESTIONNAIRE

Simple, convenient and hassle-free, we have solutions that work for you.

- expertise in investments, financial planning and insurance
  - licensed Certified Financial Planner, CFP
  - Certified Professional Consultant on Aging, CPCA
  - Chartered Life Underwriter, CLU
  - Certified Health Insurance Specialist, CHS
- licensed to sell mutual funds and segregated funds
- life, disability, critical illness, and long term care insurance
- group benefit plans
- committed to ongoing education to provide better service to clients

Four reasons to work with a financial advisor

1 You don't feel comfortable putting together a plan.

You may not have the time, interest or knowledge to create a financial plan. For example, you may not know how to best plan for your retirement or how to improve your tax situation. Financial advisors can help you look at the big picture and put your finances in order.

2 You need help understanding and choosing investments.

How do you choose investments that will help you reach your financial goals? A financial advisor can help you develop an investment strategy to fit your goals and your comfort level with risk.

3 You need help to ensure you and your family are adequately protected in the event of your death or disability.

Life insurance, disability insurance, critical illness insurance, mortgage insurance, long term care insurance…a financial advisor can help you understand what is available and help you set in place the protection you need.

4 Your life has changed and you don't know how to change your plan.

Consider how a life change affects your plan. You might get a pay raise and need to update your plan to decide what to do with the extra money. Will you save it, spend it or pay down debt? How will your financial goals change if you get married, start a family, get divorced or approach retirement?

A financial advisor will help you adjust your plan as your life changes and will also help you set priorities from among your various life goals.

Please fill out the questionnaire on the reverse side.

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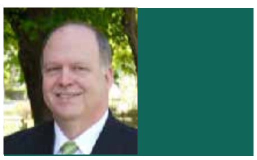

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PERSONAL CLIENT QUESTIONNAIRE

Spend a few minutes answering the following questions and you will have a good idea whether you should consider meeting with one of our financial advisors.

	YES	NO	UNSURE
I have clear financial goals and I am making good progress towards them.	☐	☐	☐
I would be happy saving in the next 5 years what I saved in the last 5 years.	☐	☐	☐
I feel my investments are generating income at a satisfactory level.	☐	☐	☐
I am taking advantage of as many tax breaks as possible.	☐	☐	☐
I know what is and is not provided under the group benefit plan and pension from my employer.	☐	☐	☐
Given recent significant changes in my life, I am confident my financial plans are suitable.	☐	☐	☐
I know where my family income will come from if I am injured or disabled.	☐	☐	☐
I know how much money I will need when I retire and I am on track to meet that goal.	☐	☐	☐
I am confident with the plan I have in place to protect my family, if I die today.	☐	☐	☐
My Will and Power of Attorney are up to date and my estate plan is in good order.	☐	☐	☐

If you answered **NO** or **UNSURE** to even one question, you would be wise to meet with one of our financial advisors. We help make your money work for you.