

PERSONAL FINANCIAL QUESTIONNAIRE & ENGAGEMENT AGREEMENT

Client Name(s): _____

Date: _____

Advisor: _____

RAYMOND JAMES®

*This Engagement Agreement and Disclosure is prepared to provide you with a better understanding of the financial planning process and our respective responsibilities in that process. **The financial planners in the Retirement & Financial Planning (R&FP) team are all CERTIFIED FINANCIAL PLANNER® professionals, FPSC Level 1® Certificants, or Financial Planners (F.Pl.) in good standing with the Financial Planning Standards Council (FPSC) or Institut québécois de planification financière (IQPF). For the purposes of this engagement, a CFP Professional® or F.Pl. professional will provide specific financial planning analysis and recommendations.***

Services Provided and Terms:

The financial planning process typically involves defining the client-advisor/planner engagement, gathering information, analyzing and evaluating your situation, producing and implementing solutions and reviewing regularly to ensure that you are on track.

The financial planning process is an ongoing process that requires review and monitoring to ensure that strategies remain consistent with your goals, needs and priorities. It should also be understood that writing and presenting the financial plan is only half the process. The R&FP team will prepare the selected components with the understanding that you and your financial advisor will review the plan, develop an action plan and execute recommendations as you and your advisor consider appropriate.

Core components (check all that apply):

- | | | |
|--|--|---|
| <input type="checkbox"/> Retirement | <input type="checkbox"/> Estate Planning | <input type="checkbox"/> Tax planning (as applicable) |
| <input type="checkbox"/> Debt and cash flow management | <input type="checkbox"/> Risk management (Insurance) | |

Secondary components (check all that apply):

- | | | |
|---|---|---|
| <input type="checkbox"/> Pension Evaluation | <input type="checkbox"/> Education Planning (RESP, LLP) | <input type="checkbox"/> Employment severance planning |
| <input type="checkbox"/> Employment benefit evaluation | <input type="checkbox"/> Disability planning (RDSP) | <input type="checkbox"/> Income splitting opportunities |
| <input type="checkbox"/> Preliminary corporate planning | <input type="checkbox"/> Living benefits assessment (LTC, CI) | <input type="checkbox"/> Divorce/Separation planning |
| <input type="checkbox"/> Other/Notes (please specify): | | |

Responsibilities:

The success of developing a financial plan depends on each of us fulfilling our responsibilities to the process.

- Your responsibilities include providing the necessary, complete and accurate information and making your advisor aware of any personal or financial changes in the future that may affect the plan.
- Our responsibilities include preparing the financial plan and making recommendations that are consistent with your goals, needs and priorities.

Compensation & Conflicts of Interest:

We do not charge you directly for any services related to the creation and recommendation of the financial plan. This is a complimentary service provided to our valued Raymond James Ltd. clients. The R&FP team members are compensated with a salary and do not receive commissions or incentive payments through the sale of financial products and/or securities. If, as a result of our analysis, you choose to implement any of the recommended savings or insurance solutions, your advisor will provide full disclosure of all compensation prior to any purchase and subsequent payment. In addition, we are required to bring to your attention any conflicts of interest that may exist relating to the recommendations and implementation of your financial plan. The financial planners are bound by FPSC/IQPF practice standards to place the client's interests ahead of their own and any other interests. They are required to notify you in writing if there is an existing conflict of interest or if one arises during the period of their engagement. More information in general about conflicts of interest at Raymond James Ltd. and how they are managed can be found in our Conflicts of Interest Disclosure Statement.

Assumptions:

In developing a financial plan it will be necessary to make numerous assumptions including, but not limited to, such things as the rate of return of various asset classes, the ultimate course of inflation and future income tax. Any key assumptions made in developing your financial plan will be disclosed to you as part of the plan. The rate of return assumptions used in the building of your plan may be taken from one of a variety of sources including but not limited to: Morningstar Canada, FPSC, and IQPF.

Confidentiality:

In developing your financial plan, it will be necessary to collect personal and financial information. We collect this information directly from you or your advisor, or with your consent, from third parties. We may use information related to your investment and other accounts at Raymond James Ltd. or our affiliates as reasonably necessary for the purposes of this financial planning engagement. The accuracy of that information is important and a vital part of providing recommendations that are appropriate for your individual circumstances. Any information that we collect about you, personal or financial, will be held in the strictest of confidence, will be used in accordance with your agreements with us and our privacy policy, and will not be disclosed to any third

party without your prior consent, unless required by law or where there is a professional right or duty to disclose the information. In keeping with our compliance and regulatory policies, client files are subject to review by Raymond James Ltd.'s supervisory and compliance departments.

In accordance with the *Personal Information and Electronic Documents Act* (PIPEDA) and other applicable privacy legislation, you consent to the collection, use and disclosure of your personal information as described above and you authorize us to maintain that information in our files.

Review and Monitoring:

The R&FP team may review your financial plan at your request or at the request of your advisor, to ensure the recommendations remain consistent with your goals, needs and priorities. It is acknowledged by you that due to changing personal, financial and economic conditions that it is impossible for us to predict where you will be financially in the future. It is for this reason that any financial forecasts and/or projections provided to you are for illustration purposes only and cannot be guaranteed.

Complaints:

In the event that you have a complaint concerning our team and our services that we cannot resolve, you acknowledge that there are numerous options available to you and we agree to make you aware of the appropriate organizations and process necessary to reach a resolution.

Acknowledgements:

You understand that preparing a financial plan is a complex time consuming endeavor, requiring accurate information and effective communication to ensure proper advice relating to your goals, needs and priorities. We will not be responsible or liable for any direct or indirect loss or damage resulting from this engagement, including as a result of any incorrect or incomplete information you provide or authorize us to obtain, unless such loss or damage is attributable to our willful misconduct or gross negligence. This limitation of liability will survive termination of this engagement.

You further understand that due to the numerous assumptions and complex relationships of the various components making up a financial plan, it is virtually impossible for us to accurately forecast or project your unique financial situation into the future. This limitation includes but is not limited to your retirement plan, insurance needs and situations relating to possible disabilities or illnesses. Furthermore, forecasting economic variables such as inflation, interest rates and the rate of return of asset classes as well as your future income tax rates are for illustration purposes only.

Signed at _____ **on this day** _____ **of** _____, **20** _____

Client: _____ **Co-client:** _____

Advisor: _____

Financial Planner /
FPSC Level 1 Certificant: _____

Please print this page, sign and submit with the full document.
E-signatures accepted.

Client

First Name	_____	Last Name	_____
Date of Birth	_____	Marital Status	_____
Citizenship(s)	<input type="checkbox"/> Canadian <input type="checkbox"/> U.S. <input type="checkbox"/> Other		_____
	If U.S./ other, number of years resident in Canada		_____
Occupation	_____	Employer / Company	_____
Planned Retirement Age	_____	Life Expectancy (default is 95)	_____

Co-client / Partner

First Name	_____	Last Name	_____
Date of Birth	_____	Marital Status	_____
Citizenship(s)	<input type="checkbox"/> Canadian <input type="checkbox"/> U.S. <input type="checkbox"/> Other		_____
	If U.S./ other, number of years resident in Canada		_____
Occupation	_____	Employer / Company	_____
Planned Retirement Age	_____	Life Expectancy (default is 95)	_____

Children / Grandchildren

Name	Relationship	Date of Birth	Parent	Citizenship(s)/Residency
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Incapacity Planning

Do you have any children or other dependents with special needs or disabilities?

Name	Relationship	Date of Birth	Parent/Caregiver	Citizenship(s)/Residency
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

If yes, do you have a plan in place to provide ongoing financial support for this person upon your demise?

Purpose of Your Plan

Financial Goals	Cost/Amount (today's dollars)	Time Frame/Year(s)
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

What questions would you like your financial plan to answer?

Topic	Details:
Retirement	_____
Estate Planning	_____
Tax planning	_____
Cash flow management	_____
Insurance	_____
Education Planning	_____
Corporate planning	_____
Other/Notes (please specify):	

Do you have a comparative scenario you would like included in the plan? For example: remain in the family home or downsize upon retirement, buy the condo in Florida or not to buy, retire at age 62 or 65?

Real Estate & Other Assets

Location	Type	Owner	Percentage of ownership	Year Purchased & ACB/Cost	Current Value
_____	_____	_____	_____ %	_____	_____
_____	_____	_____	_____ %	_____	_____
_____	_____	_____	_____ %	_____	_____
_____	_____	_____	_____ %	_____	_____
_____	_____	_____	_____ %	_____	_____
_____	_____	_____	_____ %	_____	_____
_____	_____	_____	_____ %	_____	_____

Liabilities

Debt Type <small>(specify if tied to an asset listed above)</small>	Owner	Current Balance	Interest Rate	Payment Amount	Payment Frequency
			%		
			%		
			%		
			%		
			%		

Registered Investments

Description / Location	Type	Owner	Beneficiary	Current Value	Annual Savings

Contribution room as of January 1st

RRSP Contribution Room	Client: _____	Co-Client / Partner: _____
TFSA Contribution Room	Client: _____	Co-Client / Partner: _____

Non-Registered Investments

Description / Location	Type	Owner	Cost/ACB	Current Value	Annual Savings

Current Income Sources *(before-tax)*

Client

Co-client / Partner

Salary	<hr/>	<hr/>
Self-Employment Income	<hr/>	<hr/>
Bonus	<hr/>	<hr/>
Commissions	<hr/>	<hr/>
Pension Income	<hr/>	<hr/>
CPP / QPP Current or expected income (\$ or %)	<hr/>	<hr/>
Expected age to start CPP	<hr/>	<hr/>
OAS	<hr/>	<hr/>
Rental Income	<hr/>	<hr/>
Rental Expenses excluding mortgage	<hr/>	<hr/>
Foreign Income (pension, social security)	<hr/>	<hr/>
Other Income (please specify)	<hr/>	<hr/>

Company Pensions

Defined Contribution

Client

Co-client / Partner

Current Value	<hr/>	<hr/>
Your Annual Contributions	<hr/>	<hr/>
Employer's Annual Contributions	<hr/>	<hr/>

Defined Benefit *(please provide statement)*

Client

Co-client / Partner

Lifetime Monthly Pension	<hr/>	<hr/>
Bridge Benefit	<hr/>	<hr/>
Beginning Age/Date	<hr/>	<hr/>
Indexed	<input type="checkbox"/> CPI <input type="checkbox"/> ____% <input type="checkbox"/> No	<input type="checkbox"/> CPI <input type="checkbox"/> ____% <input type="checkbox"/> No
Survivor Benefit %	____%	____%

Expenses

Amount

Current Annual Lifestyle Expenses <i>(excluding debt payments and taxes)</i>	<hr/>
Other Expenses (specify)	<hr/>
Retirement Spending Goal (today's dollars, after-tax)	<hr/>

Life & Health Insurance

Type	Insured	Insurance Amount	Annual Premium	Renewal Date	Beneficiary

Private Corporations

Name of Business		
Type of Company		
Client Ownership %	_____ %	_____ %
Co-client / Partner Ownership %	_____ %	_____ %
Other Ownership %	_____ %	_____ %
Estimated Fair Market Value (FMV)		
Adjusted Cost Base of Shares (ACB)		
Balance of Capital Dividend Account (CDA)		
Refundable Dividend Tax on Hand (RDTOH)		
Balance of General Rate Income Pool (GRIP)		
Corporate Preferred Shares? If yes, number of shares		
Per Share Paid Up Capital (PUC)		
Per Share Redemption Value		

Estate Documents

	Client	Co-client / Partner
Do you have a Will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, last updated	_____	_____
Do you have a Power of Attorney / Mandate?	<input type="checkbox"/> Property <input type="checkbox"/> Personal Care	<input type="checkbox"/> Property <input type="checkbox"/> Personal Care

Legacy Planning

Do you currently or would you like to support any charitable initiatives? Please provide a brief list of organizations you support or feel connected to:

Would you consider charitable giving as a component to your overall financial plan? ☐ Yes ☐ No

Additional Documents

Please provide copies of the following documents for our review:

- ☐ Most recent income tax return and Notice of Assessment
- ☐ Pension plan statements
- ☐ Life, disability, critical illness and long term care insurance policies (including employer-provided coverage)
- ☐ Current investment statements for all non-Raymond James assets
- ☐ Most recent mortgage/loan statements, including lines of credit information
- ☐ Current will and power of attorney
- ☐ Trust documents
- ☐ Other relevant documentation that relates to your financial situation

If you own an incorporated business, please also include the following:

- ☐ Most recent financial statements and tax returns
 - ☐ Copies of any partnership/shareholders agreements
 - ☐ Corporately-owned life, disability & critical illness insurance policies/statements
-

Other Financial Concerns / Comments: