

MoneyWorks



DO YOU NEED TO SEE A FINANCIAL ADVISOR?

► COMMERCIAL QUESTIONNAIRE



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

Four reasons to work with a financial advisor

- 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

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 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, disability, critical illness, mortgage, and 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.

When your life changes, consider how the 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 can help you adjust your plan as your life changes. They can also help you set priorities if you have goals that conflict.

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NOTES



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COMMERCIAL CLIENT QUESTIONNAIRE

Each person is unique and each situation different. If you spend a few minutes answering the following questions, you should have a good idea if you should consider meeting a financial planner.

I would be happy saving in the next 5 years what I saved in the last 5 years. **YES** **NO** **UNSURE**

I feel my investments are generating income at a satisfactory level. **YES** **NO** **UNSURE**

I am taking advantage of as many tax breaks as possible. **YES** **NO** **UNSURE**

I am taking advantage of group benefit programs as a tool to retain my valued employees. **YES** **NO** **UNSURE**

I am confident my business will survive if I become disabled. **YES** **NO** **UNSURE**

I know where my family income will come from if I am injured or disabled. **YES** **NO** **UNSURE**

I know how much money I will need when I retire and I am on track to meet that goal. **YES** **NO** **UNSURE**

I have a clear understanding of how I will liquidate or sell my business and provide for my retirement. **YES** **NO** **UNSURE**

If I die, I am confident with the plan I have in place to protect my business and family. **YES** **NO** **UNSURE**

My will and Power of Attorney is up to date and my estate plan is in good order. **YES** **NO** **UNSURE**

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.