

# Pre-meeting worksheet

Essentials • Lifestyle • Estate

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Like most Canadians, your goal is to have a financially healthy retirement. You don't want to worry about having just enough money to cover the essentials. You also want to be able to enjoy your retirement.

We focus so much on accumulating assets for income when we retire, but have you thought about how to invest those assets once you've retired? Did you know that, with the right asset mix, 60% of your retirement earnings can come from post-retirement returns on your investments?

As your advisor, I have the tools and expertise to show you what your retirement cash flow could look like in the future, and advise you on planning for a financially healthy retirement. This worksheet is designed to help you gather some preliminary information that can help you better plan your retirement. If you are not yet at the retirement stage of life, it is important that you provide estimates of what you expect your assets, sources of income and anticipated expenses will be upon retirement. This information will help provide me with a truly accurate picture of your projected retirement portfolio.

After we have gone through this worksheet together, I can use the **Russell Essentials • Lifestyle • Estate Retirement Tool** to help you better understand how to invest your assets in ways designed to assure that your essentials will definitely be covered, that you can enjoy your retirement lifestyle and that you can leave an estate, if you wish to do so.

## Your personal information:

Date: \_\_\_\_\_ Name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Are you already retired?  Yes  No If no, at what age do you plan to retire? \_\_\_\_\_

Are there any other important factors that may affect your retirement planning? \_\_\_\_\_

It is critical to identify all assets and sources of income that you expect will be available to you to meet your expenses during retirement. Completing the worksheet below will help you do this.

### Assets available to provide income during your retirement (use gross amounts available for investment)

STARTING ASSETS UPON RETIREMENT	REGISTERED	NON-REGISTERED
Employer defined contribution pension plan	\$	\$
Group RRSP	\$	\$
Deferred profit sharing plan	\$	\$
RRSP/RRIF	\$	\$
Locked-in retirement account	\$	\$
Non-registered account	\$	\$
Savings account	\$	\$
Chequing account	\$	\$
GICs/term deposits	\$	\$
Real estate*	\$	\$
Other tangible assets*	\$	\$
Other	\$	\$
<b>TOTAL</b>	<b>\$</b>	<b>\$</b>

\*If intended to be used to provide income during retirement

### Other sources of annual retirement income (use gross annual amounts available for investment)

OTHER INCOME SOURCES	
CPP/QPP*	\$
Old Age Security*	\$
Guaranteed Income Supplement/Allowance*	\$
Employer defined benefit pension plan	\$
Annuities	\$
Employment income	\$
Rental income	\$
Other income	\$
<b>TOTAL</b>	<b>\$</b>

\*For information about limits and calculations, please visit the Canada Revenue Agency at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca).

Province of residence? \_\_\_\_\_ Are you married?  Yes  No

Please note that this Tool is designed to help you, as an individual, plan for retirement. All amounts should be entered based on your individual assets, sources of income and anticipated expenses. If you are planning with a spouse, your spouse should complete his or her own worksheet.

Now that you've identified your potential sources of income, it is time to review your expenses. As you think about your estimated annual expenses, try to decide if you consider the expense to be an essential item or one that is more about maintaining your desired lifestyle. This will help us develop appropriate investment strategies as we plan for your financially healthy retirement.

**Anticipated annual expenses in retirement** (record anticipated amounts in after-tax dollars)

ANNUAL EXPENSES (AFTER-TAX DOLLARS)	ESSENTIALS	LIFESTYLE
Housing (include second residences if applicable)		
Mortgage/rent/condo fees	\$	\$
Property taxes & insurance	\$	\$
Utilities (hydro/phone/cable/heating, etc.)	\$	\$
Household improvements	\$	\$
Household maintenance	\$	\$
Transportation		
Vehicle purchase/payments	\$	\$
Auto insurance & taxes	\$	\$
Fuel & car maintenance	\$	\$
Public transportation	\$	\$
Travel	\$	\$
Food		
Groceries	\$	\$
Dining out	\$	\$
Insurance		
Health & dental insurance	\$	\$
Drugs & other medical supplies	\$	\$
Life insurance & other insurance	\$	\$
Long-term care insurance	\$	\$
Other potential expenses		
Clothing	\$	\$
Personal care products & services	\$	\$
Entertainment & recreation	\$	\$
Charitable donations	\$	\$
Outstanding loan/credit card payments	\$	\$
RRSP contributions	\$	\$
Other	\$	\$
<b>TOTAL</b>	<b>\$</b>	<b>\$</b>

## Essentials • Lifestyle • Estate

For most Canadians, investments generally need to cover three important areas through retirement:

**Essentials:** the basic necessities, such as groceries, housing, health care and taxes.

**Lifestyle:** those 'nice to have' things that make retirement more enjoyable such as dining out, travel or club memberships.

**Estate:** what you plan to leave others in the form of bequests to family members, friends or charities.

With the information you've provided, I can help you understand exactly how much you need to invest, and where you need to invest, as you plan for a financially healthy retirement.

### Russell is your expert in retirement

No matter what your present stage of life, the fundamentals of investing remain the same. Work with a professional investment advisor. Take advantage of insights into market performance. And diversify by asset classes, investment styles and investment managers in your efforts to reduce risk.

Since 1936, some of the world's largest and most sophisticated investors have trusted Russell's investment approach. Russell is dedicated to helping you prepare for a financially healthy retirement.

To find out more about the Russell Retirement Investment Solutions, please visit [www.myfinanciallyhealthyretirement.com](http://www.myfinanciallyhealthyretirement.com)

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Collie, Bob, and Matt Smith. "The 10/30/60 Rule: Where Do Defined Contribution (DC) Plan Benefits Come From? It's Not Where You Think." *Russell DC Insights*, January 2008.

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The information from this worksheet is used for the Retirement Tool and is designed to help your advisor work with you on how to plan for your retirement. You are under no obligation to accept the suggestions provided by the Tool.

Please be advised that the suggestions provided by the Tool are based on generally accepted investment principles. There is no guarantee, however, that any particular mix of funds will meet your investment objectives. The Tool's projections or other information generated by the Tool regarding the likelihood of investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Also, the Tool should not be used as the primary basis for any investment or tax-planning decisions. All investments involve risks, and fluctuations in the financial markets and other factors may cause declines in the value of your account. You should carefully consider all of the investment options before investing.

By completing this worksheet, you have provided your consent for providing your personal information to your advisor and Russell Investments Canada Limited about your financial situation for the purposes of assisting your advisor on how to plan for your retirement. Please be advised that Russell Investments Canada Limited will be collecting this information from this Tool on an anonymous basis for Russell's own research. This is not a sales communication by Russell Investments Canada Limited as defined in NI 81-102.

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