

WHAT'S ON
YOUR MIND?



IDENTIFYING YOUR
FINANCIAL CONCERNS

Life's brighter under the sun

Sun 
Life Financial

WHAT ARE YOU WORRIED ABOUT?

Please take a moment to review the topics and related questions. Check off any concerns you have right now. Chances are I have the information and a network of experts that can help us address any issues that concern you.

- Will my money last through retirement?
- Do I need long term care insurance?
- How do I manage my retirement plans at various financial institutions?
- What should I do with my employer-sponsored pension plan?
- What are the implications of spending a significant amount of time out of my home province?
- How will I spend all of my free time in retirement?
- What's the best way to withdraw money from my registered retirement savings plan (RRSP) or registered retirement income fund (RRIF)?
- When should I start receiving Old Age Security (OAS) and Canada Pension Plan (CPP)?
- How do I budget for my retirement years now that I'm no longer earning an income?


EDUCATION PLANNING

- How much do I need to save for my child or grandchild's education? When should I start?
- What are some of the best ways to save for an education?
- What's the Canada Education Savings Grant (CESG) program and does my child qualify?

FINANCIAL BASICS

- What's the best way to keep my records safe and organized?
- How can I do a better job of budgeting to reduce my debt now and save for the future?
- What are some effective ways to teach young children about the value of money?
- How do I help a young adult establish a financial strategy?
- When's the best time to introduce my child to my financial advisor?

LIFE EVENTS

- What do I do when a loved one dies?
 - I'm getting divorced. What happens to my assets? Whom should I consult with about next steps?
 - What are the family laws around cohabitation and division of assets in my province of residence?
 - I'm getting remarried. What's the best way to manage our finances and structure our assets?
 - My child is graduating from university. How do I help her/him get a good start on her/his next steps in life?
 - I'm a grandparent for the first time. What can I do to help set up my grandchild's financial future?
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ESTATE PLANNING

- How do I start the conversation and prepare my family regarding my wishes if I become incapacitated or die?
- Will my family be secure if something happens to me?
- How do I create a legacy for my children and ensure there's no conflict among them after I'm gone?
- How do I protect my estate from taxes and creditors? What's the best use of trusts within my estate plan? Will they protect my children's inheritance from their spouses in the event of marriage breakdown?
- How will my spouse cope when I'm gone?
- What information do I need to share with my Power(s) of Attorney and Executor(s)?

ELDER CARE

- How do I cope with my aging parents' diminishing mental capacity?
 - What should I be looking for in an extended care facility?
 - What are my options if my parents don't have the financial resources to live in a private nursing facility?
 - What government programs might be available?
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