



Eskers Provincial Park

## EMPTY NEST FINANCIAL PLANNING QUESTIONNAIRE

An ideal time to revisit your financial situation and update your plan is after the children have moved out. The following five-minute review is designed to help us focus on what's important for this phase of your life.

### LIFESTYLE CHANGES

- Are you thinking of downsizing from one home to another?
- Do you have plans to purchase a property outside Canada?
- Have you started looking after ailing parents?
- Did you start a new career or make other changes to your employment situation?
- Are you planning to travel?

### SAVINGS

- Have you maxed out your last year's RRSP contribution?
- Have you made full use of catch-up contributions to your RRSP?
- Do you want to increase your regular, automatic savings program?
- Are you making full use of a TFSA?

### INVESTMENTS

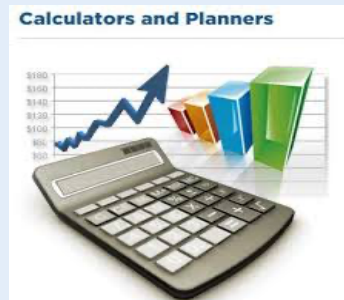
- Do you want to discuss the markets and investment climate?
- Would you like to confirm investment goals and strategy?
- Have you thought about consolidating your investments and accounts?
- Do you want to review your asset allocation?

## Important Dates

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- August 2–BC Day
- September 6–Labour Day
- October 11–Thanksgiving
- November 11–Remembrance Day
- November 30 – RRIF Conversion Deadline (turn 71 in 2021)

Make your Charitable Donations by the end of 2021



### Tax Calculator

<http://www.ey.com/ca/en/services/tax/tax-calculators>

### TFSA/RRSP Calculator

<https://dynamic.ca/en/tools/calculators-and-planners/calculators-and-planners/tfsa-rrsp-savings.html>

### Retirement Calculator

<https://dynamic.ca/en/tools/calculators-and-planners/calculators-and-planners/retirement-planner.html>

## WILLS, INSURANCE

- Do you need to adjust your Will or change beneficiaries?
- Are there any changes in your life that may require additional insurance or increased coverage?
- Have you considered disability or critical illness insurance?
- Do you have or need a power of attorney for Canada or abroad?

## BUSINESS OWNERS

- Would you like to designate other family members as shareholders?
- Are you planning to transfer/sell the business or wind it up at retirement?
- Is it time to establish a family trust?
- Are you using insurance to safeguard and protect your business?

We look forward to assisting you through this exciting stage of your life and Thank You for your continued support.

As I write this, we are embarking in the summer's first and welcome heat wave. It is time to enjoy the outdoors and time at the numerous lake that are very welcoming in this heat. Everything looks beautiful and green, so go out and play, do whatever makes you happy – even time on the golf course can be a nice walk. Hoping Covid restrictions keep lessening as we all carefully travel around the province and finally visit family and friends. Be safe and enjoy a marshmallow roast this summer.

-Leslie

HELLO   
Summer

## Bridging Today's Reality with Tomorrow's Wealth

*Your Gilchrist Financial Team*

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**Thank you for entrusting us with your Friends and Family  
through your generous referrals!**

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