



YOUR FINANCIAL PLAN

Build your own mini “financial plan” and set goals.

Financial Planning is more than putting money in the bank. A comprehensive financial plan will address needs such as Retirement, Investing, Insurance, Tax and Estate Planning. Write down one of your personal goals in each area

For example: Your goal for retirement might be

- To retire by age 55 or*
 - To have your mortgage paid off & own a summer cottage*
- The date can be your age or a day, month or year

RETIREMENT

Put aside money for your retirement. Some people suggest 10% as a good amount but is that enough (or too much) for you? Find out what you need for your situation, your family and your goals by doing a financial plan.

My GOAL: _____

_____ by _____ DATE

SAVINGS AND INVESTMENTS

Remember to look at short, medium and long-term financial goals. You need some money to live on now, some money along the way for things like cars, houses, vacations as well as retirement. How will you pay for those emergency expenses. Do you have a fund set aside for that rainy day or month? Who can help you look at the big picture?

My GOAL: _____

_____ by _____ DATE

INSURANCE

You need emergency money but this can take time to accumulate. Insurance provides instant protection for yourself and your family in case of disability, premature death and other disasters. While few of us can afford to have insurance for everything, it is important to look at a reasonably affordable amount for our life, health, belongings and special needs. Would you consider driving your car without insurance?



My GOAL:

_____ by _____ DATE

ESTATE PLANNING

Do you have a will? Power of Attorney? A valid Health Directive? (Representation Agreement) Your will may be valid...but will it settle your estate in the way you want with the least taxes?

My GOAL: _____

_____ by _____ DATE

TAX PLANNING

Learn the basic information about your personal taxes. If you are self-employed or have your own business, learn about tax before you start your business or consult an expert. If you have not completed previous year's returns, do it; you may even get some money back! Many people pay extra tax simply because they don't understand their situation.

My GOAL: _____

_____ by _____ DATE

Balance in your life:

Evaluate each item by choosing a value out of 10, such as 7/10.

1 = worst or at a critical stage and 10 = best or great!

You can't choose 5! Fence sitting will only give you a sore behind.

Next, write down one simple thing you will change to make an improvement

- Food & Fitness
- Health
- Career/Learning
- Family & Friends
- Relationship
- Fun/Laughter



- Money
- Community
- Spirit

You may have some questions about how to achieve these goals. Feel free to call me at (604) 468-0888 for a complimentary consultation or email me at jmaier@perlerfinancial.com with your questions.