

GETTING GOOD ADVICE

What will your retirement look like?

Here's a tool to help you visualize your life after work. By answering the following questions, you can begin to create a realistic picture of what you want your retirement to be.

Share this information with your advisor so that together you can develop a clear plan. Use the extra space provided to record specific details important to your retirement aspirations.

(Note: The information you record will come in handy later on when you are considering the expenses you will face during your retirement.)

For housing, I plan to	Be sure to consider
<input type="checkbox"/> Remain where I am	<input type="checkbox"/> Repairs and renovations your current residence might require
<input type="checkbox"/> Downsize but stay in the same area	<input type="checkbox"/> Real-estate and moving fees <input type="checkbox"/> Renovation and redecorating costs
<input type="checkbox"/> Move to another province	<input type="checkbox"/> Changes to your income-tax rate <input type="checkbox"/> Access to health care <input type="checkbox"/> Building a new social network
<input type="checkbox"/> Move out of the country	<input type="checkbox"/> Maintaining residency in Canada <input type="checkbox"/> Tax and estate issues
<input type="checkbox"/> Purchase a second home	<input type="checkbox"/> Exploring renting versus buying <input type="checkbox"/> Cost of maintaining second residence
<input type="checkbox"/> Split my time between a vacation property and my principal residence	<input type="checkbox"/> Travel costs <input type="checkbox"/> Access to health care <input type="checkbox"/> Cost of maintaining second residence
<input type="checkbox"/> Other	<hr/> <hr/> <hr/>

Tool one, What will your retirement look like?, *continued*

The place I plan to live is a	Be sure to consider
<input type="checkbox"/> Big city	<ul style="list-style-type: none"> ■ Potentially higher cost of living
<input type="checkbox"/> Small town	<ul style="list-style-type: none"> ■ Access to health care ■ Services for seniors
<input type="checkbox"/> Rural or remote area	<ul style="list-style-type: none"> ■ Possible isolation ■ Access to health care ■ Services for seniors ■ Potentially higher cost of living ■ Travel and long-distance telephone costs
<input type="checkbox"/> Combination based on more than one home	<ul style="list-style-type: none"> ■ Travel costs ■ Cost of maintaining more than one residence
<input type="checkbox"/> Other	

I plan to stay connected through	Be sure to consider
<input type="checkbox"/> Full- or part-time work	<ul style="list-style-type: none"> ■ Expenses associated with working ■ Less flexibility to do what you want
<input type="checkbox"/> Volunteer organizations	<ul style="list-style-type: none"> ■ Expenses associated with your activities
<input type="checkbox"/> Social and sports clubs	<ul style="list-style-type: none"> ■ Membership fees and dues ■ Equipment costs
<input type="checkbox"/> Other	

What will you do with your time?

Select any that apply to you:

- Gardening
- Golf
- Outdoors and nature
- Spectator sports
- Spending more time with family
- Crafts
- Fitness
- Travel
- Cooking
- Arts, music and culture
- Going back to school
- Part-time or full-time work
- Helping your children financially
- Caring for elderly parents, a dependent child or infirm spouse
- Other:
