

MoneyWorks



IS IT TIME TO SEE A FINANCIAL ADVISOR?

► PERSONAL QUESTIONNAIRE



Simple, convenient and hassle-free, we have solutions that work for you.

Four reasons to work with a financial advisor

- expertise in investments, financial planning and insurance
 - licensed Certified Financial Planner, CFP
 - Certified Professional Consultant on Aging, CPCA
 - Chartered Life Underwriter, CLU
 - Certified Health Insurance Specialist, CHS
- licensed to sell mutual funds and segregated funds
- life, disability, critical illness, and long term care insurance
- group benefit plans
- committed to ongoing education to provide better service to clients

1 You don't feel comfortable putting together a plan.

You may not have the time, interest or knowledge to create a financial plan. For example, you may not know how to best plan for your retirement or how to improve your tax situation. Financial advisors can help you look at the big picture and put your finances in order.

2 You need help understanding and choosing investments.

How do you choose investments that will help you reach your financial goals? A financial advisor can help you develop an investment strategy to fit your goals and your comfort level with risk.

3 You need help to ensure you and your family are adequately protected in the event of your death or disability.

Life insurance, disability insurance, critical illness insurance, mortgage insurance, long term care insurance...a financial advisor can help you understand what is available and help you set in place the protection you need.

4 Your life has changed and you don't know how to change your plan.

Consider how a life change affects your plan. You might get a pay raise and need to update your plan to decide what to do with the extra money. Will you save it, spend it or pay down debt? How will your financial goals change if you get married, start a family, get divorced or approach retirement?

A financial advisor will help you adjust your plan as your life changes and will also help you set priorities from among your various life goals.

Please fill out the questionnaire on the reverse side.

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EKCCU.COM



Robert Fournier, CHS, CPCA
T 250.426.6694
TF 866.533.5533
F 250.426.2250
 rfournier@ekccu.com
 920 Baker St
 Cranbrook, BC V1C 1A5
Serving Cranbrook



David L. McCracken
T 250.910.1005
TF 855.799.1101
F 250.425.0047
 dmccracken@ekccu.com
 124 Aspen Dr, PO Box 1030
 Sparwood, BC V0B 2G0
*Serving Elkford, Fernie
 and Sparwood*

0948859 B.C. LTD.
 doing business as
 EKC MoneyWorks,
 GFCU MoneyWorks, and
 NDCU MoneyWorks

ndcu
MoneyWorks

NELSONCU.COM



Steve Cutt, CFP, ChFC, CLU
T 250.362.7043
TF 888.364.7043
F 250.352.7201
 scutt@nelsoncu.com
 2071 Columbia Ave
 PO Box 489
 Rossland, BC V0G 1Y0
Serving Rossland and Nelson



Vivi Lindsay
T 250.352.9256
F 250.352.7201
 vlindsay@nelsoncu.com
 501 Vernon St
 Nelson, BC V1L 4E9
*Serving Nelson and the East
 Shore of Kootenay Lake*

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GFDSCU.COM



John McPhee, CFP, CLU
T 250.442.4002
F 250.442.5644
 jmcphree@gfdscu.com
 447 Market Ave
 PO Box 2500
 Grand Forks, BC V0H 1H0
*Serving Grand Forks,
 Christina Lake and the
 Boundary Region*

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PERSONAL CLIENT QUESTIONNAIRE

Spend a few minutes answering the following questions and you will have a good idea whether you should consider meeting with one of our financial advisors.

I have clear financial goals and I am making good progress towards them.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	UNSURE <input type="checkbox"/>
I would be happy saving in the next 5 years what I saved in the last 5 years.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	UNSURE <input type="checkbox"/>
I feel my investments are generating income at a satisfactory level.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	UNSURE <input type="checkbox"/>
I am taking advantage of as many tax breaks as possible.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	UNSURE <input type="checkbox"/>
I know what is and is not provided under the group benefit plan and pension from my employer.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	UNSURE <input type="checkbox"/>
Given recent significant changes in my life, I am confident my financial plans are suitable.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	UNSURE <input type="checkbox"/>
I know where my family income will come from if I am injured or disabled.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	UNSURE <input type="checkbox"/>
I know how much money I will need when I retire and I am on track to meet that goal.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	UNSURE <input type="checkbox"/>
I am confident with the plan I have in place to protect my family, if I die today.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	UNSURE <input type="checkbox"/>
My Will and Power of Attorney are up to date and my estate plan is in good order.	YES <input type="checkbox"/>	NO <input type="checkbox"/>	UNSURE <input type="checkbox"/>

If you answered **NO** or **UNSURE** to even one question, you would be wise to meet with one of our financial advisors. We help make your money work for you.



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