

## **Retirement Planning**

- How much do I need to retire by a certain age?
- How much do I need to save each month to achieve my goals?
- How much can I afford to spend in retirement?
- How can I maximize my government benefits like CPP and OAS?
- What options should I choose for my defined benefit (DB) pension?
- Should I take a lump-sum commuted value payout from my pension or a deferred monthly benefit?
- Should I save using an RRSP or TFSA?
- When should I start RRSP withdrawals or convert to a RRIF??
- How do we split our income in retirement?
- How do I create an income in retirement?
- Should I get an annuity?

## **Investments**

- What types of investment accounts should I have?
- How much should I contribute to different accounts?
- Should I save in my name or my spouse's name?
- What types of accounts should I open for my kids?
- Should my investment accounts be joint?
- Should I pay down debt or invest?
- What kind of investments can I have in a corporation?
- Should I buy or sell a rental property?
- What is my risk tolerance?
- Is my asset allocation appropriate?
- Has my investment performance beat the markets?
- Are my investment fees reasonable?
- Should I be a DIY investor?
- Is my investment advisor a good one?

## **Tax Planning**

- How do I pay less tax today?
- How do I pay less tax over my lifetime?
- How do I split income with family members?
- How do I pay less tax on my investments?
- How do I fund my retirement in the most tax efficient manner?
- How do I reduce capital gains tax on my cottage?
- Should I take a severance or salary continuation?
- Should I set up a corporation?

- Should I pay myself a salary or withdraw dividends from my corporation?
- Should I set up a holding company?
- Should I establish a family trust?
- Should I issue shares of my company to my children?
- Should I wind up my corporation?
- How do I plan for the sale of my business?

### **Insurance**

- Do I have enough life insurance?
- Do I have the right kind of life insurance?
- Do I need disability insurance?
- Do I need critical illness insurance?
- Should I buy health insurance?
- Should I cancel my insurance policy?
- What type of insurance do I need in retirement?
- Should I buy insurance for my kids?

### **Estate Planning**

- Should I have a will?
- What assets will pass through my will?
- How can I reduce probate fees?
- What beneficiaries should I name?
- Should I own assets jointly?
- Should I transfer assets to my children now or in the future?
- How do I make a plan for the family cottage?
- How do I make a plan for the family business?
- Should I consider an estate freeze?
- Should I add my name to a parent's account?
- How do I minimize probate fees?
- Should I worry about U.S. estate tax?
- What is a power attorney for property?
- What is a power of attorney for personal care?
- Should I establish a trust?
- How do I maximize my charitable giving?