

# FINANCIAL ADVISOR REPORT CARD

Question	GPWC	Other Advisor
1. Your advisor is a Portfolio Manager accredited with the CIM® designation and required to act as a fiduciary on your investment matters.	YES	?
2. Your advisor provides an Investment Policy Statement that outlines your risk tolerance, time horizon and the investment process they will use to manage your money?	YES	?
3. Your advisor has a process to ensure they understand your personal goals and visions?	YES	?
4. Your advisor charges investment management fees as a percentage of the account value. This provides transparency and potential for tax deduction of some fees. Effectively, this amounts to a daily contract that can be cancelled at any time without penalty.	YES	?
5. Your advisor has a defined investment process that is focused on principal protection. This process involves a sell discipline that will move your investments to cash (to eliminate risk) at any time	YES	?
6. Your advisor has provided you with a written Financial Plan covering investments, insurance, tax and estate strategies as appropriate for your situation?	YES	?
7. Your advisor has offered to work with your accounting or legal advisors to ensure your plans are integrated and provide the best possible outcome?	YES	?
8. Your advisor has provided you with an Estate Directory to assist you in providing your Executor with a central listing of all important accounts, documents, contacts and any other information they may require?	YES	?
9. Your Advisor has reviewed your Will(s) to ensure that all directives in the Will are in line with your investments, insurance and overall financial plan?	YES	?
10. Your advisor has provided you with a system to keep track of important financial documents and allow for easy updating of your financial plan annually?	YES	?
11. Your advisor has an Annual Review Process, involving a comprehensive checklist, to ensure all areas of your finances have been addressed and are moving towards your goals?	YES	?
12. Your advisor reviews your tax return annually for opportunities to save tax?	YES	?
13. Your advisor has a qualified, licensed, team of associates available to answer your questions in the event that they are not available to speak to?	YES	?
14. Your advisor has provided you with a comprehensive insurance analysis to identify risks to your family's financial security due to death, disability and critical illness, long term care and out of country travel?	YES	?
15. Your advisor has discussed the use of Trusts and second Wills with regards to your Estate Plan.	YES	?

