

Business planning FACT FINDER

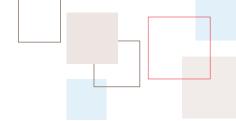
CONFIDENTIAL INFORMATION						
Business name						
Client name						
Address						
City						
Province	Posta	Postal code				
Business phone		Email	address			
Have you undergone any of If so, provide any memora General business data						
Date		Revise	ed			
1 Form of busing	ness					
Proprietorship Partnership Corporation, if so, Private Holding company Public company Operating company Other						
	Provide a corpora w for each comportion.	•				
Corporate name	Shareholder*	Class of shares	Number of shares	Adjusted cost base	Paid-up capital	Relationship

^{*} If a family trust owns shares, provide a copy of the family trust document.



Family information – Provide information in the table below relating to the immediate family members of the owner(s).

	•		, ,			
Family member's name		Relationship to	o owner Age of fam member		Position with corporation (if applicable)	
		r or any of the co ability insurance				
Insured	Owner	Sum insured	Annual cost	Purpose	Date purchased	
Pension plan/ Critical illness Retirement co Executive com	individual pension platinsurance mpensation arrangem spensation copies of the	Short/lon	vnership g-term disability h, dental		corporations	
Notes						



Fact finding

Use this section to help you identify your client's needs and goals when developing a business succession plan.

1	Does the company qualify for the small business deduction?	7 If dealing with two or more shareholders, is there a buy-sell agreement in place? If so, provide a copy.
2	If yes, is the owner bonusing down to the small business income threshold? If so, what were the bonuses the last few years?	Assuming a family-run business, does the will indicate who receives the shares at death? If the shares are left to the spouse, who gets the shares when that spouse dies? Provide a copy of the will(s).
3	What is the current value of the business? If there is a holding company, what is the value of the other property in the holding company?	Are there any children who aren't involved in the business? Will they become involved? If not, how are they dealt with in the will?
4	Are any shareholders U.S. citizens/residents? If so, who?	Is there any agreement regarding the purchase or sale of the business or shares of the business?
5	Has the business owner(s) and spouse(s) depleted the capital gains exemption?	Will the spouse and/or family have a source of income when the shareholder/spouse dies or if the shareholder/spouse becomes disabled?
6	How is the business performing presently and how does the business owner think it will perform in the future? If possible, does the business owner have an idea how fast it will grow in percentage terms.	
		What are the business owner's long-term plans for the business (for example, is the plan to keep the business within the family or to sell it to a third party)?



13	What are the business owner's plans for retirement? Is there currently a successor? If not, what will happen to the business?	15	Are there any key people? If so, who are they and what financial impact would a loss of that key person have on the business?
		16	Are there any outstanding loans? If there's a line of credit, what is the highest it reaches in a given year?
14	Has the owner completed any business/succession planning?		
		17	Has the business owner personally guaranteed any business loans?
pro with pro suc	nderstand, acknowledge, and agree that insurers my revide, products or services to me will not in any way be n my representative (i.e., "additional" information insucesses), and accordingly that insurers will not be liable the documents. er important information	respoi	nsible for any "additional" documents I deposit ay require, as part of their underwriting and related
Clie	nt signature		Date
Adv	isor signature		Date

NOTE: Obtain the two most recent annual financial statements and documents listing other personal assets, as well as a trust if it exists.

In Quebec, advisor refers to a financial security advisor for individual insurance and segregated fund policies; and to an advisor in group insurance/annuity plans for group products.