# YOUR ANNUAL FINANCIAL CHECKUP

You schedule an annual checkup with your doctor, but do you take your finances just as seriously? The Financial Planning Standards Council (FPSC) recommends you meet with a CERTIFIED FINANCIAL PLANNER<sup>®</sup> professional at least once a year to take your financial pulse.



### SCHEDULE

Action: Meet with your CFP® professional to review your financial plan at least annually

Why: To keep it current and on track to meet your financial and life goals

### PREPARE

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Action: Get ready for the checkup by preparing a synopsis of life changes in the previous 12 months, compiling a list of questions for your CFP professional and gathering relevant documents such as tax returns and insurance policies

#### Why: A clear

understanding of your current personal circumstances and

# ANALYZE & ADJUST

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Action: At the meeting, your CFP professional will assess your financial health and, if necessary, recommend adjustments to help you achieve both short and long-term objectives

Why: Changes in your financial and life goals or adjustments to your future plans, such as planned retirement age or estate planning, could require changes to your financial plan

## REPEAT

Action: Meet with your CFP professional more often than once a year if necessary

Why: Salary increases or decreases, a new baby or home, increased insurance needs or any other life event that could impact your financial plan should be reviewed with your CFP professional so that the plan can be adapted as soon as possible to your changed circumstances

changes to your goals will allow your CFP professional to provide the best possible advice on how to amend your plan and move forward

To schedule an appointment with a qualified financial planning professional in your area, visit FindYourPlanner.ca.



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