



# PERSONAL VIEWPOINT

An overview of your financial development, income protection,  
life insurance coverage and estate organization

...always from your point of view.

## My Views

Please check the boxes that reflect your personal views.

A – Essential B - Fairly Important C – Of Little Value D – Does Not Apply

	A	B	C	D
Saving and accumulating money regularly is				
The involvement of my spouse/partner in our financial affairs is				
Knowing that my financial professional has a complete understanding of my financial objectives is				
Having an investment portfolio that offers high-growth potential is				
Investing in the stock market or mutual funds is				
In my opinion, low-risk investments are				
Long-term retirement income planning is				
Assistance from a qualified professional in planning for my future financial security is				
If I should ever become disabled, a replacement income would be				
To my spouse/partner, disability income is				
Owning adequate personal life insurance is				
My spouse/partner considers a good life insurance program to be				
In the event of my untimely death, paying off all loans and mortgages would be				
When I die, my family's ability to maintain its current standard of living is				
In my opinion, will planning and having a current will is				
Having a competent financial professional who understands financial products and their proper use is				

## Financial Development

Y – Yes N – No U – Unsure D – Does Not Apply

	Y	N	U	D
I know what I want to accomplish financially.				
I have fully outlined my financial objectives.				
My spouse/partner has a clear understanding of our financial situation.				
I am skilled at managing my income and expense flow.				
I maintain a current list of my assets and liabilities.				
I systematically save and accumulate money for investment opportunities.				
My spouse/partner actively participates in our financial affairs.				
I am satisfied with my present rate of savings and investment accumulation.				
I have projected my retirement income needs and sources.				
I have made specific plans to provide for the higher education needs of my children.				
My employer provides an adequate pension plan.				
My spouse/partner has an adequate pension plan.				
I understand the government benefits to be provided upon my retirement.				
I know how tax-deferred retirement plans can be used to my advantage.				
I maximize my contributions to tax-deferral plans each year.				
I know how life insurance integrates with my financial plan.				
I would like assistance in reviewing my financial development.				

## Income Protection

	Y	N	U	D
I know the income I will receive if I cannot work due to an accident or severe illness.				
In the event of a prolonged disability, I know how long I could survive on my present savings.				
My spouse/partner's income is required to meet our present monthly obligations.				
I have disability insurance to cover my mortgage payments.				
My other loan payments are fully covered by disability insurance protection.				
My employer's benefit plan provides income replacement coverage if I become disabled.				
I have an alternate source of income in the event of an extended disability.				
I have a personal disability program.				
I understand the definition of "disability" in my program.				
My disability benefits provide for lifetime income.				
I am satisfied with the amount of coverage by my disability protection.				
My spouse/partner has adequate disability income protection.				
I have full insurance coverage for long-term costs.				
My spouse/partner has long-term care insurance coverage.				
I understand the importance of critical illness coverage.				
I would like assistance in reviewing my income protection needs.				

## Life Insurance Coverage

	Y	N	U	D
I fully understand my life insurance death benefits.				
My life insurance program was designed with my specific objectives in mind.				
My spouse/partner will have financial peace of mind in the event of my death.				
My life insurance program is consistent with the requirements of my estate.				
I know what income my family will receive from the after-tax proceeds of my estate upon my death.				
I understand how life insurance products integrate with my long-term financial development.				
My life insurance program will maintain my family's lifestyle.				
My spouse/partner has sufficient life insurance to maintain our family's lifestyle.				
To the best of my knowledge, I am medically able to purchase as much life insurance as I want.				
I know how insurance can protect my estate from the negative effects of taxation.				
I have set up an adequate life insurance program to protect my children's future insurability.				
I am satisfied with the quality of advice provided by my life insurance professional.				
I would like assistance in reviewing my life insurance coverage.				

## Estate Organization

	Y	N	U	D
I am well informed about the organization of my estate.				
In the event of my death, specific plans have been made for the distribution of my assets.				
My spouse/partner has a full understanding of our estate.				
My will is current and consistent with my estate plans.				
My spouse/partner has a valid, up-to-date will or trust.				
A guardian has been appointed for our minor children.				
I maintain a current list of important personal papers and their locations.				
My executor is familiar with the contents and location of my will and estate plans.				
I understand my death benefits provided through government programs.				
I understand the death benefits I have through my employer.				
I understand how taxes will be applied to my estate.				
The value of my estate is protected from the effects of "tax erosion".				
The financial needs of my children are protected in my estate.				
All my beneficiary designations are up to date.				
My estate has provisions for standard of living adjustments.				
I would like assistance in organizing my estate.				

## Changes

In the next year I intend to:

Graduate	Pay off a loan	
Marry	Save more money	
Purchase a home	Start a financial plan	
Have a child	Purchase property	
Change careers	Invest more money	
Receive a promotion	Spend less money	
Start a business	Sell property	
Receive an inheritance	Sell a business	
Borrow money	Retire	
Other _____	Other _____	

## Review Status

Please check the boxed that reflect your present situation

A – More than 3 years ago B – One to three years ago C – Less than one year ago

	A	B	C
My Last financial development review was			
My last income protection review was			
My last life insurance coverage review was			
My last estate organization review was			

## Discussion Priorities

### Financial Development

### Income Protection

Savings and accumulation	Disability Income Insurance	
Education funding for children	Mortgage Disability coverage	
Investment planning	Spouse/partner disability coverage	
Building personal wealth	Long-term care insurance	
Saving for retirement	Long-term care for my spouse/partner	
Pension income funding	Critical illness protection	

### Life Insurance Coverage

### Estate Organization

Personal life insurance	Beneficiary arrangements	
Insurance for my spouse/partner	Survivor benefits	
Mortgage insurance protection	Planning for my estate	
Standard of living update	Tax considerations	
Business life insurance	Estate distribution	
Insurance for my children	Personal estate organization	

## Special Requests



### Welcome to Family Integrity Corporation Financial development system.

Created by Dave Shortill, "The Risk Doctor" and copious years of coaching and working with mentors such as Anthony Morris and Wayne Cotton.

You are about to embark on a very exciting and family-oriented journey of tax saving concepts and proven strategies for wealth accumulation. Our unique systems will organize your financial affairs and create an inspiring vision for your future.

Dave Shortill entered the financial services industry in 1987 after taking Economics and Psychology at the University of Winnipeg.

Always offering independent advice, he has been a senior advisor with The Berkshire Group, Vice President of Summit Insurance Services, President of Future Financial and currently is the president and principle of Family Integrity Corporation in Victoria B.C. He is supported by a team of administration, technical and underwriting specialists whose teamwork and follow-through are setting new standards of service excellence in building lifetime relationships.

Dave is known for coining the term "**Core then explore**" with regards to building a comprehensive and balanced investment portfolio.

Our "**Investor Policy Statement**" and "**Family Mission Statement**" will form a part of your overall vision for your finances and could be a very enlightening experience to base your financial future on.

Dave has been introduced as a trusted family friend with the knack to explain important and complicated financial matters in a simple way. He keeps it simple.

After twenty years of serving families in Manitoba, Dave has created this new and exciting company to serve you better. You will be thoroughly impressed!

Dave Shortill is passionate about listening to your situation before prescribing solutions.  
His focus is on the family unit, business owners and professionals.

Away from the office, Dave enjoys competitive curling, mixed slow pitch and touring the west coast by motorcycle and sailboat. A member of Cowichan Intercultural Society and board member of the South Cowichan Chamber of Commerce, Dave has maintained a private pilot license since the age of 17.