



Your personal balance sheet

Financial planning

Date _____



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Personal information

Client

Name: _____

Address: _____

Employer: _____ Position: _____

Telephone (home): _____ Telephone (work): _____

Date of birth: MM / DD / AAAA

Email: _____

Spouse

Name: _____

Address: _____

Employer: _____ Position: _____

Telephone (home): _____ Telephone (work): _____

Date of birth: MM / DD / AAAA

Email: _____

Children

Name	Date of birth	Marital status
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Other dependents

Balance sheet

Assets (what you own)

	Client	Spouse
Cash		
Savings and chequing account	\$	\$
Notes receivable		
Life insurance (cash surrender value)		
Investments		
Stocks		
Bonds		
Term deposits		
Mutual funds		
Registered plans		
Annuities		
Registered pension plans		
Equity interest in a company		
Loan to a private corporation		
Mortgages receivable		
Fixed assets		
Residence		
Secondary residence		
Income property		
Personal assets		
Vehicles (car, RV, etc.)		
Professional equipment		
Furnishings		
Clothing, jewellery		
Works of art		
Collections		
Other assets		
Total assets	\$	\$

Balance sheet

Liabilities (what you owe)

	Client	Spouse
Short-term		
Accounts payable	\$	\$
Taxes payable		
Credit cards and lines of credit		
1.		
2.		
3.		
4.		
Long-term debts		
Personal loans		
Mortgage loan(s)		
Other		
1.		
2.		
3.		
4.		
5.		
6.		
Total liabilities	\$	\$
Recap		
Total assets	\$	\$
Total liabilities	\$	\$
Net worth (assets <i>minus</i> liabilities)	\$	\$

Balance sheet details

Assets

Cash

Financial institution	Type of account	Average balance (\$)	Rate of return (%)
Client			
Spouse			

Bonds, guaranteed investment certificates

Description	Current market value (\$)	Maturity date	Rate of return (%)
Client			
Spouse			

Notes receivable, mortgages receivable, etc.

Description	Current market value (\$)	Maturity date	Rate of return (%)
Client			
Spouse			

Balance sheet details

Assets (cont'd)

Registered pension plans

Defined contribution pension plan	Client	Spouse
Accumulated value (\$)		
Annual contributions (\$)		

Defined benefit pension plan	Client	Spouse
Participation rate (%)		
Number of years of participation		

Other fixed assets

Description	Residence	Secondary residence	Income property
% personal use			
% commercial use			

Purchase date

--	--	--	--

Purchase price

Land	\$	\$	\$
Building	\$	\$	\$

Leasehold improvements

	\$	\$	\$
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Market value

Land	\$	\$	\$
Building	\$	\$	\$

Other fixed assets (cont'd)

Description	Residence	Secondary residence	Income property
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Current market value

Land	\$	\$	\$
Building	\$	\$	\$

Mortgage loan or financing

Financial institution, name			
Principal/balance	\$	\$	\$
Interest rate, %	%	%	%
Amortization period			
Renewal date, MM/DD/YYYY			
Monthly payment	\$	\$	\$
Insurance (life and disability), yes or no			

Net rental income

	\$	\$	\$
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Personal assets

Personal-use property (e.g.: car, furnishings or boat)

Description	Purchase date	Purchase price (\$)	Market value (\$)
Client			
Spouse			

Valuable assets (art work, jewellery, collections [e.g.: stamps or coins])

Description	Purchase date	Purchase price (\$)	Market value (\$)
Client			
Spouse			

Balance sheet details

Liabilities

Personal loans

Type of loan	Principal/ balance (\$)	Interest rate (%)	Monthly payment (\$)	Maturity date	Insured
Client					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
Spouse					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No



Choosing Desjardins...

is choosing Desjardins Group, the largest cooperative financial group in Canada, whose **financial stability is recognized** by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

- Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-

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