



Four Points
FINANCIAL SOLUTIONS

Business Perspectives

Summary

Business Information

Name:

Home Address:

Business Name:

Business Address:

Nature of Business:

Other shareholders in
business (if applicable):

Family members involved
in business (if applicable):

Accountant's Name/Firm:

Lawyer's Name/Firm:

Date my will was last reviewed:

Business Banking Relationships:

My Health is:

My Spouse's Health is:

My Views

- 1 Having key employees who I trust to make important decisions is...
- 2 Having family members involved in my business is...
- 3 Maintaining control of the business after I retire is...
- 4 Generating income from my business during my retirement years is...
- 5 Gifting my business to a family member at the right time is...
- 6 Selling my business to a family member is...
- 7 Selling my business to a third-party as a going concern is...
- 8 Knowing that my family will be able to get the value out of the business when I die is...
- 9 Having a well thought-out "exit" strategy for my business is...
- 10 Knowing that my succession plans for my business are tax-efficient is...
- 11 Arranging my financial affairs so that my non-business assets are potentially protected from creditors or liability is...
- 12 In my planning, asset diversification and risk management are...
- 13 Assistance from my advisors in planning my estate, and financial affairs, is...

Essential
Fairly Important
Of Little Value
Not Applicable

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Additional Comments:

My Perspective

	Yes	No	Not Sure	Not Applicable
1 I am well informed about succession planning strategies.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2 I have a well-designed succession plan in place.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3 My succession plan involves next-generation family members.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4 My spouse/children are capable, and interested, in running the business, without my involvement.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5 I have a legal agreement with my partner(s) dictating what will happen with my shares when I die, become disabled or retire.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6 I have considered the benefits of an estate freeze.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7 My corporation owns life insurance on me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8 My life insurance is properly structured and aligned with my personal objectives and current tax legislation.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9 My life insurance has been correctly structured within my corporation to optimize planning opportunities available to me/my estate including the use of the Capital Dividend Account.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10 I know where a future buyer of my business will find the capital to purchase my shares if I die, became disabled or retired.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12 The business will continue to flourish and prosper without me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13 I am concerned about someone else being able to successfully run the business..	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Additional Comments:

Planning Opportunities

- 1 My plans reflect some thought around strategies to potentially protect my personal assets from creditors or liability issues.
- 2 My business meets Canada Revenue Agency's (CRA) definition of a Canadian Controlled Private Corporation (CCPC).
- 3 My business qualifies for the small business tax rate.
- 4 I am bonusing myself income each year to get down to the small business threshold.
- 5 I have unused capital gains exemptions.
- 6 My business is currently generating some "non-active" business income.
- 7 My business has a balance in its Refundable Tax Account.
- 8 I have an exit strategy in place to allow me to "unlock" the value of my shares when I retire.
- 9 I have enough investment assets outside my business to support my retirement lifestyle needs.
- 10 I understand how I, or my estate, will be taxed upon disposition, or deemed disposition of my assets.
- 11 I am concerned about the amount of taxes my estate will be left with when I die.
- 12 I have a well-designed, and current, estate plan in place.
- 13 I have implemented an estate freeze.
- 14 I have discussed my estate and succession plans with the people who will be impacted by them.

Yes

No

Not Sure

Not Applicable

Additional Comments: