GAVIN HOCKEY WEALTH SPECIALISTS

"I HAVE AN ADVISOR" CHECKLIST

Many players do not have a trusted consultant to help them with their financial needs. This checklist identifies the questions that you can ask yourself to make sure you are 100% on track to reaching your financial goals.

PERSONAL INFORMATION ABSTRACT

Do you know where your important documents such as birth
certificates, property deeds, estate documents, insurance
policies and vehicle registrations are located?

	Do you have a record of your credit and debit cards, driver's
	licence, passports, etc.?

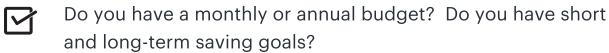
	Do you have a database with the contact information for all of
	your professional advisors?

NET WORTH

Do you know the location and value of your assets and
liabilities?

- Do you know your current net worth? Is the ownership of your assets registered in your name?
- Do you have any debts that should be paid off? Should you make better use of leverage?
- Are there documents to support the loans that you have made?

CASH FLOW MANAGEMENT



- How do you track your monthly spending?
- What interest rate are you paying on the money you have borrowed?
- Are you exchanging currency at a competitive rate or are you using the bank offered rates?
- Are you paying bank fees and/or credit card fees? If so, are they adequate or are you overpaying?

INVESTMENT MANAGEMENT

- Do you understand your ability and willingness to take risk? Is your portfolio design suitable for your risk tolerance and investor characteristics?
- What rate of return do you need to achieve to realize your financial objectives? Is your rate of return suitable for the risk you are taking?
- What are the costs to manage your accounts? How is your advisor compensated?

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TAX MINIMIZATION

What is your annual blended tax rate?

Have tax strategies been evaluated to lower your tax rate?

Which deductions, credits and tax-deferred plans are you

eligible to utilize?

What are the costs to file your tax returns each year?

Have you received your tax refunds? Have you made the payments for the amounts owing?

ASSET PROTECTION

What percentage of your assets are exposed if you are the target of a lawsuit or experience a relationship breakdown?

Do you have sufficient disability insurance to fund your lifestyle in event of a career-ending injury?

Who will make financial or health care decisions for you if you are unable to act for yourself?

Which risks should you transfer to an insurance company? Is the property that you own adequately insured?

Is your family taking advantage of the group benefits to which you are entitled?

RETIREMENT FORECASTING

How much money should you save at the completion of your hockey career?

How much money do you need to accumulate to never work after your hockey career?

What amount will your NHL pension pay you each year and starting at what age?

Are you familiar with the impact that inflation will have on your purchasing power in retirement?

ESTATE PLANNING

Will your family and dependents be financially secure if you pass away?

Do you know how your assets will be distributed? Are your beneficiary designations up-to-date?

Are your estate documents valid in the jurisdictions where you reside and where your assets are located?

What kind of legacy do you want to leave?



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