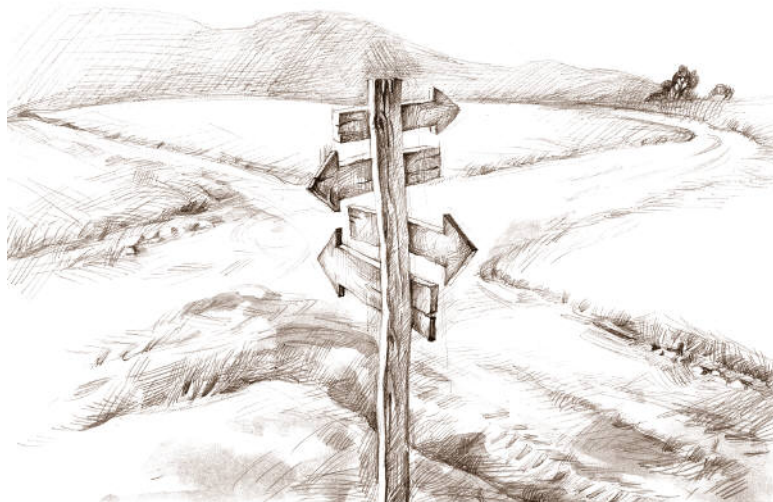


VISTA

"A PERSONAL VIEWPOINT"

CONFIDENTIAL



For: _____

Signature: _____

Date: _____

PERSONAL DATA

Name: _____ Date of birth: _____

Spouse's name: _____ Date of birth: _____

Home address: _____

Your occupation: _____ Spouse's occupation: _____

Children's names (Date of Birth):

_____ DOB: _____

_____ DOB: _____

_____ DOB: _____

_____ DOB: _____

Grandchildren's names (ages):

_____ Age: _____

_____ Age: _____

_____ Age: _____

_____ Age: _____

Accountant's name/firm: _____

Lawyer's name/firm: _____

Date my will was last reviewed: _____

Personal banker's name/firm: _____

Insurance advisor's name/firm: _____

People financially dependent on me:

My health is: (Excellent) (Good) (Average) (Poor)

My spouse's health is: (Excellent) (Good) (Average) (Poor)

I expect to travel outside of North America in the next 12 months to visit: Yes No

Purpose: _____

MY VIEWPOINT

Please check the box that most appropriately reflects your views on each statement.

A = Essential B = Fairly important C = Of little value X = Not applicable

	A	B	C	X
1. Having a will that reflects my objectives is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Maintaining complete privacy regarding the distribution of my assets through my estate plan is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Knowing that my debts are paid off when I die is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Allowing my family to maintain their lifestyle after I die is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Minimizing my estate costs and taxes when I die is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Maximizing the value of my estate is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Leaving some of my estate to my children/grandchildren is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Having a guaranteed income if I should ever become disabled is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Having funds available outside of my investment portfolio to deal with a life-altering medical emergency for either my spouse or I is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Supporting charities and / or other causes is ...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Having the resources to retire early is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Looking for additional sources of retirement income is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Being able to access the top specialists in the world in the event that I suffered a serious illness is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Understanding the details of the financial products I own is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. In my planning, asset diversification and risk management is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Having quick access to alternative or traditional medical care in the event of a critical illness is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Being able to potentially protect my personal assets from creditors or liability is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional comments:

ESTATE PLANNING

Please check the box that most appropriately reflects your views on each statement.

Y = Yes N = No ? = Not sure X = Not applicable

	Y	N	?	X
1. I am well informed about estate planning.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I have a well-designed estate plan in place.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. My will is current and is aligned with my estate plans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. My will and other important documents are easy to find by others as needed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. My spouse and I have similar intentions with regard to the ultimate distribution of our estate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I understand how my employee benefits integrate with my personal plans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I have an insurance advisor who is familiar with my needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I currently give to charities and other tax-deductible opportunities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Life insurance is an important part of my planning.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I clearly understand how my life insurance policy(s) works.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. I understand how I, or my estate, will be taxed on the disposition, or deemed disposition, of my assets.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. My estate plan takes full advantage of current tax laws.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. If RRSP limits were increased, I would make a larger contribution.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I have more assets than I will need during my lifetime.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I am aware of the potential benefits of a family trust.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional comments:

PLANNING OPPORTUNITIES

Please check the box that most appropriately reflects your views on each statement.

Y = Yes N = No ? = Not sure X = Not applicable

- | | Y | N | ? | X |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. My plans reflect some thought around strategies to potentially protect my personal assets from creditors or liability issues. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. I am concerned about the amount of taxes and fees my estate will have to pay when I die. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. I am concerned about my ability to meet my income needs when I retire. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. My spouse and I have sufficient personal income replacement insurance to cover the expenses of a disability. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. I am concerned the effects long-term health care may have on my financial assets. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. My children are financially independent. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. My parents/in-laws are financially independent. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. I would be interested in knowing about charitable giving strategies that provide significant tax advantages for my estate. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. I am taking full advantage of tax-sheltered growth opportunities within my life insurance programs. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. I am concerned about the impact of market volatility on my retirement plans. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. I have implemented an estate freeze. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. I have an investment holding and/or operating company. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Additional comments:
