



Your Financial Plan

Prepared for:

2014/12/15

Sample



Mapping Tomorrow™

A customized plan for your financial future

Introduction

Thank you for taking the time to discuss your financial goals with me today. Together, we developed a variety of strategies, all of which are detailed within this document.

Mapping Tomorrow™, a customized plan for your financial future, considers major aspects of your life to help you achieve your goals.

Here are the plans we've completed so far:

- Planning for Retirement
- Major Purchase Planning

The benefits of *Mapping Tomorrow™* by Scotiabank®.

With this plan, you and your family will:

- Have a better understanding of your current financial situation.
- Have a path to help you attain your goals.
- Be prepared for unexpected life events.
- Work toward the things you've always dreamed of.

Important: The calculations or other information generated by Mapping Tomorrow(TM) regarding the likelihood of various financial and investment outcomes are hypothetical, do not reflect actual results, and do not guarantee future results. The calculations are shown for illustrative and demonstrative purposes only and utilize rates of return data that may not include fees or operating expenses, and are not available for investment. Including fees and other operating expenses would materially reduce the rates of return.

Financial Snapshot

Current Plan

Goal Coverage

Retirement		64%
New home		19%
Emergency Fund		34%

Asset Allocation

Rate of Return 4.19%

Asset Class	(\$)	(%)
Fixed Income	\$67,530	35.02%
Canadian Equity	\$64,658	33.54%
Cash	\$60,619	31.44%
Total	\$192,806	

Net Worth \$386,498

Assets  \$711,973

Liabilities  \$325,475

Cash Flow \$32,107

Inflows  \$179,079

Outflows  \$146,972

Assumptions

	ADAM	PAULA
Inflation Rate	3.00%	3.00%
Retire At	71	65
Life Expectancy	97	90

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Planning for Retirement

The best thing you can do for your retirement is to develop a plan. That's exactly what you've done today. Everything we discussed will help you live the retirement you've always pictured for yourself.



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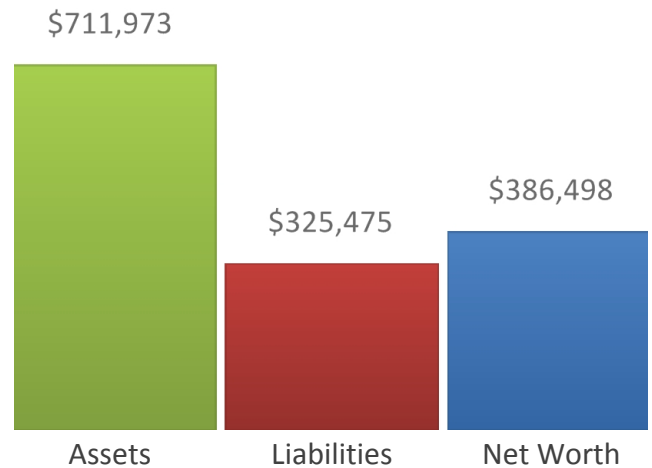
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Net Worth Summary

Current Plan

This page displays a summary of your net worth information as of the date of your plan. Your net worth is the total value of your assets (what you own) after subtracting your liabilities (what you owe). Knowing your net worth is the first step to really understanding your finances.

Your current net worth is: **\$386,498**



Net Worth Summary as of 2014/12/15

	ADAM	MILA	Joint	Total
Assets				
Non-Registered Investments	\$0	\$0	\$55,758	\$55,758
Registered Investments	\$57,278	\$79,770	\$0	\$137,048
Lifestyle Assets	\$0	\$0	\$519,167	\$519,167
Liabilities				
	\$0	\$0	\$325,475	\$325,475
Total	\$57,278	\$79,770	\$249,449	\$386,498

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