

# Your financial planning checklist

Take this to every meeting with your adviser so you know you have a comprehensive financial plan.

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Will & estate

Was there a...



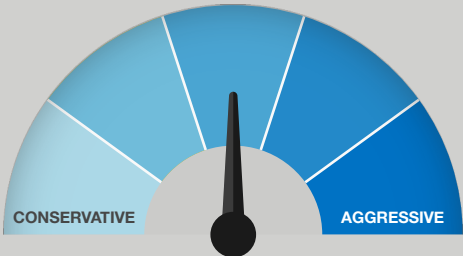
... in the past year?

- ✓ Review and update your will and estate plan at least once a year
- ✓ Life + lifestyle changes impact your policies, so review these, too



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Risk & your portfolio



Change in risk appetite?  
Align your portfolio



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Leave with peace of mind

Never be afraid to ask these Qs



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Tax

How tax-efficient is your portfolio?



A retirement fund with tax-free growth



Look at the tax implications of your offshore portfolio and optimise

+ Explore TFSAs

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Opportunities

- ✓ Which tools & platforms does your adviser use to get you to where you want to go?
- ✓ Is it easy to change your investment options as your needs change, without incurring extra cost?
- ✓ Does the platform you're currently invested through offer the widest range of options available to you?

Advantages of investing through Glacier

- ✓ Access the widest range of leading local + international investments, in one place
- ✓ Have the option to combine different retirement income solutions, all in one place
- ✓ Have peace of mind your portfolio is perfectly customised to your needs

Diversify  
Local + international funds



Ask your adviser why you're not with Glacier

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