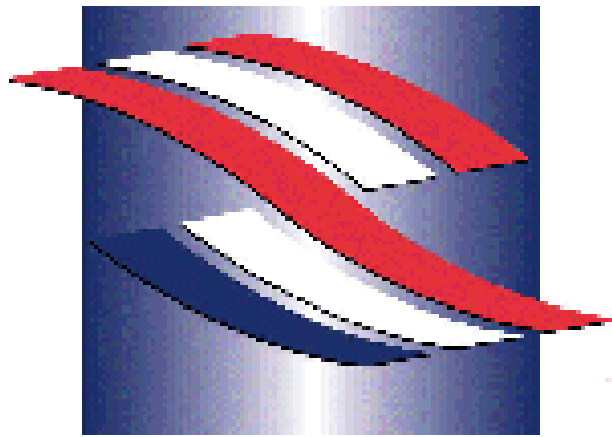


# **TRANSITION FINANCIAL ADVISORS, INC.**



**SNOWBIRD**

**INTRODUCTORY**

**FACTFINDER**

## **Our Fee Structure & Becoming a Transition Financial Advisors Group Client**

Our planning fees are typically based on a sliding scale of your net worth and start at U\$10,500. This approach falls in line with our comprehensive Canada-US financial planning philosophy because our firm looks at everything related to your situation. You can take comfort in the fact that our fee is made known up front and put into an agreement that both you and we sign. The fee is then fixed until the engagement is fulfilled, giving you peace of mind that there are no hidden fees or expenses to surprise you later.

In our experience, the people that meet the following criteria generally benefit the most from our services:

- ✓ Comfortable using the Internet and email;
- ✓ Desire a close, long-term working relationship on a retainer basis versus a transaction on an hourly, tax or project basis;
- ✓ Ideally have a lead time of three to four months before a move to the US is scheduled (longer with business entities);
- ✓ Willing & able to expediently implement the plan (with our assistance) once completed;
- ✓ Believe in our comprehensive Canada-US planning approach & willing to follow our proven process;
- ✓ Willing to delegate financial matters & have done so in the past;
- ✓ Make friends easily & willing to share of themselves, expecting the same in return;
- ✓ Net worth of \$2 million or more

If this generally describes you, please complete this FactFinder & fax (more secure than email) it to our offices for a no-obligation review of your situation and the opportunities and obstacles your unique financial situation presents. The partners of the firm will review your FactFinder and develop a fee estimate before contacting you to schedule a discussion of our services.

## **INSTRUCTIONS**

1. Fill out the FactFinder in its entirety, keeping in mind that **some sections may not apply to your situation**. If a question does not apply, indicate so with N/A.
2. Circle the appropriate currency (CDN \$, US \$) to ensure we record the information correctly
3. Review the FactFinder to ensure it is filled out to the best of your ability.
4. Mail/bring/fax to:

**Transition Financial Advisors Group, Inc.  
20 W. Juniper Avenue, Suite 101  
Gilbert, AZ 85233**

**Fax: 480/812-2090**

**For any questions, please call: 480/722-9414**

**\*\* PLEASE NOTE \*\***

**ALL INFORMATION CONTAINED HEREIN WILL BE  
HELD IN THE STRICTEST CONFIDENCE!**

**USE A PEN WITH BLACK INK ONLY!**

**I. GENERAL INFORMATION**

**CLIENT INFORMATION**

Full Name: (First/MI/Last) _____	Occupation: _____
Preferred Name: _____ Current Age: _____	Employer: _____

**CO-CLIENT INFORMATION**

Full Name: (First/MI/Last) _____	Occupation: _____
Preferred Name: _____ Current Age: _____	Employer: _____

**CANADIAN ADDRESS**

Street: \_\_\_\_\_

Apt. or Suite #: \_\_\_\_\_ City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Family email address: \_\_\_\_\_

**US ADDRESS**

Street: \_\_\_\_\_

Apt. or Suite #: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Family email address: \_\_\_\_\_

**MARRIAGE**

Date of Current Marriage: \_\_\_\_/\_\_\_\_/\_\_\_\_ City, State/Province: \_\_\_\_\_  
MM/DD/YY

if previously married:     CLIENT     CO-CLIENT

**HOW DID YOU HEAR ABOUT US?**

Referred by an existing client – Who? \_\_\_\_\_

Referred by another professional – Who? \_\_\_\_\_

Media – Which one? \_\_\_\_\_

Website

Workshop – Which one? \_\_\_\_\_

Book – Which one? \_\_\_\_\_

Other: \_\_\_\_\_

<b>Today's Date</b>

<b>Date Received</b>

For Office Use Only

## II. CITIZENSHIP PLANNING

1. Please indicate all countries you are a citizen of (CIRCLE all that apply):

**Client:** Canada U.S. U.K. Australia Other: \_\_\_\_\_

**Co-Client:** Canada U.S. U.K. Australia Other: \_\_\_\_\_

2. Have you ever been a US citizen but lost your US citizenship or had to renounce it?

**Client:** YES NO Details: \_\_\_\_\_

**Co-Client:** YES NO Details: \_\_\_\_\_

3. Please indicate all countries you have landed immigrant/permanent residence status with (CIRCLE all that apply):

**Client:** Canada U.S. U.K. Australia Other: \_\_\_\_\_

**Co-Client:** Canada U.S. U.K. Australia Other: \_\_\_\_\_

4. Please indicate your current country of residence (CIRCLE only one):

**Client:** Canada U.S. Other: \_\_\_\_\_

**Co-Client:** Canada U.S. Other: \_\_\_\_\_

5. Do you have a parent (living or not) that has ever been a US citizen?

**Client:** YES NO Details: \_\_\_\_\_

**Co-Client:** YES NO Details: \_\_\_\_\_

6. Do you have any siblings that are residing in the US, or are US citizens?

**Client:** YES NO Details: \_\_\_\_\_

**Co-Client:** YES NO Details: \_\_\_\_\_

**III. CONCERNS, GOALS AND OBJECTIVES**

1. Are you: (✓ only ONE)
- Considering making the transition to the US at some time in the future
    - Which State? \_\_\_\_\_
  - Planning to make the transition to the US on MM/DD/YY \_\_\_\_/\_\_\_\_/\_\_\_\_
  - Other: \_\_\_\_\_

2. Do you spend anytime in the United States?

YES	NO

Is so, what was the number of days present in the US over the last 3 years?

2009	2008	2007

How many days do you expect to be in the US in **2010**?

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Remarks: \_\_\_\_\_

3. Have you ever filed IRS Form 8840 – The Closer Connection Exception Statement?

YES	NO	Uncertain

Remarks: \_\_\_\_\_

4. If possible, would you like to spend more time in the US?

YES	NO	Uncertain

Remarks: \_\_\_\_\_

5. Do you have any business connection in the US?

YES	NO	Uncertain

Remarks: \_\_\_\_\_

6. Did you ever work in the US?

YES	NO	Uncertain

Remarks: \_\_\_\_\_

	YES	NO	Uncertain
7. Do you have travel insurance when you are in the US?			

If so, with which company? \_\_\_\_\_

8. Why are you seeking the counsel of a financial advisor at this time?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

9. What concerns do you have about your financial situation in the US or Canada?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

10. Please list any lifestyle changes you anticipate in the coming year (marriage, divorce, retirement, new job, moving, schooling, children, etc.)

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

11. You may have heard that “financial planning is a process, not an end in itself.” What are the most important things you want to get out of this process?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

12. A year from now, what do you hope to have accomplished?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**IV. WORKING RELATIONSHIP**

1. What needs to happen in order for you to feel our relationship has been successful?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

2. What can we do to make this relationship comfortable and satisfying for you?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

3. Have you hired advisors before? (accountants, lawyers, financial planners) (CIRCLE one)  
YES NO

If YES, what did you like about the relationship or, what led you to terminate it?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. What do you believe you are paying for when you retain a financial advisor?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

5. If there were one thing we could do that would cause you to terminate our relationship, what would it be?

- \_\_\_\_\_

**V. NET WORTH AND CASH MANAGEMENT**

(CIRCLE one)  
YES NO

1. Are you comfortable with your current cash flow?

Why? \_\_\_\_\_

2. Please outline any major cash INFLOWS you anticipate in the NEAR term (next one to two years - severance package, buy-out, inheritance, life insurance proceeds, beneficiaries of a trust, etc.)

(CIRCLE one)

• \_\_\_\_\_ \$C or \$US

• \_\_\_\_\_ \$C or \$US

• \_\_\_\_\_ \$C or \$US

3. Please outline any major cash EXPENDITURES you are planning in the NEAR term (next one to two years - vacations, health/dental/vision issues, autos, homes, hobbies, recreation, gifts, children, etc.)

• \_\_\_\_\_ \$C or \$US

• \_\_\_\_\_ \$C or \$US

• \_\_\_\_\_ \$C or \$US

4. Please outline any major cash INFLOWS you anticipate in the LONG term (three to five years)

• \_\_\_\_\_ \$C or \$US

• \_\_\_\_\_ \$C or \$US

• \_\_\_\_\_ \$C or \$US

5. Please outline any major cash EXPENDITURES you are planning in the LONG term (three to five years)

• \_\_\_\_\_ \$C or \$US

• \_\_\_\_\_ \$C or \$US

• \_\_\_\_\_ \$C or \$US

6. What would constitute a financial emergency on your part?

\_\_\_\_\_

7. If you have recently won or lost, or expect to win or lose, any legal judgments please provide details.

\_\_\_\_\_

**ASSET OVERVIEW**

<b>CANADIAN INVESTMENTS</b>	<b>Total CDN \$ Amount</b>	<b>US INVESTMENTS</b>	<b>Total US \$ Amount</b>
Chequing Accounts:	\$	Checking Accounts:	\$
Savings Accounts:	\$	Savings Accounts:	\$
RRSPs & RRIFs:	\$	IRAs:	\$
Locked-In Retirement Accounts (LIRAs):	\$	401(k), 403(b), 457, etc. Plans:	\$
Profit Sharing Plans or Deferred Compensation:	\$	Profit Sharing Plans or Deferred Compensation:	\$
Employee Stock Purchase Plans:	\$	Employee Stock Purchase Plans:	\$
Employee Stock Option Plans:	\$	Employee Stock Option Plans:	\$
Brokerage Accounts:	\$	Brokerage Accounts:	\$
Rental Properties:	\$	Rental Properties:	\$
Business Interests:	\$	Business Interests:	\$
Other:	\$	Other:	\$
<b>CANADIAN USE ASSETS</b>	<b>Total Fair Market Value</b>	<b>US PERSONAL USE ASSETS</b>	<b>Total Fair Market Value</b>
Principal Residence:	\$	Principal Residence:	\$
Leisure/Timeshare Properties:	\$	Leisure/Timeshare Properties:	\$
Automobiles:	\$	Automobiles:	\$
Household Items:	\$	Household Items:	\$
Personal Property:	\$	Personal Property:	\$
Recreational Items:	\$	Recreational Items:	\$
Hobby Items:	\$	Hobby Items:	\$
Collectibles, Art, Antiques, etc.:	\$	Collectibles, Art, Antiques, etc.:	\$
Other:	\$	Other:	\$

**LIABILITY OVERVIEW**

<b>CANADIAN LIABILITIES</b>	<b>Total CDN \$ Amount Owning</b>	<b>US LIABILITIES</b>	<b>Total US \$ Amount Owning</b>
RRSP or RRIF Home Loans:	\$	Retirement Plan Loan (401k, SEP, etc.):	\$
Amount Required to Exercise Stock Options:	\$	Amount Required to Exercise Stock Options:	\$
Brokerage Margin Amounts:	\$	Brokerage Margin Amounts:	\$
Rental Property Mortgage(s):	\$	Rental Property Mortgage(s):	\$
Business Installment, Loan/Note Amounts:	\$	Business Installment, Loan/Note Amounts:	\$
Other:	\$	Other:	\$

<b>CANADIAN PERSONAL USE ASSETS</b>	<b>Total CDN \$ Amount Owning</b>	<b>US PERSONAL USE ASSETS</b>	<b>Total US \$ Amount Owning</b>
Home Mortgage (Bank):	\$	Home Mortgage (Bank):	\$
2 <sup>nd</sup> Mortgage or Home Equity Loans:		2 <sup>nd</sup> Mortgage or Home Equity Loans:	
Leisure Property or Timeshare Mortgages:	\$	Leisure Property or Timeshare Mortgages:	\$
Auto Loans:	\$	Auto Loans:	\$
Lay Away or “No Payments Till” Plans:	\$	Lay Away or “No Payments Till” Plans:	\$
Credit Card Balances:	\$	Credit Card Balances:	\$
Credit Lines:	\$	Credit Lines:	\$
Personal Notes/Family:	\$	Personal Notes/Family:	\$
Other:	\$	Other:	\$

	<b>CDN \$</b>
8. What is the total value of your individual worldwide estate?	
What is the total value of your spouse’s worldwide estate?	
9. What is the total life insurance death benefit held on your life?	
What is the total life insurance death benefit held on your spouse’s life?	

**ESTIMATED INCOME STREAMS – fill-in all that apply**

<b>Client</b>	<b>Current Year</b>	<b>Next Year</b>	<b>Year After Next</b>	<b>✓ Currency</b>
Salary/Commissions:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$
Bonuses:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$
Auto Allowance, Expense Account:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$
Self-Employment or Other Income:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$

<b>Co-Client</b>	<b>Current Year</b>	<b>Next Year</b>	<b>Year After Next</b>	
Salary/Commissions:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$
Bonuses:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$
Auto Allowance, Expense Account:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$
Self-Employment or Other Income:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$

<b>Other</b>	<b>Current Year</b>	<b>Next Year</b>	<b>Year After Next</b>	
Net Rental Income:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$
Disability Income:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$
Alimony &/or Child Support Income:				<input type="checkbox"/> CDN \$ <input type="checkbox"/> US \$

**PENSION INCOME**     **Not Applicable**

<b>Canada Pension Plan</b>	<b>Old Age Security</b>	<b>U.S. Social Security</b>	<b>Company Pension(s)</b>
<input type="checkbox"/> CLIENT collecting	<input type="checkbox"/> CLIENT collecting	<input type="checkbox"/> CLIENT collecting	<input type="checkbox"/> CLIENT collecting
\$_____ per month	\$_____ per month	\$_____ per month	\$_____ per month
<input type="checkbox"/> CO-CLIENT collecting	<input type="checkbox"/> CO-CLIENT collecting	<input type="checkbox"/> CO-CLIENT collecting	<input type="checkbox"/> CO-CLIENT collecting
\$_____ per month	\$_____ per month	\$_____ per month	\$_____ per month

## VI. PORTFOLIO MANAGEMENT

Portfolio Management Experience: (✓ only one) <input type="checkbox"/> None <input type="checkbox"/> Limited <input type="checkbox"/> Moderate <input type="checkbox"/> Extensive	Purpose: (✓ all that apply) <input type="checkbox"/> Need Current Income <input type="checkbox"/> Education Fund <input type="checkbox"/> Retirement Fund <input type="checkbox"/> Provide Inheritance <input type="checkbox"/> Other:
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1. How long do you expect to have your money invested before you begin drawing on it for income, liquidating assets for a purchase or substantially modifying your portfolio? (✓ only one)

- Less than One Year
- One to Three Years
- Three to Five Years
- Five to Ten Years
- Ten Years or More
- Our Life Expectancy
- Our Life Expectancy and Our Children's

2. Based on historical data over the past 50 years, it is reasonable to expect the following performance in excess of inflation:

**Stocks:**                               **6 - 9%**  
**Long-term bonds:**               **1 - 3%**  
**Savings Accounts:**               **0 - 1%**

With the above in mind, what is your rate of return objective? (For example a portfolio of half stocks and half bonds would be expected to return 3.5% to 6% above inflation).

\_\_\_\_\_ % above inflation.

3. If you know what your current investment allocation is, please provide details:

DON'T KNOW

\_\_\_\_\_ % Cash    \_\_\_\_\_ % Bonds    \_\_\_\_\_ % Stocks    \_\_\_\_\_ % Other

4. If you know how much of your current investment portfolio is in Canada vs. the US vs. foreign markets, please provide details:

DON'T KNOW

\_\_\_\_\_ % Canada    \_\_\_\_\_ % US    \_\_\_\_\_ % Foreign

5. Do you look at your investment accounts (✓ only one):

- Daily
- Weekly
- Monthly
- Quarterly
- Yearly