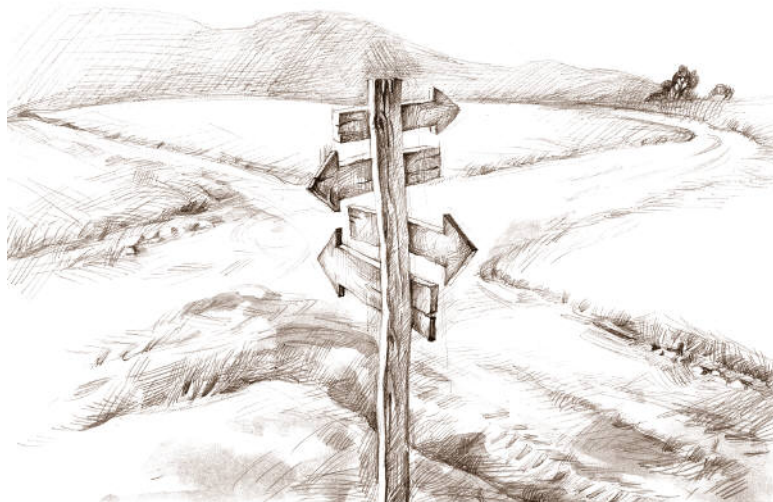


# VISTA

## *"A BUSINESS VIEWPOINT"*

CONFIDENTIAL



For: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## PERSONAL/BUSINESS DATA

Name: \_\_\_\_\_

Home address: \_\_\_\_\_

\_\_\_\_\_

Business name: \_\_\_\_\_

Business address: \_\_\_\_\_

Year end: Month \_\_\_\_\_ Day \_\_\_\_\_

Nature of business:

\_\_\_\_\_

\_\_\_\_\_

Other shareholders in business (if applicable):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Family members involved in business (if applicable):

\_\_\_\_\_

\_\_\_\_\_

Accountant's name/firm: \_\_\_\_\_

Lawyer's name/firm: \_\_\_\_\_

Date my will was last reviewed: \_\_\_\_\_

Business banking relationships: \_\_\_\_\_

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

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

I expect to travel outside of North America in the next 12 months to visit:

\_\_\_\_\_ Purpose: \_\_\_\_\_

## MY VIEWS

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 to me

	A	B	C	X
1. Having key employees who I trust to make important decisions is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Having family members involved in my business is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Maintaining control of the business after I retire is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Generating income from my business during my retirement years is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Gifting my business to a family member at the right time is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Selling my business to a family member is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Supporting charities and communities organizations (sports, arts) is ...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Selling my business to a third party as a going concern is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Knowing that my family will be able to get the value out of the business when I die is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Having a well thought-out "exit" strategy for my business is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Knowing that my succession plans for my business are tax-efficient is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Arranging my financial affairs so that my non-business assets are potentially protected from creditors or liability is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. In my planning, asset diversification and risk management are...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Assistance from my advisors in planning my estate, and financial affairs, is...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional comments:

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## SUCCESSION 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 succession planning strategies.                                                                                                                              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. I have a well-designed succession plan in place.                                                                                                                                      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. My succession plan involves next-generation family members.                                                                                                                           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. My spouse/children are capable, and interested, in running the business, without my involvement.                                                                                      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. I have a legal agreement with my partner(s) dictating what will happen with my shares when I die, become disabled or retire.                                                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. I have considered the benefits of an estate freeze.                                                                                                                                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. My corporation owns life insurance on me.                                                                                                                                             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. My life insurance is properly structured and aligned with my personal objectives and current tax legislation.                                                                         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. My life insurance has been correctly structured within my corporation to optimize planning opportunities available to me/my estate including the use of the Capital Dividend Account. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. I know where a future buyer of my business will find the capital to purchase my shares if I die, became disabled or retired.                                                         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. The business will continue to flourish and prosper without me.                                                                                                                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. I am concerned about someone else being able to successfully run the business.                                                                                                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Additional comments:

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## 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. My business meets Canada Revenue Agency's (CRA) definition of a Canadian Controlled Private Corporation (CCPC).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. My business qualifies for the small business tax rate.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I am bonusing myself income each year to get down to the small business threshold.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I have unused capital gains exemptions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. My business is currently generating some "non-active" business income.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I would be interested in protecting my business from the impact of a "critical illness" (heart attack, cancer, stroke).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. My business has a balance in its Refundable Tax Account.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. I have an exit strategy in place to allow me to "unlock" the value of my shares when I retire.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I would be interested in strategies that allow shareholders to remove tax advantaged dollars from the corporation for future use.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. I have enough investment assets outside my business to support my retirement lifestyle needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. I understand how I, or my estate, will be taxed upon disposition, or deemed disposition of my assets.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. I am concerned about the amount of taxes my estate will be left with when I die.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I have a well-designed, and current, estate plan in place.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. I have implemented an estate freeze.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. I have discussed my estate and succession plans with the people who will be impacted by them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional comments: \_\_\_\_\_