

# **“Netwealth to Financial Health<sup>TM</sup>”**

*A professional family wealth management process*

## ***Your “Sleep well” checklist:***

Check mark the statements that agree with your financial position.

- you have a financial plan and you stick to it.
- your debts are consolidated and financed at the lowest possible rate.
- you have reduced your debt annually
- you know your net worth and update it annually
- you have committed to saving a minimum of 10% of after tax income
- you have structured diversified investments that protect you from turbulent markets
- you have access to a cash wedge in case of emergency
- you can draw income from your cash wedge when other assets are undervalued
- you work with a tax specialist to take advantage of all tax advantaged programs
- your children have savings and tax grants for their education
- your family income is protected if you die or become disabled
- you don't pay late fees or extra interest charges
- you have an updated will and powers of attorney
- you plan for the future
- you don't overreact to bear or bull markets
- you review your plan annually and adjust as circumstances change
- you can focus on your family, your work and your passions
- your children are learning how to manage their finances
- you are confident that your financial goals can be achieved

When completed if you wish to set up an introductory financial review, please contact Jennifer Joaquin at 905-277-7931 or by e-mail [jjoaquin@assante.com](mailto:jjoaquin@assante.com)

***Jeff Wachman B.Comm, R.F.P***  
Senior Financial Planning Advisor  
Assante Financial Management Ltd.