

# Murray Wealth Management Group

## Questions that you should be asking your current advisor

- ▶ What is my current asset allocation?
- ▶ How much have I earned in the last 1,3,5 years and since the inception of my account?
- ▶ Am I investing in the most tax efficient manner?
- ▶ How much risk am I taking to earn my return?
- ▶ How much am I paying in fees?
- ▶ What is your investment process? How many steps are in your process?
- ▶ How are you taking advantage of opportunities in the market?
- ▶ How are you protecting my portfolio from market corrections?
- ▶ How much income is my portfolio generating?

## Questions you need to ask yourself

- ▶ Have you had a comprehensive financial plan prepared or updated within the past five years?
- ▶ Have you had an estate plan review in the last five years?
- ▶ Have you considered how your children will be able to handle an inheritance?
- ▶ Have you updated your will and power of attorney's in the last five years or since a major life event?
- ▶ Do you have enough insurance and the right kind of insurance?
- ▶ Do you know how much capital you will require to meet your retirement goals?
- ▶ Have you reviewed loans and mortgages to reduce interest costs and determine whether any may be tax deductible?
- ▶ Have you considered the potential costs of future health care?
- ▶ Have you considered how you want to live your retirement?



Powering your ideas

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