

Business Owner Financial Snapshot

Connect OpCo, HoldCo, retained earnings, compensation, corporate investments, insurance, succession, tax records, and household income before owner-manager decisions move.

BEST FOR

Incorporated professionals, family businesses, and owner-managers.

USEFUL OUTPUT

A corporation-to-household planning snapshot.

Before anything moves, make the decision visible.

Income

Tax

Portfolio

Insurance

Estate

Documents

Advisor fit

Next action

This worksheet is for preparation and conversation only. Do not enter SIDs, account numbers, passwords, trade instructions, full statements, or tax slips. Confirm the secure route before sending sensitive records.

Map the business side

- Operating company, holding company, retained earnings, and corporate investments
- Salary, dividends, shareholder loans, and cash-flow needs
- Business insurance, key-person risk, succession, and sale timing

Map the household side

- Personal retirement income and spending needs
- RRSP, TFSA, taxable accounts, pensions, and insurance
- Estate, family transition, liquidity, and professional questions

Area	Question	What to clarify
Compensation	Salary, dividends, CPP, RRSP room	Coordinate with accountant.
Corporate cash	Retained earnings and investment role	Clarify liquidity and tax integration.
Insurance	Ownership, purpose, beneficiary, tax treatment	May involve insurer, accountant, lawyer.
Succession	Sale, freeze, family transition	Legal and tax advice may be required.

Notes for the first conversation

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