

# Retirement Clarity Map

Organize CPP, OAS, pensions, RRSP/RRIF, TFSA, non-registered accounts, tax records, insurance, estate, and advisor questions before retirement income starts moving.

**BEST FOR**

**Pre-retirees and retirees who need the order of decisions made visible.**

**USEFUL OUTPUT**

**A first-pass income map and document checklist.**

**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 SINs, account numbers, passwords, trade instructions, full statements, or tax slips. Confirm the secure route before sending sensitive records.

## Map the income sources

- Work income, pension, CPP, OAS, RRSP/RRIF, TFSA, taxable accounts, and cash reserve
- Which source turns on first
- Which account should wait
- Which records or estimates are missing

## Clarify before acting

- Taxable income and OAS recovery exposure
- Capital gains, withholding, and year-end timing
- Survivor, beneficiary, insurance, and estate prompts
- Advisor-service or portfolio-purpose questions

Area	Question	What to clarify
CPP/OAS	Start now or delay?	Service Canada estimates and taxable-income context.
RRSP/RRIF	Draw or preserve?	Withdrawal timing, withholding, and future RRIF minimums.
TFSA	Use or preserve?	Flexible tax-free reserve and emergency liquidity.
Taxable	Sell what and when?	ACB, gains, losses, and tax-slip records.

## Notes for the first conversation

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