The Owliv Wealth Financial Planning Checklist

1. Foundations

- Emergency reserve equal to 3–6 months of essential expenses.
- Up-to-date will, powers of attorney, and beneficiary designations.
- Consolidated view of every account, policy, property, and debt.

2. Protection

Insurance is the layer that lets every other decision hold up under stress. Confirm the coverage is right-sized to today — not to a plan you outgrew years ago.

- Life insurance sized to income replacement, debt payoff, and estate tax.
- Critical illness and disability coverage aligned to your obligations.
- Corporate coverage where a business or holding company is involved.

3. Tax Efficiency

- Registered accounts (RRSP, TFSA, FHSA, RESP) contributing to their limits.
- Corporate structures reviewed for salary vs. dividend mix.
- Tax-sheltered growth inside permanent insurance considered.

4. Investments

- Written investment policy: goals, timelines, risk tolerance.
- Portfolio matched to time horizon, not headlines.
- Real estate treated as one asset class inside a larger plan.

5. Legacy

- Estate equalization plan for family businesses or unequal assets.
- Trust or holdco structures reviewed for tax efficiency at transfer.

• Next-generation conversations scheduled — not left to chance.

Next step

Bring this checklist to a complimentary strategy call. We'll walk through each item together and build a written plan you can actually follow.

Ready to talk it through? Book a private strategy call at calendly.com/owlivinvestments · yiannistsantilas@owlivwealth.ca · (437) 997-2227