



DIVIDEND STOCKS ROCK

INVEST WITH CONVICTION, ENJOY YOUR RETIREMENT

YOUR SPOUSE'S EMERGENCY GUIDE

This page is for _____. If something has happened to me, start here. Do not make any major financial decisions for at least 90 days. The portfolio is designed to keep running. Your job right now is to stay calm.

Where the Accounts Are

INSTITUTION	ACCOUNT TYPE	ACCOUNT NUMBER	APPROX VALUE

Important Information

WHO TO CALL FIRST		WHERE TO FIND DOCS	
Lawyer		Will & Power of attorney	
Accountant		Life insurance policies	
Financial contact		Tax returns	
Trusted person who understands investing		Pension, CPP & OAS statements	
LOGIN ACCESS			
Password manager I use		Brokerage login	
Where to find the password manager			

The Transition Instruction

Starting around month 6, begin moving the portfolio into a simpler structure. You do not need to do this alone. Call the person listed above under "My trusted person who understands investing" and show them this page.

1. **The ETF we have chosen together:** _____ (e.g. XGRO, VGRO, VRIF, or AOA)
2. **Start with tax-sheltered accounts.** Sell the stocks and buy the ETF above. No tax consequences.
3. **Leave the non-registered account for last.** Spread those sales over 2 to 3 years. Ask the accountant.
4. **Once fully transitioned:** Withdraw money according to our retirement plan.

I love you. I built this for you.

_____ (your signature)

_____ (date this was completed)