FREE WORKSHEET · MADE FOR CANADIANS

The Canadian Retirement Portfolio Checklist

Ten steps to see everything you and your spouse have saved, in one place, on paper.

Most Canadians approaching or in retirement have savings spread across several banks and account types: RRSPs, TFSAs, a pension, a few GICs. This worksheet helps you gather it all once, so you know your total, nothing is forgotten, and you're ready for a conversation with your advisor or your family.

- [ ] **1. List all RRSP accounts**, including spousal RRSPs and group RRSPs at work. page 2
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- [ ] **3. Identify RRIFs and pension accounts**: RRIFs, LIRAs, LIFs and workplace pensions. page 3
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- [ ] **6. Record account balances**, all from statements around the same date. every table
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Before you start. Gather your most recent statement for each account (paper, or downloaded from each bank's website). Use statements from around the same date, such as the end of the last quarter, so the totals compare fairly.

Keep it private. Write only the *last four digits* of account numbers. Never write passwords here. Once it's filled in, store this worksheet somewhere safe, and shred old copies.

For general education only, not financial, tax or legal advice. Prepared November 2026. Check rules with the Canada Revenue Agency (canada.ca) or a qualified professional before making decisions.

1 RRSP accounts

Registered Retirement Savings Plans: your own, spousal RRSPs, and group RRSPs through work.

Whose	Bank or company	Last 4 digits	Kind (own, spousal, group)	Balance $	Statement date
RRSP total					

Good to know. An RRSP must be converted (usually to a RRIF) or withdrawn by December 31 of the year you turn 71.

2 TFSA accounts

Tax-Free Savings Accounts. Many people have more than one, sometimes a savings TFSA at one bank and an investment TFSA at another.

Whose	Bank or company	Last 4 digits	Holds (savings, GIC, funds)	Balance $	Statement date
TFSA total					

Good to know. Your personal TFSA contribution room is shown in your CRA My Account online. With several TFSAs, the room is shared across all of them.

3 RRIFs and pension accounts

RRIFs, locked-in accounts (LIRA, LIF) and workplace pensions. For a pension that pays a set amount, write the monthly payment or the value on your latest pension statement.

Whose	Bank, employer or plan	Kind (RRIF, LIRA, LIF, pension)	Last 4 digits	Balance or $/month	Statement date
RRIF and locked-in total (balances only)					

4 GICs and maturity dates

GICs can sit inside an RRSP, TFSA or RRIF, or on their own. List each one here, even if it's also counted in a table above, so you can see when each one matures. Don't add these to your total twice.

Whose	Bank	Inside (RRSP, TFSA…)	Amount $	Rate %	Matures on	Already counted above?
GICs not counted above						

Good to know. Put the maturity dates in your calendar a few weeks ahead, so a GIC doesn't renew automatically before you decide. Deposit insurance limits apply per institution and category: see cdic.ca, or your province's credit union deposit insurer.

5 Brokerage and non-registered investments

Investment accounts with no tax shelter: brokerage accounts, joint investment accounts, shares held directly, savings set aside for retirement.

Whose (or joint)	Bank or brokerage	Last 4 digits	Currency (CAD/USD)	Balance $	Statement date
Non-registered total					

> **US-dollar accounts.** Convert to Canadian dollars with one exchange rate for everything (your bank's website shows it), and note the rate and date: _____

7 Total household investments

Copy each total from the tables. The columns show how the money is split between you; the bottom line is everything together.

Account type	Person 1 $	Person 2 $	Joint $	Together $
RRSPs				
TFSAs				
RRIFs and locked-in				
GICs not counted above				
Non-registered				
Total				

Workplace pensions that pay a set monthly amount aren't included above. Note them separately:

_____

8 Your overall asset allocation

Your mix across *all* accounts together, not account by account. Your statements usually show what each fund holds. Balanced funds hold both stocks and bonds: split them using the fund's own breakdown, or note them on their own line.

Kind of investment	Amount $	% of total	Your plan's target %
Canadian stocks			
US stocks			
International stocks			
Bonds			
Cash, savings and GICs			
Other or not sure			
Total		**100%**	**100%**

% of total = amount ÷ household total × 100. There's no single right mix: it depends on your plans, income and comfort with ups and downs. That's a good conversation for an advisor (page 6).

9 Accounts you may have forgotten

Tick each one you've checked.

- [ ] A pension or group RRSP from a **previous employer**. Contact the former employer's HR or the plan administrator.
- [ ] An RRSP or TFSA opened years ago at a **bank you no longer use**, or left behind after a move.
- [ ] A **spousal RRSP**, or an account in your spouse's name only.
- [ ] A **GIC** that renewed automatically, or one at a credit union.
- [ ] Old **Canada Savings Bonds** or Canada Premium Bonds. They're no longer sold and may have stopped earning interest.
- [ ] **Shares or an employee share plan** from a past job.
- [ ] **Unclaimed bank balances**: Canadian-dollar bank accounts and GICs with no activity for 10 years go to the Bank of Canada. Search for free on the Bank of Canada's unclaimed properties website.

10 Questions for a financial advisor

Bring this worksheet to your next meeting. Tick the questions that matter to you and add your own.

- [ ] What am I paying in fees on each account, in dollars per year, not just percentages?
- [ ] How does our overall mix compare with our plan, and why is it set that way?
- [ ] When we need income, which accounts should we draw from first, and what are the tax effects?
- [ ] When should we convert RRSPs to RRIFs, and how much will we have to withdraw each year?
- [ ] How do our savings fit with when we take CPP and OAS?
- [ ] Are beneficiaries or successor holders named on every account, and are they up to date?
- [ ] Would combining some accounts make things simpler, and would it cost anything?
- [ ] What happens to our plan if one of us needs care, or one of us dies first?

My own questions

Do this again

Repeat once a year, or whenever something changes: a new account, a GIC maturing, a retirement date. Next review: _____

Want this kept up to date for you? **FolioHarbour** is a Windows app that brings all your accounts together in one dashboard, by person, account type and bank, and keeps everything on your own computer. Free for 30 days, no credit card: **folioharbour.ca**

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