**Client Name:**  
**Date of Meeting:**  
**Time of Meeting:**  
**Location/Method (In-person/Phone/Video):**

1. Meeting Purpose

* **Objective of the Meeting:**  
  (e.g., Discuss financial goals, review insurance options, finalize policy)

2. Attendees

* **Client(s):**
* **Advisor(s):**
* **Other Attendees (if applicable):**

3. Discussion Points

* **Overview of Client's Financial Situation:**  
  (e.g., cash flow, current savings, liabilities, income sources)
* **Client's Needs and Goals:**  
  (e.g., protection needs, long-term savings, retirement planning)
* **Products Discussed:**
  + Type of Insurance: (e.g., Term Life, Whole Life, Universal Life)
  + Coverage Amount:
  + Additional Riders:
* **Financial Needs Analysis Results:**  
  (e.g., calculated protection needs)

4. Recommendations

* **Recommended Policy/Product:**
  + Product Name:
  + Insurance Company:
  + Coverage Amount:
  + Monthly Premium:
  + Key Benefits:
* **Additional Recommendations:**  
  (e.g., TFSA contributions, investment strategies)

5. Fees and Charges

* **Discussed Fees:**  
  (e.g., surrender charges, Management Expense Ratio (MER), other applicable fees)

6. Risks Explained

* **Potential Risks Associated with Products Discussed:**  
  (e.g., market fluctuations, impact of policy loans)

7. Action Items

* **For Advisor:**
  + Prepare and send Reason Why Letter
  + Initiate policy application process
* **For Client:**
  + Review policy contract and disclosures

8. Follow-up Plan

* **Next Review Date:**
* **Frequency of Future Meetings:**

Notes

* Any additional comments or observations from the meeting.

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