**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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