

新移民理財起步清單

剛抵達加拿大，要處理的戶口、保障與申報一次過排好次序。

- ☐ 確認成為加拿大稅務居民嘅日期（TFSA 供款額由嗰年開始累積，唔係一到埗就有全部額度）
- ☐ 開戶前分清 TFSA、RRSP、FHSA 嘅用途同合資格條件，唔好未確認資格就開 FHSA
- ☐ 第一份加拿大工作入息出現後，先留意 RRSP 供款額幾時開始累積
- ☐ 盤點香港／海外已有保單：保障範圍、保費、身故賠償同搬嚟加拿大後嘅處理選項，先唔好衝動退保
- ☐ 列出海外資產清單，留意邊啲可能涉及加拿大申報（例如 T1135，一般教育資訊，細節問 CPA）
- ☐ 基本保障盤點：人壽、危疾、傷殘同醫療缺口，計一次「如果收入停咗，屋企頂到幾耐」
- ☐ 寫低受益人安排，同屋企人講清楚重要文件放邊
- ☐ 下一步：帶埋以上清單去問持牌顧問，唔好畀訊息入面 send SIN 或銀行資料

只作一般教育資訊，並非個人化財務、稅務或法律建議。請就個人情況向持牌顧問、CPA 或律師查詢。索取清單時請勿提供 SIN、銀行戶口或保單號碼。

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Newcomer Financial Starter Checklist

Just landed in Canada? Put accounts, protection and reporting in the right order.

- ☐ Confirm the date you became a Canadian tax resident (TFSA room starts accumulating from that year)
- ☐ Before opening accounts, understand the purpose and eligibility of TFSA, RRSP, and FHSA — do not open an FHSA before confirming you qualify
- ☐ Once you have Canadian employment income, note when RRSP room begins to accumulate
- ☐ Inventory existing Hong Kong / overseas policies: coverage, premiums, death benefit, and your options after moving — do not cancel in a rush
- ☐ List overseas assets and note which may involve Canadian reporting (e.g., T1135 — general information only; ask a CPA for details)
- ☐ Gap-check the basics: life, critical illness, disability, and health coverage — how long could the household last if income stopped?
- ☐ Write down beneficiary arrangements and tell family where key documents are kept
- ☐ Next step: bring this list to a licensed advisor; never send SIN or banking details by message

For general education only. Not personalized financial, tax, or legal advice. Please speak with a licensed advisor, CPA, or lawyer about your own situation. Do not send your SIN, banking, or policy numbers when requesting these checklists.

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