THE Estate Organiser

Everything your family needs to know, in one place.

www.theestateorganiser.ca

THIS ORGANIZER BELONGS TO

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CANADIAN EDITION

FIRST EDITION . 2026

Introduction

Why This Book Exists

When someone you love dies, grief is only the beginning - your family is immediately faced with decisions, paperwork, and responsibility.

If you haven't organized your affairs, this process becomes a nightmare.

Your executor will spend months piecing your life together like a puzzle with no picture on the box. Logging into CRA with no password. Calling TD, RBC, Scotia, and CIBC hoping to find accounts you never told anyone about. Discovering an RRSP at a credit union nobody knew existed. Finding out you still owed $14,000 on a line of credit. Watching your kids argue over the cottage because you never said who should get it.

It happens to thousands of Canadian families every year. The Estate Organizer was created to make sure it doesn't happen to yours.

Canada is in the middle of the largest intergenerational wealth transfer in its history. More than $1 trillion is expected to change hands as baby boomers pass their wealth to the next generation. Yet 58% of Canadians have not discussed estate instructions with their beneficiaries. This organizer exists to ensure your share is transferred with clarity and intention - not consumed by confusion, conflict, or avoidable cost.

This isn't just a guide. It's a gift to the people you love.

It's a single, organized place where everything they need to know is written down clearly. Your bank accounts. Your RRSPs. Your debts. Your passwords. Your funeral wishes. Your values. Your stories. Everything.

When you complete this organizer, you're not just ticking boxes. You're giving your family three things:

Clarity. They'll know exactly what you own, what you owe, and what you want.

Time. They won't waste months searching for information. They can focus on grieving and healing.

Peace. They won't argue about your wishes because your wishes are written in your own words.

This organizer won't replace your Will or your lawyer. But it will make sure your Will can actually be found, your lawyer can be contacted, and your family knows where to start.

What This Organizer Does

Estate planning isn't just about your Will.

Your Will says who gets your house and how to divide your bank accounts. That's important. But it doesn't tell your family where those bank accounts actually are. It doesn't explain why you left your wedding ring to your daughter instead of your son. It doesn't give them your passwords, your retirement plan details, or the name of the lawyer who drafted the Will in the first place.

That's where this organizer comes in.

Think of it as a roadmap. When you're gone, your family will need to handle dozens of tasks. Some are legal. Some are financial. Some are deeply personal. And most of them require information that only you know right now.

Where's your Will? Who's your RRSP/RRIF beneficiary? What are the login details for your online banking? Do you want to be buried or cremated? Should your Facebook account be deleted or memorialized? What stories do you want your grandchildren to remember about you?

This organizer gives you a place to write all of that down.

It protects your family from chaos. Instead of searching through every drawer in your house, they'll open this book and find everything they need. Your bank accounts. Your insurance policies. Your passwords. Your final wishes.

It guides your executor. There are checklists and timelines so they know what to do first, what can wait, and what they might be forgetting.

It preserves your legacy. This isn't just about money and paperwork. There's space here for your values, your stories, and the things you want your family to remember after you're gone.

And it saves them money. Every hour your executor spends hunting for information is an hour they're paying a lawyer to help them hunt. At $300 to $500 per hour. By organizing it yourself, you're potentially saving your estate thousands of dollars in legal fees. That also means you can leave more to your loved ones and donate more to charities or causes that are close to your heart.

Every section covers something your executor will need. Retirement Savings. Tax records. Guardianship. Digital assets. Funeral wishes. Nothing has been left out. Not every section will apply to you - everyone is in a different situation - so feel free to skip what doesn't. There's no "one-size-fits-all." Don't worry if you have blank sections.

This is a big task. But once it's done, you'll have something invaluable. Peace of mind for you. A clear path forward for them.

A Living Document

Life changes. And when it does, this organizer needs to change with it.

If you fill out this organizer today and never touch it again, it'll be outdated in five years. Your executor will find bank accounts you closed years later. They'll try to contact your financial adviser who retired three years ago. They'll distribute assets according to wishes that no longer reflect what you actually wanted.

Review this organizer once a year and update it after major life events - marriage, divorce, retirement, the birth of a grandchild, or any significant change to your finances or wishes. Part X has a worksheet and checklist to make this easy.

If you commit to keeping this organizer up to date, your family will always know where they stand.

The Value of Your Story

Your legacy isn't just bank accounts and property titles.

It's the recipe for your grandmother's scones that's been passed down for four generations. It's the story about how you met your spouse. It's the advice you'd give your grandchildren if they asked. It's the values you lived by, the mistakes you learned from, and the things you want your family to remember about who you were.

Most estate planning documents don't capture any of that.

This organizer does.

There's space for letters, stories, and memories. You can write a note to each of your children. You can record family traditions you don't want forgotten. You can explain why certain things matter to you, and why you've made the decisions you've made.

These sections aren't legally binding. But they're often the most meaningful parts of this book - and might be the best part of filling this out.

Your executor will handle the paperwork. But your family will treasure the stories.

So as you work through the financial and legal sections, don't skip the personal ones. Take the time to write down what matters. Your grandchildren will read those words decades from now and feel like they knew you.

That's a legacy worth preserving.

How to Use This Organizer

This book is straightforward. Work through each section, fill in what applies to you, and skip what doesn't.

Here's how to get the most out of it:

Work through each section at your own pace.

You don't need to complete this in one sitting. Some sections will take five minutes. Others might take an hour. If a section doesn't apply to you (for example, if you don't own a business), just write "Not Applicable" so your executor knows you considered it.

Where it asks for supporting documents, attach copies if you can. Your Will. Your beneficiary designations. Your insurance policies. If you can't attach them, at least note where the originals are stored.

Be honest and thorough.

The small details matter. Policy numbers. Account references. Passwords. These little things can save your family hours of frustration and potentially thousands of dollars in fees.

If you're not sure about something, leave it blank and come back to it later. But try to be as complete as you can.

Involve your professional advisers.

Once you've filled this out, show the relevant sections to your lawyer, accountant, or financial adviser. Ask them to check that everything matches up with your legal documents. They might spot something you missed.

Review and update it regularly.

Life changes. So should this organizer.

Set a reminder to review it once a year. Update it after major life events like marriage, divorce, retirement, or the birth of a grandchild. There's a section at the back where you can record when you've done each update.

Store it somewhere safe but accessible.

Keep this organizer in a place where your executor can actually find it. A fireproof safe at home. Your lawyer's office. A safety deposit box (as long as your executor can access it without a court order).

Don't hide it somewhere so secure that no one will ever find it. That defeats the purpose.

Tell the right people where it is.

Let your executor know where this book is stored. Tell one or two trusted family members as well, just in case.

If no one knows it exists, all your hard work won't matter.

Remember what this organizer is (and isn't).

This book supports your Will. It doesn't replace it.

Your Will is the legally binding document that says who gets what. This organizer makes sure your Will can be found, your wishes can be understood, and your executor has the information they need to actually carry out those wishes.

For legally binding instructions, you'll still need to work with a lawyer. This organizer just makes their job much easier.

Let's get started.

What is Estate Planning and Why Does It Matter?

Estate planning is just a fancy term for organizing your affairs before you die.

It's about making sure your assets go to the people you want them to go to. It's about reducing the stress and cost for your family. And it's about making your wishes clear so no one has to guess what you would have wanted.

Most people think estate planning is just writing a Will. And yes, your Will is important. But it's only part of the picture.

Here's what estate planning actually covers:

Your Will. This is the legal document that says who gets your house, your savings, your car, and everything else you own. Without a Will, the government decides who gets what based on a formula that might not match what you actually wanted.

Your registered retirement savings - RRSPs, RRIFs, TFSAs, and pension plans don't automatically go to your estate. They go to whoever you've named as your beneficiary. If you haven't named anyone, the funds flow into your estate and go through probate - which means delays, extra fees, and potentially a result you didn't want. That's not ideal.

Your power of attorney. This is the person who can make financial and legal decisions for you if you're alive but unable to make them yourself (for example, if you have a stroke or dementia).

Your healthcare directives. These documents tell doctors and family members what medical treatment you want (or don't want) if you can't communicate your wishes.

Your executor. This is the person responsible for sorting out your estate after you die. They need to know where your Will is, who your lawyer is, what you own, what you owe, and what your wishes are.

Your digital assets. Passwords. Online banking. Social media accounts. Cryptocurrency. These things didn't exist 30 years ago, but now they're part of almost everyone's estate.

Why does this matter?

Because without a plan, your family is left to figure it all out while they're grieving.

They'll spend months tracking down your bank accounts. They'll argue about what you "would have wanted" because you never said. They'll pay lawyers hundreds of dollars an hour to search for information you could have written down in 20 minutes.

Contesting a will in Canada can cost anywhere from $10,000 to $100,000 or more in legal fees, with estate litigation lawyers charging $200 to $500 per hour. Even uncontested estates aren't cheap - the average lawyer fee just to process probate in Ontario is over $4,000, before court fees and estate administration tax are added on top. And once a dispute starts, it can drag on for a year or more. Every dollar spent on lawyers is a dollar your family doesn't inherit.

That's what estate planning is. And that's why it matters.

This organizer won't replace your Will or your lawyer. But it will give your family the information they need to carry out your wishes without the chaos, the cost, or the conflict.

That's worth doing.

Before You Begin

This organizer is a tool for gathering and recording your information. It is not legal, financial, or tax advice, and it is not a Will. To put a valid estate plan in place, see a qualified lawyer. The full Important Legal Information is at the back of this book - please read it before you begin.

Contents

PART ONE

Personal Foundations

The essentials - who you are, your health, and the people to call first.

THE Estate Organiser

CHAPTER 01

Personal Information

This section covers your identity. Your full legal name, your date of birth, where you were born, and the documents that prove all of it.

Fill in what applies. If you don't have something (for example, if you've never had a passport), just write "N/A" so your executor knows you considered it.

Here's what to include:

Your full legal name. The name on your birth certificate, not the name you go by. If your legal name is "Margaret" but everyone calls you "Maggie," write Margaret. Your executor needs the legal version for official documents.

Your date and place of birth. Day, month, year, and the town or city where you were born. This information appears on almost every legal form your executor will fill out.

Your Social Insurance Number (SIN). Your executor will need this to file your final tax return and deal with the CRA. Keep it somewhere secure, but make sure they can find it.

Your Provincial Health Card Number number. Same reason as your SIN. Government agencies will ask for it.

Your driver licence number. If you have one, include the number and the province or territory that issued it. This helps with identification.

Your passport number. If you have a current passport (or an expired one), note the number and where it's stored. If you don't have one, write "N/A."

Birth certificates. Your own, and any for immediate family members who might be beneficiaries (your children, for example). Note where the originals are stored. If you only have copies, say so.

Marriage certificates. If you're married, your executor will need proof. If you've been married more than once, include certificates for all marriages.

Divorce or separation documents. If you're divorced, your executor needs to know. These documents affect how your estate is divided, especially if your Will was written before the divorce. Note where the originals are kept.

Without this information, your executor can't prove who you are. And if they can't prove who you are, they can't access your bank accounts, sell your property, or distribute your estate.

It's boring admin. But it's critical admin.

Fill it in, and you've just saved your executor days of searching.

Your Personal Information

Start with the basics - the first details your family will need.

YOUR PERSONAL INFORMATION

FULL LEGAL NAME

ALSO KNOWN AS

DATE OF BIRTH

formatted as __ / __ / __ (day / month / year)

PLACE OF BIRTH

SOCIAL INSURANCE NUMBER

PROVINCIAL HEALTH INSURANCE NUMBER

DRIVER LICENCE NUMBER

PROVINCE/TERRITORY

PASSPORT NUMBER

COUNTRY

(Or write "N/A" if you don't have one)

PASSPORT NUMBER

COUNTRY

PASSPORT NUMBER

COUNTRY

Your Personal Information (cont.)

IMPORTANT DOCUMENTS

BIRTH CERTIFICATE

Tick one: Have original / Have copy / Don't have; then a 'Stored at:' write-in row

MARRIAGE CERTIFICATE

Tick one: Have original / Have copy / Don't have; then a 'Stored at:' write-in row

MARRIAGE CERTIFICATE

Tick one: Have original / Have copy / Don't have; then a 'Stored at:' write-in row

MARRIAGE CERTIFICATE

Tick one: Have original / Have copy / Don't have; then a 'Stored at:' write-in row

DIVORCE CERTIFICATE

Tick one: Have original / Have copy / Don't have; then a 'Stored at:' write-in row

DIVORCE CERTIFICATE

Tick one: Have original / Have copy / Don't have; then a 'Stored at:' write-in row

Your Personal Information (cont.)

DIVORCE CERTIFICATE

Tick one: Have original / Have copy / Don't have; then a 'Stored at:' write-in row

NOTES (ANYTHING ELSE YOUR EXECUTOR SHOULD KNOW ABOUT YOUR IDENTITY)

CHAPTER 02

Medical Information

Your executor won't need your medical history to treat you (you'll be gone). But they will need it for a few important reasons.

First, to complete your death certificate and notify your doctors. Second, to claim on any relevant insurance policies (some require medical history). And third, to give your family a record of hereditary conditions they should know about.

This section also helps if you become incapacitated before you die. If you have a stroke or dementia and can't communicate, your family will need to know your medical conditions, allergies, and current medications. Here's what to fill in. Fill in what you know. If you're healthy and rarely see a doctor, that's fine - just write "generally healthy, no ongoing conditions." If you have a long medical history, include the big stuff (chronic conditions, major surgeries, serious allergies). You don't need to list every cold you've ever had.

Here's what to include:

Your Family doctor. Name, clinic, phone number, and address. This is the first person your family will contact if something happens to you.

Your specialists. If you see a cardiologist, endocrinologist, oncologist, or any other specialist regularly, list their names and contact details. Include what they're treating you for.

Your current medications. List any prescription medications you take regularly. Include the name, dosage, and what it's for. If you're not on any regular medications, write "None."

Your significant medical conditions. Chronic illnesses (diabetes, heart disease, asthma, etc.), past surgeries, mental health conditions, or anything else that's part of your medical history. If you're in good health, write "No significant conditions."

Your allergies. Medications, foods, or anything else you're allergic to. If you have none, write "No known allergies."

Your blood type. If you know it, include it. If you don't, write "Unknown."

Your Extended Health Insurance details. If you have private health cover, include the insurer's name, your membership number, and what level of cover you have (hospital, extras, or both). Your executor might need this to claim on policies or cancel your membership.

WHY THIS MATTERS

Your family will need to notify your doctors and cancel appointments. They'll need your medical history for insurance claims. And if you have hereditary conditions (heart disease, certain cancers, diabetes), your children should know about them.

You've just given them a clear medical snapshot. That's one less thing they'll need to hunt for.

Your Medical Information

The medical details your family and doctors will need to act quickly.

GENERAL PRACTITIONER

GP NAME

CLINIC

ADDRESS

PHONE

SPECIALIST 1

NAME

SPECIALTY

PHONE

EMAIL

SPECIALIST 2

NAME

SPECIALTY

PHONE

EMAIL

Your Medical Information (cont.)

CURRENT MEDICATIONS

List medications below. Note dosage and what each is used for.

MEDICATION 1

MEDICATION

DOSAGE

USED FOR

MEDICATION 2

MEDICATION

DOSAGE

USED FOR

MEDICATION 3

MEDICATION

DOSAGE

USED FOR

Your Medical Information (cont.)

SIGNIFICANT MEDICAL CONDITIONS

Include chronic illnesses, past surgeries, mental health conditions.

CONDITION

CONDITION

ALLERGIES

ALLERGIC TO

ALLERGIC TO

ALLERGIC TO

BLOOD TYPE

EXTENDED HEALTH INSURANCE

INSURER 1

INSURER

MEMBERSHIP NUMBER

LEVEL OF COVER

INSURER 2

INSURER

MEMBERSHIP NUMBER

Your Medical Information (cont.)

LEVEL OF COVER

NOTES - ANYTHING ELSE YOUR EXECUTOR SHOULD KNOW ABOUT YOUR HEALTH

CHAPTER 03

Healthcare Directives & Organ Donation

This section is about what happens if you're alive but can't make decisions for yourself.

If you have a stroke, develop dementia, or end up in a coma, someone will need to make medical decisions on your behalf. Who should that be? What kind of treatment do you want (or not want)? Do you want to be resuscitated if your heart stops? Do you want to donate your organs?

These are hard questions. But answering them now means your family won't have to guess later.

In Canada, there are a few key documents that cover this:

Personal Directive / Advance Directive (also called a Living Will in some states). This is a legal document where you write down your wishes for medical treatment if you can't communicate. It might say things like "I do not want to be kept alive on life support indefinitely" or "I want all reasonable medical treatment to extend my life." Each province and territory has different rules about Advance Care Directives, so check what applies where you live.

Personal Directive / Representation Agreement (called different names in different states). This is a person you appoint to make medical, lifestyle, and personal decisions for you if you lose capacity. They can decide things like where you live, what medical treatment you receive, and whether you go into long-term care. This is different from a Power of Attorney (which covers financial decisions).

Your wishes for end-of-life care. Do you want palliative care at home or in a hospice? Do you have a "Do Not Resuscitate" (DNR) order? Do you want pain relief even if it shortens your life?

Your organ donation preferences. Are you registered as an organ donor? Which organs do you want to donate? Does your family know your wishes?

WHY THIS MATTERS

If you don't document this, your family will have to make these decisions while they're stressed, grieving, and possibly arguing with each other about what you "would have wanted."

By writing it down, you take that burden off them. Make your wishes clear now, so they don't have to guess later.

Your Healthcare Directives & Organ Donation

Record your medical wishes now so your family can act with certainty later.

PERSONAL DIRECTIVE / ADVANCE DIRECTIVE

> *Note your status: Yes / No / Planning to create one.*

DIRECTIVE STATUS

STORED AT

WHO HAS A COPY

PERSONAL DIRECTIVE / REPRESENTATION AGREEMENT - PRIMARY

NAME

RELATIONSHIP

PHONE

EMAIL

PERSONAL DIRECTIVE / REPRESENTATION AGREEMENT - BACKUP

NAME

RELATIONSHIP

PHONE

EMAIL

LEGAL DOCUMENT STORED AT

Your Healthcare Directives & Organ Donation (cont.)

END-OF-LIFE CARE PREFERENCES

Write Yes / No / Undecided for each. Your family needs to know.

DNR ORDER

PREFERRED PALLIATIVE CARE SETTING

PAIN RELIEF EVEN IF LIFE-SHORTENING

OTHER END-OF-LIFE WISHES

ORGAN DONATION

Note registration status. List specific organs/tissues if applicable.

REGISTERED AS ORGAN DONOR

ORGANS / TISSUES TO DONATE

FAMILY INFORMED OF WISHES

PROOF OF REGISTRATION - STORED AT

NOTES - ANY OTHER HEALTHCARE WISHES OR INSTRUCTIONS

Key Contacts

When you die, your executor will need to notify a lot of people.

Some need to know immediately (your spouse, your children, your executor). Others can wait a few days or weeks (your employer, your accountant, your insurance company).

This section gives your executor a complete list so they don't have to guess who to call, or spend hours searching for phone numbers while they're grieving.

Let's break this into two groups: people who need to know right away, and people who need to know eventually.

Who to notify immediately:

Your immediate family. Spouse, children, parents, siblings. These are the people who should hear the news first, directly from your executor (or from each other).

Your executor. If your executor isn't also your spouse or child, they need to be contacted immediately so they can start handling your estate.

Your close friends. The people who would want to know, and who would be hurt if they found out too late.

Who to notify within days or weeks:

Your lawyer. The person who drafted your Will and any other legal documents.

Your accountant. They'll need to file your final tax return and handle any outstanding tax matters.

Your financial adviser. If you have one, they'll need to know so they can work with your executor to manage your investments, Retirement savings, and other financial matters.

Your employer. If you're still working, your employer needs to be notified so they can process final pay, employer benefit contributions, and any outstanding vacation pay and benefits.

Your retirement plan. Your executor will need to contact your RRSP/RRIF providers to process the transfer to your named beneficiaries, and apply for the CPP death benefit through Service Canada.

Service Canada (if applicable). If you receive any Service Canada payments (Old Age Security (OAS), Disability Support, Employment Insurance Caregiving Benefits), these need to be cancelled.

Your private health insurer (if applicable). So they can cancel your policy and process any final claims.

Your insurance providers. Life insurance, disability insurance, home and contents, car insurance - all of these need to be notified.

Your long-term care facility (if applicable). If you're living in long-term care, the facility needs to be informed.

Your religious or community leader (if applicable). Your priest, pastor, imam, rabbi, or community group leader - whoever would help organize your funeral or memorial service.

WHY THIS MATTERS

Your executor shouldn't have to play detective to find these people. And your family shouldn't have to guess who was important to you.

By writing it all down, you're giving them a roadmap. They'll know exactly who to call, when to call them, and how to reach them.

That's one less thing they'll need to figure out.

Your Key Contacts

A complete call-list so your executor never has to play detective.

PEOPLE TO NOTIFY IMMEDIATELY

SPOUSE/PARTNER

Name / Phone / Email / Notes rows

CHILDREN

Name / Phone / Email / Notes rows. (Use additional pages if you have more children)

CHILDREN

Name / Phone / Email / Notes rows

CHILDREN

Name / Phone / Email / Notes rows

CHILDREN

Name / Phone / Email / Notes rows

CHILDREN

Your Key Contacts (cont.)

Name / Phone / Email / Notes rows

PARENTS

Name / Phone / Email / Notes rows

PARENTS

Name / Phone / Email / Notes rows

SIBLING

Name / Phone / Email / Notes rows

SIBLING

Name / Phone / Email / Notes rows

SIBLING

Name / Phone / Email / Notes rows

SIBLING

Name / Phone / Email / Notes rows

Your Key Contacts (cont.)

EXECUTOR (IF DIFFERENT FROM SPOUSE/CHILDREN)

Name / Phone / Email / Notes rows (two entries)

CLOSE FRIENDS TO NOTIFY

Name / Phone / Email / Notes rows

CLOSE FRIENDS TO NOTIFY

Name / Phone / Email / Notes rows

CLOSE FRIENDS TO NOTIFY

Name / Phone / Email / Notes rows

CLOSE FRIENDS TO NOTIFY

Name / Phone / Email / Notes rows

PROFESSIONAL CONTACTS (TO NOTIFY WITHIN DAYS/WEEKS)

LAWYER

Name / Firm Name / Phone / Email / Notes rows

Your Key Contacts (cont.)

ACCOUNTANT

Name / Firm Name / Phone / Email / Notes rows

FINANCIAL ADVISER

Name / Firm Name / Phone / Email / Notes rows

EMPLOYER (IF CURRENTLY EMPLOYED)

Company Name / Contact Name / Phone / Email / Notes rows

REGISTERED RETIREMENT PLAN

Institution / Provider, Account Number, Phone, Notes rows

SERVICE CANADA

Tick one: Not applicable / I receive Service Canada payments (list which ones)

SUPPLEMENTARY HEALTH INSURANCE

Not applicable; then Insurer / Account Number / Phone / Notes rows

Your Key Contacts (cont.)

OTHER INSURANCE PROVIDERS:

LIFE INSURANCE

Not applicable; then Insurer / Policy Number / Contact / Notes rows

HOME & CONTENTS

Not applicable; then Insurer / Policy Number / Contact / Notes rows

CAR INSURANCE

Not applicable; then Insurer / Policy Number / Contact / Notes rows

CAR INSURANCE

Not applicable; then Insurer / Policy Number / Contact / Notes rows

LONG-TERM CARE FACILITY (IF APPLICABLE)

Not applicable; then Facility Name / Contact Person / Phone / Notes rows

RELIGIOUS/COMMUNITY LEADER (IF APPLICABLE)

Not applicable; then Name / Organization / Phone / Notes rows

Your Key Contacts (cont.)

NOTES (ANYONE ELSE WHO SHOULD BE NOTIFIED)

PART TWO

Core Estate Planning

The big decisions - your Will, your executor, and who looks after who.

CHAPTER 05

Will and Testament

Your Will is the most important legal document in your estate. It's the document that says who gets your house, your savings, your car, your jewellery, and everything else you own. It names your executor (the person responsible for carrying out your wishes). And if you have children under 18, it names their guardian.

Without a Will, the law of your province or territory decides who inherits, and the result may not match what you would have chosen. The rules vary across Canada (especially for common-law partners), so the best way to make sure your wishes are followed is to have a Will drawn up by a lawyer (or notary in Quebec).

So if you don't have a Will yet, get one. This organizer is not a substitute for a Will. It supports your Will by making sure your executor can actually find it and understand it.

Here's what to include in this section:

Do you have a Will? If yes, when was it written? Wills should be updated every few years or after major life changes (marriage, divorce, kids, buying property). If your Will was written 15 years ago and you've remarried since then, it's probably out of date.

Where is the original Will stored? Your executor needs the original, not a copy. Most people keep it with their lawyer, in a safe at home, or in a safety deposit box. Wherever it is, write it down.

Who is your executor? This is the person (or people) you've named in your Will to handle your estate. Include their name and contact details. If you've named a backup executor, include them too.

Who drafted your Will? Include your lawyer's name and contact details. Your executor will need to contact them to confirm the Will is valid and get advice on the probate process.

Does your Will include a testamentary trust? Some Wills set up a trust to manage assets for beneficiaries (for example, if you're leaving money to young children who can't manage it yet). If yours does, note it here.

Have you named a beneficiary for your retirement savings? Whether and how you can do this, and what happens if you don't, can depend on the account and your province, so it's worth confirming the details with your financial institution, lawyer or notary, or advisor. If you have named someone, note where that paperwork is stored.

WHY THIS MATTERS

Your Will is only useful if your executor can find it. And they need to know who to contact (your lawyer), where the original is stored, and whether there are any special provisions (like a testamentary trust).

By filling this out, you're making sure your Will doesn't sit in a drawer gathering dust while your family searches for it.

You've just saved them weeks of stress.

Your Will and Testament

Where your Will lives, who carries it out, and the wishes attached to it.

YOUR WILL AND TESTAMENT

DO YOU HAVE A VALID WILL?

Tick one: Yes / No / Currently being drafted

IF YES, WHEN WAS IT LAST UPDATED?

(Month/Year)

IS YOUR WILL UP TO DATE WITH YOUR CURRENT CIRCUMSTANCES?

Tick one: Yes, it reflects my current wishes / No, it needs updating (note what's changed)

WHERE IS THE ORIGINAL WILL STORED?

Tick one: With my lawyer (details below) / In a safe at home location / In a safety deposit box (which bank / Other (specify)

LAWYER WHO DRAFTED THE WILL:

NAME

FIRM

Your Will and Testament (cont.)

PHONE

EMAIL

ADDRESS

YOUR EXECUTOR(S): PRIMARY EXECUTOR:

NAME

RELATIONSHIP

EMAIL

ADDRESS

BACKUP EXECUTOR (IF APPOINTED):

NAME

RELATIONSHIP

PHONE

EMAIL

ADDRESS

DOES YOUR WILL INCLUDE ANY SPECIAL PROVISIONS?

> *Tick one: None (skip the below) / Testamentary trust (for managing assets for beneficiaries) Details / Specific bequests (certain items go to certain people) Details / Charitable donations Details*

Your Will and Testament (cont.)

RETIREMENT SAVINGS BENEFICIARY DESIGNATION:

HAVE YOU MADE A BENEFICIARY DESIGNATION FOR YOUR RETIREMENT SAVINGS?

Tick one: Yes, beneficiary designation(s) on file / No, no beneficiary designated (will flow to estate) / Not sure - need to check with provider

RETIREMENT PLAN NAME

If yes:

BENEFICIARY(IES)

DATE NOMINATION MADE

WHERE IS THE NOMINATION STORED?

NOTES (ANYTHING ELSE YOUR EXECUTOR SHOULD KNOW ABOUT YOUR WILL)

CHAPTER 06

Estate Executor

If you've named an executor in your Will, this section is for them.

Being an executor is a big job. It's not just about reading the Will and handing out inheritances. There's paperwork, phone calls, court applications, tax returns, and a lot of admin that most executors aren't prepared for.

This section gives your executor a roadmap. It tells them what their role involves, what you expect from them, and where to find the information they'll need.

What does an executor actually do?

Your executor is responsible for managing your estate from the day you die until everything is distributed to your beneficiaries. Here's what that involves:

Organize your funeral (unless someone else is handling it).

Locate your Will and apply for probate (if required).

Notify relevant people and organizations (family, banks, Service Canada, your employer, etc.).

Secure your property and assets (lock up your house, take care of your car, protect valuables).

Value your estate (work out what you own and what you owe).

Pay your debts (credit cards, loans, mortgages, final bills).

File your final tax return and pay any taxes owed.

Distribute your assets according to your Will.

Close your estate and provide a final accounting to beneficiaries.

This process can take anywhere from many months, sometimes longer, depending on how complicated your estate is.

What you can do to help your executor:

You can't make their job easy (it's never easy). But you can make it easier.

By completing this organizer, you've already done most of the hard work. Your executor will know where your Will is, what assets you own, who to contact, and what your wishes are.

But you can also leave them specific instructions. Things like:

"Sell the house and split the proceeds. Don't let it sit empty for months."

"Make sure my dog goes to Sarah. She's already agreed to take him."

"If money becomes available from my RRSP/RRIF, I'd like it used toward the mortgage before other assets are distributed, if that's possible." (How registered accounts pass on death can vary, so your executor should confirm with the provider and an advisor.)

"Don't feel pressured to keep the family home if it's too expensive to maintain. Sell it if that makes sense."

These aren't legally binding (only your Will is), but they give your executor guidance when they're making decisions.

Let's make this clear for them.

A MESSAGE TO YOUR EXECUTOR

If you're reading this, I've died, and you've agreed to be my executor. Thank you.

I know this is a big responsibility, and I'm grateful you've taken it on.

This organizer is here to help you. It contains everything you need to know about my assets, my debts, my contacts, and my wishes. Use it as your roadmap.

A few things to remember:

Take your time. There's no rush. Grief is exhausting, and estate administration is complicated. Don't feel pressured to do everything at once.

Get professional help. You don't have to do this alone. My lawyer (details in the Key Contacts section) can guide you through probate. My accountant can help with the tax return. Use them.

Don't feel guilty about being paid. Executors can usually be compensated for their work, but how that's calculated is set by your province's rules and the Will, so check with the estate lawyer or accountant on what applies. You've earned it.

Ignore unhelpful family members. Some people will question your decisions, complain about timelines, or demand updates every week. You're doing your best. That's enough.

Follow the Will, not the drama. Your job is to carry out my wishes as written in my Will, not to make everyone happy. You can't please everyone, so don't try.

Thank you for doing this. I trust you. And I've tried to make it as easy as possible.

You've got this.

Your Estate Executor

A few key details and any instructions to guide whoever carries out your wishes.

INFORMATION FOR YOUR EXECUTOR

EXECUTOR'S NAME (AS NAMED IN YOUR WILL)

WHERE THIS ORGANIZER IS KEPT

WHO ELSE KNOWS ABOUT THIS ORGANIZER

ANYTHING COMPLEX ABOUT YOUR ESTATE?

Complexities might include overseas assets, family disputes, business interests, or trusts.

READ THIS FIRST

A Message to Your Executor

YOUR INSTRUCTIONS FOR YOUR EXECUTOR - AND ANYTHING ELSE THEY NEED TO KNOW

CHAPTER 07

Guardianship of Children & Dependants

If you have children under 18, this is one of the most important sections in this book.

If you and your partner both die while your children are still minors, someone will need to raise them. That person is called a guardian.

In your Will, you can nominate who you want that guardian to be. If you don't nominate anyone, the court will decide. And the court might not choose the person you would have chosen.

This section helps you think through who should raise your children if you can't. It also gives your executor (and the court, if necessary) a clear understanding of your wishes.

Who should be your children's guardian?

This is a deeply personal decision. Here are some things to consider:

Who shares your values? You want someone who will raise your children the way you would have. Think about religion, education, discipline, lifestyle.

Who has the capacity? Raising kids is expensive and time-consuming. Does this person have the financial stability, the time, and the energy to take on your children?

Who do your kids already have a relationship with? It's easier for kids to move in with someone they already know and trust (an aunt, uncle, grandparent, or close family friend).

Who lives in a stable environment? You want your kids to go somewhere safe, predictable, and emotionally healthy.

Does your partner agree? If you're raising your kids with a partner, make sure you're both on the same page about who the guardian should be.

Have you asked them? Don't just assume someone will take your kids. Ask them first. Make sure they're willing and able.

What about a backup guardian?

Life changes. The person you nominate today might not be able to take on your children in five or ten years. That's why you should also nominate a backup guardian (sometimes called a substitute guardian).

If your first choice can't or won't do it, your backup steps in.

What if you have dependants who aren't children?

If you have an adult child with a disability, an elderly parent you're caring for, or anyone else who depends on you, this section is for them too.

You can't "appoint" a guardian for an adult (they have their own legal rights), but you can express your wishes about who should care for them, and you can set aside funds in your Will to support that care.

WHY THIS MATTERS

If you don't nominate a guardian, the court decides. And the court doesn't know your family the way you do.

By nominating someone (and a backup), you're making sure your children go to someone you trust, someone who loves them, and someone who will raise them the way you would have.

That's worth thinking through carefully.

Your Guardianship of Children & Dependants

Who raises your children, what matters in how they're raised, and anyone else who depends on you.

GUARDIANSHIP OF CHILDREN

List your children under 18. Add more in the Notes box if you need to.

CHILD 1 NAME

DATE OF BIRTH

CHILD 2 NAME

DATE OF BIRTH

CHILD 3 NAME

DATE OF BIRTH

CHILD 4 NAME

DATE OF BIRTH

PRIMARY GUARDIAN

Note whether you've named them in your Will and discussed it with them.

NAME

RELATIONSHIP TO YOU

RELATIONSHIP TO CHILDREN

DISCUSSED WITH THEM?

PHONE

EMAIL

Your Guardianship of Children & Dependants (cont.)

ADDRESS

WHY YOU CHOSE THEM

BACKUP GUARDIAN

NAME

RELATIONSHIP TO YOU

RELATIONSHIP TO CHILDREN

DISCUSSED WITH THEM?

PHONE

EMAIL

ADDRESS

WHY YOU CHOSE THEM

WISHES FOR YOUR CHILDREN'S CARE

> *Guidance for the guardian. Not legally binding, but it shows what matters to you.*

EDUCATION PREFERENCES

RELIGIOUS / CULTURAL PREFERENCES

MEDICAL / DIETARY CONSIDERATIONS

RELATIONSHIPS TO MAINTAIN

ANYTHING ELSE THE GUARDIAN SHOULD KNOW

Your Guardianship of Children & Dependants (cont.)

OTHER DEPENDANTS

Anyone else who relies on you for care or financial support.

NAME

RELATIONSHIP

NATURE OF DEPENDENCY

FUNDS SET ASIDE FOR THEIR CARE

YOUR WISHES FOR THEIR CARE, AND ANYTHING ELSE ABOUT GUARDIANSHIP

CHAPTER 08

Funeral Arrangements

Your funeral is the last time your family and friends will gather to remember you.

Some people have very specific wishes about how that should happen. Others don't care and just want their family to do whatever feels right. Both approaches are fine.

But if you do have preferences - about burial vs cremation, religious service vs secular celebration, big gathering vs small and intimate - this is the place to write them down.

By documenting your wishes, you're taking the pressure off your family. They won't have to guess what you would have wanted, and they won't argue about it while they're grieving.

Burial or cremation?

This is the first big decision.

Burial means your body is placed in a coffin and buried in a cemetery or natural burial ground. You'll need a burial plot (if you don't already have one), and costs vary a lot depending on the location and type of plot. It's worth getting current quotes from a few providers in your area so your family isn't guessing.

Cremation means your body is cremated and your ashes are returned to your family. They can scatter your ashes, keep them in an urn, bury them, or place them in a columbarium (a memorial wall for ashes). Cremation is often less expensive than burial, but prices vary by provider and region, so it's worth checking current local costs if that matters to your decision.

Some people also choose green or natural burials (biodegradable coffin, no embalming, natural woodland burial site) or donation to medical science (your body is used for medical research or training).

What kind of service do you want?

Funerals can take many forms. Here are a few common options in Canada:

Traditional funeral service: A formal service at a church, funeral home, or chapel, followed by burial or cremation. Usually includes a eulogy, hymns or music, and a gathering afterward.

Memorial service: A service held after the body has been buried or cremated. Often less formal, and can be held weeks or even months later.

Celebration of life: A less formal gathering focused on celebrating your life rather than mourning your death. Music, stories, photos, and sometimes food or drinks.

Graveside or crematorium service: A short service at the burial site or crematorium, often just family and close friends.

Direct cremation or burial: No service at all. Your body is cremated or buried without a gathering. Some families hold a private memorial later.

Religious or secular?

If you follow a particular faith (Catholic, Anglican, Jewish, Muslim, Hindu, Buddhist, etc.), your family will likely assume you want a religious service. But if you don't, make that clear.

If you're not religious, you might want a secular celebrant to lead the service instead of a clergy member.

What about the details?

If you have specific requests for your service, write them down. Things like:

Music: Do you want specific songs played? Live music or recorded?

Readings or poems: Is there a particular piece of writing you'd like read?

Eulogy: Who should speak about your life? (Or do you want to write your own eulogy and have someone read it?)

Dress code: Formal or casual? Black or colourful?

Flowers: Do you want floral arrangements, or would you prefer donations to a charity instead?

Wake or reception: Do you want people to gather after the service? If so, where?

What happens to your body before the funeral?

In Canada, most bodies are either embalmed (preserved with chemicals) or kept in refrigeration until the funeral. Embalming is common if there's a viewing or if the funeral is delayed, but it's not required.

If you have strong feelings about embalming (some people prefer not to for religious, environmental, or personal reasons), note that here.

Have you prepaid for your funeral?

Some people prepay for their funeral to lock in costs and relieve their family of the financial burden. If you've done this, your executor needs to know.

Prepaid funerals in Canada are usually managed through a funeral bond (an investment held by a funeral director) or a prepaid funeral plan (you pay upfront and the funeral home guarantees the service).

If you've prepaid, include the details here: which funeral home, what's covered, and where the paperwork is.

WHY THIS MATTERS

Funerals in Canada can be a significant expense, and the cost varies widely depending on the choices you make and the provider. Documenting your wishes (and prepaying if you can) helps your family plan with confidence.

By documenting your wishes (and ideally prepaying if you can), you're giving them clarity, reducing stress, and potentially saving them thousands of dollars.

That's a gift.

Your Funeral Arrangements

Your wishes for your farewell, so your family can plan with confidence, not guesswork.

BURIAL OR CREMATION

Burial / Cremation / Natural (green) burial / Donate body to science / No preference.

YOUR PREFERENCE

PREFERRED CEMETERY OR LOCATION

DO YOU OWN A BURIAL PLOT? (WHERE)

IF CREMATED, WHAT HAPPENS TO ASHES

TYPE OF SERVICE

Traditional / Memorial / Celebration of life / Graveside only / No service / No preference.

KIND OF SERVICE

RELIGIOUS OR SECULAR (WHICH FAITH)

PREFERRED LOCATION FOR SERVICE

SERVICE DETAILS

SONGS OR HYMNS

READINGS OR POEMS

WHO DELIVERS THE EULOGY

OWN EULOGY WRITTEN? (WHERE)

Your Funeral Arrangements (cont.)

DRESS CODE

FLOWERS OR CHARITY (WHICH CHARITY)

WAKE OR RECEPTION? (WHERE)

PREPAID FUNERAL ARRANGEMENTS

If you have prepaid, note the plan and where the paperwork is stored.

FUNERAL HOME OR PROVIDER

PLAN OR POLICY NUMBER

WHAT'S INCLUDED

WHERE PAPERWORK IS STORED

CONTACT PERSON AT FUNERAL HOME

FUNERAL HOME PHONE

OTHER WISHES

EMBALMING PREFERENCE

NOTES - ANY OTHER FUNERAL REQUESTS YOUR FAMILY SHOULD KNOW

PART THREE

Financial & Legal Assets

Everything you own - so nothing of value quietly slips through the cracks.

CHAPTER 09

Insurance Policies

Insurance policies are often worth more than people realize.

Your life insurance might pay out $500,000 or more. Your disability insurance could provide ongoing payments to your family. Your employer benefits plan might include group life insurance and long-term disability coverage worth hundreds of thousands of dollars.

But if your executor doesn't know these policies exist, the money never gets claimed.

That's why this section matters. Your executor needs to know what insurance you have, who the beneficiaries are, and how to claim it.

What types of insurance matter for your estate?

Not all insurance is relevant to your executor. Pet insurance and travel insurance don't matter when you're dead. But these do:

Life insurance. This pays a lump sum to your nominated beneficiaries (or your estate) when you die. It's designed to replace your income and help your family financially. If you have life insurance, your executor needs to know the insurer, policy number, benefit amount, and who the beneficiaries are.

Many employers offer group life insurance through their benefits plan, which is separate from any standalone life insurance you may hold. If you have it, it's usually claimed through your employer's group benefits provider, so make sure your executor knows it exists. This is separate from standalone life insurance, and it's claimed through your employer's group benefits provider, not directly. This is separate from standalone life insurance, and it's claimed through your retirement plan, not directly from an insurer. Make sure your executor knows about this.

LTD insurance (Long-Term Disability). This pays out if you become permanently disabled and can't work. It's often bundled with life insurance or Retirement savings. If you're already disabled or terminally ill when filling this out, note whether you've already claimed this.

Disability Insurance. This pays a portion of your income if you can't work due to illness or injury. It stops when you die, so it's not relevant to your estate - but if you're terminally ill and still alive, your family might be able to claim it in your final months.

Trauma insurance (critical illness insurance). This pays a lump sum if you're diagnosed with a serious illness like cancer, heart attack, or stroke. Like disability insurance, it's only relevant if you're still alive. But if you're terminally ill, it might provide money to your family before you die.

Home and contents insurance. If you own a home, your executor will need to keep the insurance active until the property is sold or transferred. Include the insurer and policy number.

Car insurance. Same as home insurance - your executor needs to keep it active or cancel it. Include the insurer and policy number.

What about health insurance?

Supplementary Health Insurance is important while you're alive, but it's not an asset for your estate. Your executor will just cancel it after you die.

Even so, include it here if you want - your executor will need to contact the insurer anyway.

WHY THIS MATTERS

Insurance payouts can be worth hundreds of thousands of dollars. But they don't get paid automatically. Your executor (or your beneficiaries) have to apply for them.

If your executor doesn't know a policy exists, that money is lost.

Write it all down. Include policy numbers, insurers, and beneficiaries. It's worth reviewing your beneficiary designations after big life changes like a divorce, since an out-of-date designation can send money somewhere you didn't intend. The rules on how divorce affects a designation vary by province, so confirm yours with your insurer or lawyer (or notary in Quebec).

You've just protected your family's financial future.

Your Insurance Policies

Every policy that pays out, so your family can claim what's theirs.

LIFE INSURANCE (STANDALONE POLICIES)

DO YOU HAVE STANDALONE LIFE INSURANCE (NOT THROUGH YOUR EMPLOYER)?

> *Tick one: No / Unsure (check with financial adviser) / Yes (details below)*

LIFE INSURANCE (STANDALONE POLICIES) - POLICY 1:

INSURER

POLICY NUMBER

SUM INSURED

> *$ prefix*

BENEFICIARIES

> *(Who gets the payout? Your estate, or specific people?)*

POLICY STORED AT

LIFE INSURANCE (STANDALONE POLICIES) - POLICY 2: (IF YOU HAVE MORE THAN ONE)

INSURER

POLICY NUMBER

Your Insurance Policies (cont.)

SUM INSURED

$ prefix

BENEFICIARIES

(Who gets the payout? Your estate, or specific people?)

LIFE INSURANCE THROUGH RETIREMENT SAVINGS

DOES YOUR RETIREMENT PLAN INCLUDE LIFE INSURANCE?

Tick one: Yes (details below) / No / Unsure (check with retirement plan)

RETIREMENT PLAN NAME

LIFE INSURANCE COVER

$ prefix

LTD INSURANCE COVER

$ prefix. (Total Disability)

BENEFICIARY NOMINATION

Tick one: Beneficiary designated / No beneficiary designated (will flow to estate) / Paid to estate

Your Insurance Policies (cont.)

WHERE IS THE BENEFICIARY DESIGNATION STORED?

DISABILITY INSURANCE

DO YOU HAVE DISABILITY INSURANCE?

Tick one: Yes (details below) / No

INSURER

If yes:

POLICY NUMBER

MONTHLY BENEFIT

$ prefix

WAITING PERIOD

BENEFIT PERIOD

NOTES

Your Insurance Policies (cont.)

TRAUMA INSURANCE (CRITICAL ILLNESS)

DO YOU HAVE TRAUMA/CRITICAL ILLNESS INSURANCE?

Tick one: Yes (details below) / No

INSURER

If yes:

POLICY NUMBER

SUM INSURED

HOME & CONTENTS INSURANCE

DO YOU HAVE HOME AND CONTENTS INSURANCE?

Tick one: Yes (details below) / No (skip this section)

INSURER

POLICY NUMBER

WHAT'S COVERED

Tick one: Building / Contents / Both

Your Insurance Policies (cont.)

ANNUAL PREMIUM

RENEWAL DATE

CAR INSURANCE

DO YOU HAVE CAR INSURANCE?

Tick one: Yes (details below for each vehicle) / No

CAR INSURANCE - VEHICLE 1:

MAKE/MODEL

REGISTRATION

INSURER

POLICY NUMBER

TYPE OF COVER

Tick one: Comprehensive / Third party / Third party fire & theft

CAR INSURANCE - VEHICLE 2:

MAKE/MODEL

REGISTRATION

INSURER

POLICY NUMBER

Your Insurance Policies (cont.)

TYPE OF COVER

Tick one: Comprehensive / Third party / Third party fire & theft

CAR INSURANCE - VEHICLE 3:

MAKE/MODEL

REGISTRATION

INSURER

POLICY NUMBER

TYPE OF COVER

Tick one: Comprehensive / Third party / Third party fire & theft

CAR INSURANCE - VEHICLE 4:

MAKE/MODEL

REGISTRATION

INSURER

POLICY NUMBER

TYPE OF COVER

Tick one: Comprehensive / Third party / Third party fire & theft

Your Insurance Policies (cont.)

CAR INSURANCE - VEHICLE 5:

MAKE/MODEL

REGISTRATION

INSURER

POLICY NUMBER

TYPE OF COVER

Tick one: Comprehensive / Third party / Third party fire & theft

SUPPLEMENTARY HEALTH INSURANCE

DO YOU HAVE SUPPLEMENTARY HEALTH INSURANCE?

Tick one: Yes (details below) / No

INSURER

ACCOUNT NUMBER

LEVEL OF COVER

Tick one: Hospital / Extras / Both

Your Insurance Policies (cont.)

NOTES

Your Insurance Policies (cont.)

OTHER INSURANCE

DO YOU HAVE ANY OTHER INSURANCE POLICIES YOUR EXECUTOR SHOULD KNOW ABOUT?

Tick one: Yes (details below) / No

POLICY TYPE

INSURER

POLICY NUMBER

SUM INSURED/BENEFIT

$ prefix

POLICY TYPE

INSURER

POLICY NUMBER

SUM INSURED/BENEFIT

$ prefix

POLICY TYPE

INSURER

POLICY NUMBER

SUM INSURED/BENEFIT

$ prefix

Your Insurance Policies (cont.)

NOTES (ANYTHING ELSE ABOUT YOUR INSURANCE)

Bank Accounts & Investments

This section covers your everyday money and your investment portfolio.

Your executor will need to know every bank account, every share portfolio, every term deposit, and every investment you own. They'll need account numbers, balances (approximately), and access details.

Without this information, your executor will spend weeks calling every bank in Canada asking, "Did they have an account with you?"

Let's make it easy for them.

Your bank accounts:

Most Canadians have multiple bank accounts. Transaction accounts. Savings accounts. Offset accounts. Term deposits. Joint accounts with a spouse.

Your executor needs to know about all of them.

For each account, include:

- The bank's name (e.g., RBC, TD, Scotiabank, BMO)
- The type of account (transaction, savings, offset, term deposit, etc.)
- The account number (or at least the transit number and last few digits)
- Approximate balance (doesn't need to be exact - just a rough idea)
- Whether it's a joint account (and who the other account holder is)
- Where the account is linked (e.g., "linked to home loan as offset account")

Your executor will use this information to close accounts, transfer balances, and make sure nothing is left unclaimed.

Your investments:

If you own shares, mutual funds, bonds, or any other investments, your executor needs to know.

For each investment, include:

- What it is (e.g., "Shopify shares," "Vanguard Canadian Shares ETF")
- Where it's held (e.g., "through Wealthsimple," "Vanguard")
- Account number or brokerage account number

- Approximate value (you don't need to track daily fluctuations - just a ballpark figure)
- How to access it (online login, contact broker, etc.)

If you have a financial adviser managing your investments, include their contact details. Your executor will need to work with them.

What about cryptocurrency?

If you own Bitcoin, Ethereum, or any other cryptocurrency, include it here. Your executor needs to know:

- What you own (Bitcoin, Ethereum, etc.)
- Where it's stored (which exchange or wallet)
- How to access it (recovery phrase, login details, hardware wallet location)

Crypto is notoriously difficult for executors to access. If your family doesn't know it exists or can't access your wallet, that money is gone forever.

Store your recovery phrases securely (not in this book - it's too risky). But tell your executor where to find them.

Joint accounts and beneficiary nominations:

Some bank accounts and investments are held jointly (usually with a spouse). When one person dies, the account usually passes automatically to the surviving account holder. Your executor doesn't need to do anything.

But they still need to know the account exists so they can notify the bank.

Some investments also allow you to name a beneficiary (similar to an RRSP/RRIF). If you've done this, note it here.

WHY THIS MATTERS

Canadians lose millions of dollars every year in unclaimed bank accounts and investments. The money is there, but no one knows about it.

By documenting your accounts and investments, you're making sure your family gets every dollar you've saved.

You've just saved them weeks of detective work.

Your Bank Accounts & Investments

Where your money is held and invested, so nothing sits unclaimed.

BANK ACCOUNT 1

BANK

ACCOUNT TYPE

ACCOUNT NUMBER (TRANSIT / INSTITUTION)

APPROXIMATE BALANCE

JOINT ACCOUNT? (WITH WHOM)

NOTES

BANK ACCOUNT 2

BANK

ACCOUNT TYPE

ACCOUNT NUMBER (TRANSIT / INSTITUTION)

APPROXIMATE BALANCE

JOINT ACCOUNT? (WITH WHOM)

NOTES

TERM DEPOSIT 1

AMOUNT

MATURITY DATE

INTEREST RATE

ACCOUNT NUMBER

Your Bank Accounts & Investments (cont.)

TERM DEPOSIT 2

AMOUNT

MATURITY DATE

INTEREST RATE

ACCOUNT NUMBER

SHARES & ETFS

PLATFORM / BROKER

BROKERAGE ACCOUNT NUMBER

LOGIN DETAILS STORED AT

APPROXIMATE VALUE

MAJOR HOLDINGS

MUTUAL FUND 1

FUND NAME

ACCOUNT NUMBER

APPROXIMATE VALUE

CONTACT

Your Bank Accounts & Investments (cont.)

MUTUAL FUND 2

FUND NAME

ACCOUNT NUMBER

APPROXIMATE VALUE

CONTACT

CRYPTOCURRENCY

WARNING: never write recovery phrases or private keys here. Note only WHERE they are kept.

CRYPTO 1 TYPE

EXCHANGE / WALLET

APPROXIMATE VALUE

RECOVERY PHRASE STORED AT

CRYPTO 2 TYPE

EXCHANGE / WALLET

APPROXIMATE VALUE

RECOVERY PHRASE STORED AT

FINANCIAL ADVISER

NAME

FIRM

PHONE

EMAIL

Your Bank Accounts & Investments (cont.)

WHAT THEY MANAGE FOR YOU

NOTES: ANYTHING ELSE ABOUT YOUR ACCOUNTS OR INVESTMENTS

Retirement Savings & Pensions

Retirement Savings & Pensions

For most Canadians, registered retirement savings are among the biggest assets in their estate.

Your RRSP or RRIF balance might be worth $200,000, $500,000, or even $1 million or more. And when you die, those funds don't automatically go through your estate. If you've named a beneficiary, they go directly to that person - outside your Will, outside probate, and outside your executor's control.

If you haven't named a beneficiary, the funds fall into your estate, go through probate, and get distributed according to your Will. That means delays, extra fees, and potentially a result you didn't intend.

This section is about making sure your retirement savings go to the right people, and making sure your executor knows where everything is.

How do registered retirement savings work when you die?

Canada has several types of registered accounts, and each one is treated differently when you die:

RRSPs (Registered Retirement Savings Plans)

When you die, the full value of your RRSP is included in your final tax return as income - unless it's transferred to a qualifying beneficiary. If you've named your spouse or common-law partner as beneficiary, the RRSP can be rolled into their RRSP or RRIF tax-free. If you've named anyone else (your children, a friend, your estate), the full amount is taxed as income on your final return. That tax bill can be substantial.

RRIFs (Registered Retirement Income Funds)

RRIFs work the same way as RRSPs on death. The remaining balance is included in your final tax return as income, unless it rolls to a surviving spouse or common-law partner. If you're already drawing income from a RRIF, those payments stop when you die.

TFSAs (Tax-Free Savings Accounts)

TFSAs are simpler. If you name your spouse or common-law partner as a "successor holder," they take over the TFSA tax-free - it continues as if it were theirs. If you name a "designated beneficiary" (anyone, including your spouse), the funds are paid out to them tax-free, but any growth in the account after your death may be taxable to the beneficiary. If you name no one, the TFSA falls into your estate.

Employer Pensions (Defined Benefit & Defined Contribution)

If you have a workplace pension, the rules depend on the plan and your province. What a workplace pension pays out on death depends on the specific plan and your province's rules, so the safest step is to check with your employer or plan administrator about your survivor and beneficiary options. Check with your employer or plan administrator for the specific rules.

Canada Pension Plan (CPP)

CPP provides three possible benefits on death:

- CPP includes a one-time death benefit that your executor (or the person who paid for the funeral) can apply for through Service Canada. The amount and the rules can change over time, so check the current details with Service Canada when the time comes. - CPP Survivor’s Pension: An ongoing monthly payment to your surviving spouse or common-law partner, based on your contributions. - CPP Children’s Benefit: A monthly payment for dependent children under 18 (or under 25 if in full-time education).

Your executor will need to apply for all of these through Service Canada.

Old Age Security (OAS)

OAS payments stop when you die. Your executor needs to notify Service Canada so payments are cancelled. OAS payments stop at death, and any payments received after the date of death usually need to be returned. Your executor should notify Service Canada promptly and confirm what needs to be repaid. The OAS is not an asset - it’s income while you’re alive. But include it here so your executor knows to cancel it.

Beneficiary designations - why they matter

For RRSPs, RRIFs, TFSAs, and most employer pensions, you can name a beneficiary directly with the financial institution. This is separate from your Will.

When you name a beneficiary, the funds bypass your estate entirely. They go straight to that person, without probate, without delay, and (in the case of a spousal rollover) potentially without tax.

If you don’t name a beneficiary, the funds fall into your estate. That means they’re subject to probate fees, they’re accessible to creditors, and they’re distributed according to your Will - which may or may not match what you actually wanted.

Many accounts and policies let you name a beneficiary directly with the institution, separate from your

Will, but the options can depend on the product and your province. It's worth confirming what you can do for each account with your financial institution or advisor. (But keep in mind that naming someone other than your spouse may trigger a large tax bill on your final return.)

Beneficiary designations in Canada do not expire. Once you've filed one, it stays in effect until you change it. But you should review your designations regularly - especially after major life events like marriage, divorce, or the birth of a child. In some provinces a divorce changes or revokes certain beneficiary designations and in others it doesn't, so don't assume yours updates automatically. After a separation or divorce, review your designations and confirm what applies with your lawyer (or notary in Quebec) or the institution.

Important: Your beneficiary designation overrides your Will.

If your Will says "leave my RRSP to my daughter" but your beneficiary designation with the bank still names your ex-spouse, your ex-spouse may receive it regardless of your Will. Review your beneficiary designations whenever your relationships change. Always make sure your designations and your Will are aligned.

WHY THIS MATTERS

Registered retirement savings are often the largest asset in a Canadian estate. They're also the asset most likely to cause problems - because people forget to name a beneficiary, forget to update their designation after a divorce, or don't realize the tax consequences of leaving an RRSP to a non-spouse.

If your executor knows where your accounts are, who the beneficiaries are, and where the paperwork is stored, the process will be straightforward.

If they don't, your family could face unnecessary taxes, probate fees, and months of delays.

Get this right. It's worth it.

Your Retirement Savings & Pensions

Your retirement savings are often your biggest asset, and it does not pass through your Will. Make sure it goes where you intend.

RETIREMENT SAVINGS FUND 1

INSTITUTION / PROVIDER

ACCOUNT NUMBER

APPROXIMATE BALANCE

CONTACT PHONE

ACCOUNT TYPE

Tick one: Still contributing (RRSP) / Converted to RRIF (drawing down)

RETIREMENT SAVINGS FUND 1 - BENEFICIARY DESIGNATION

HAVE YOU MADE A BENEFICIARY DESIGNATION?

Tick one: Yes, beneficiary designation (details below) / Yes, beneficiary designation (details below) / No nomination made (the plan administrator decides) / Unsure

RETIREMENT SAVINGS FUND 1 - BENEFICIARIES:

BENEFICIARIES: (WHO GETS YOUR RETIREMENT SAVINGS DEATH BENEFIT, AND IN WHAT PERCENTAGES)

repeating Name / Relationship / Percentage rows (room for ~9 beneficiaries)

Your Retirement Savings & Pensions (cont.)

RETIREMENT SAVINGS FUND 1

TOTAL MUST EQUAL 100%

Yes

WHERE IS THE BENEFICIARY DESIGNATION STORED?

RETIREMENT SAVINGS FUND 2

INSTITUTION / PROVIDER

ACCOUNT NUMBER

APPROXIMATE BALANCE

CONTACT PHONE

ACCOUNT TYPE

Tick one: Still contributing (RRSP) / Converted to RRIF (drawing down)

RETIREMENT SAVINGS FUND 2 - BENEFICIARY DESIGNATION

HAVE YOU MADE A BENEFICIARY DESIGNATION?

Tick one: Yes, beneficiary designation (details below) / Yes, beneficiary designation (details below) / No nomination made (the plan administrator decides) / Unsure

Your Retirement Savings & Pensions (cont.)

RETIREMENT SAVINGS FUND 2 - BENEFICIARIES:

NAME / RELATIONSHIP / PERCENTAGE

> *repeating Name / Relationship / Percentage rows (room for ~9 beneficiaries)*

RETIREMENT SAVINGS FUND 2

TOTAL MUST EQUAL 100%

> *Yes*

WHERE IS THE BENEFICIARY DESIGNATION STORED?

INSURANCE THROUGH RETIREMENT SAVINGS

DOES THIS RETIREMENT PLAN INCLUDE INSURANCE? (COVERED IN INSURANCE SECTION, BUT CONFIRM HERE)

LIFE INSURANCE

> *Tick one: Yes ($_____) / No / Unsure*

LTD INSURANCE

> *Tick one: Yes ($_____) / No / Unsure*

Your Retirement Savings & Pensions (cont.)

DISABILITY INSURANCE

Tick one: Yes ($_____) / No / Unsure

RETIREMENT SAVINGS FUND 3 (IF YOU HAVE MORE THAN 2)

INSTITUTION / PROVIDER

ACCOUNT NUMBER

APPROXIMATE BALANCE

$ prefix

CONTACT PHONE

BENEFICIARY DESIGNATION

Tick one: Yes / No / Not sure

BENEFICIARIES

two numbered rows: 1. _____ ____% / 2. _____ ____%

DATE NOMINATION MADE

Your Retirement Savings & Pensions (cont.)

RETIREMENT INCOME STREAM (RRIF / ANNUITY) (IF YOU'RE ALREADY RETIRED)

ARE YOU CURRENTLY RECEIVING A PENSION FROM YOUR RETIREMENT SAVINGS?

Tick one: Yes (details below) / No

FUND NAME

If yes:

PENSION ACCOUNT BALANCE

$ prefix

ANNUAL PENSION AMOUNT

$ prefix

HOW OFTEN PAID

Tick one: Monthly / Quarterly / Annually

BENEFICIARY: (WHO CONTINUES TO RECEIVE THE PENSION AFTER YOU DIE)

Name / Relationship rows

Your Retirement Savings & Pensions (cont.)

IF NO BENEFICIARY, REMAINING BALANCE GOES TO

Tick one: Estate / Nominated beneficiaries (as per beneficiary designation)

GOVERNMENT PENSIONS (SERVICE CANADA)

DO YOU RECEIVE THE OLD AGE SECURITY (OAS) OR ANY OTHER SERVICE CANADA PAYMENT?

Tick one: Yes (details below) / No

TYPE OF PAYMENT

Tick one: Old Age Security (OAS) / Canada Pension Plan Disability (CPP-D) / Employment Insurance Caregiving Benefits / Other

SERVICE CANADA REFERENCE NUMBER

MONTHLY AMOUNT

$ prefix. ☐ Your executor must notify Service Canada of your death. Payments will stop, and any payments received after death must be repaid.

DEFINED BENEFIT PENSIONS (IF APPLICABLE)

DO YOU HAVE A DEFINED BENEFIT PENSION? (COMMON FOR PUBLIC SERVANTS, TEACHERS, POLICE)

Tick one: Yes (details below) / No

Your Retirement Savings & Pensions (cont.)

PLAN NAME

(e.g., Federal Public Veterans Affairs Canada benefits Plan, HOOPP, LAPP, BC Teachers' Pension)

ACCOUNT NUMBER

PENSION AMOUNT

$ prefix

BENEFICIARY: (WHO CONTINUES TO RECEIVE PENSION)

Name row

CONTACT FOR PLAN

NOTES (ANYTHING ELSE ABOUT YOUR RETIREMENT SAVINGS OR PENSIONS)

Trusts & Protector / Appointor (if applicable) Information

If you have a family trust, a unit trust, or any other type of trust structure, your executor needs to know about it.

Trusts are common in Canada, especially for families with businesses, investment properties, or significant wealth. They're used to protect assets, minimize tax, and control how money is distributed to beneficiaries.

But trusts are also complex. And if your executor doesn't understand how your trust works, or who controls it, things can go very wrong very quickly.

This section helps your executor understand your trust structures and know who to contact for help.

What is a trust?

A trust is a legal arrangement where assets (money, property, investments, businesses) are held by a trustee for the benefit of beneficiaries.

Think of it like this:

- The trustee is the legal owner of the assets (they hold them "in trust")
- The beneficiaries are the people who benefit from those assets (they receive income or capital)
- The appointor (or principal) is the person who controls the trust (they can hire and fire the trustee)

Trusts are sometimes used to help manage how assets are held and passed on, and they can have tax and legal implications that are complex and change over time. Whether a trust helps in your situation is a question for your accountant and lawyer (or notary in Quebec).

Types of trusts in Canada:

A discretionary family trust gives the trustee flexibility over how income or capital is shared among beneficiaries each year. There are detailed tax rules about how trust income can be distributed, and they change, so any tax planning should be confirmed with your accountant.

Unit trust. Similar to shares in a company. Each beneficiary owns "units" in the trust, and income is distributed according to how many units they own. Less flexible than a discretionary trust, but more predictable.

A testamentary trust is created in your Will and only takes effect after you die. It's often used to look after assets for young children or beneficiaries who need extra support. Any tax effects are detailed and have changed in recent years, so confirm how one would work for you with your lawyer and accountant.

Self-Managed Retirement savings Fund (SELF-DIRECTED PLAN). Technically a type of trust, but it's covered in the Retirement savings section. If you have a self-directed PLAN, note it there, not here.

What's an appointor, and why does it matter?

The appointor is the person who controls the trust. They have the power to:

- Appoint (hire) and remove (fire) the trustee
- Effectively control who benefits from the trust

The appointor is often more powerful than the trustee. If the appointor dies without a replacement appointor being appointed, the trust can become frozen or fall into the wrong hands.

If you control a family trust, it's worth understanding what happens to that role of control when you die, since it's usually governed by the trust deed and the law rather than your Will alone. This is technical, so confirm with the lawyer (or notary in Quebec) and accountant who set up or manage the trust.

WHY THIS MATTERS

If you control a family trust and you don't plan for what happens when you die, your family could lose control of millions of dollars.

Your executor needs to know:

- What trusts you're involved in
- Whether you're a trustee, beneficiary, or appointor
- Where the trust deed is stored
- Who the accountant is (they'll need professional help)

Trusts are complicated. Don't leave your family guessing.

Your Trusts & Protector / Appointor (if applicable) Information

Trusts don't end when you do. Your executor must know they exist and who keeps them running.

TRUST 1

TRUST NAME

TYPE OF TRUST

TRUST BUSINESS NUMBER (BN)

DATE ESTABLISHED

YOUR ROLE

OTHER TRUSTEES

WHO BECOMES APPOINTOR AFTER YOU

BACKUP APPOINTOR

WHAT THE TRUST OWNS

APPROXIMATE VALUE OF ASSETS

BENEFICIARIES

TRUST 1: ACCOUNTANT

> *Your executor MUST contact the accountant. Trusts have ongoing tax and legal obligations.*

NAME

FIRM

PHONE

EMAIL

Your Trusts & Protector / Appointor (if applicable) Information (cont.)

TRUST DEED STORED AT

FINANCIAL RECORDS STORED AT

TAX RETURNS STORED AT

TRUST 2

TRUST NAME

TYPE OF TRUST

TRUST BUSINESS NUMBER (BN)

DATE ESTABLISHED

YOUR ROLE

OTHER TRUSTEES

WHO BECOMES APPOINTOR AFTER YOU

BACKUP APPOINTOR

WHAT THE TRUST OWNS

APPROXIMATE VALUE OF ASSETS

BENEFICIARIES

TRUST 2: ACCOUNTANT

NAME

FIRM

Your Trusts & Protector / Appointor (if applicable) Information (cont.)

PHONE

EMAIL

TRUST DEED STORED AT

FINANCIAL RECORDS STORED AT

TAX RETURNS STORED AT

TESTAMENTARY TRUST (CREATED IN YOUR WILL)

A trust your Will creates, e.g. to manage assets for children until a set age.

PURPOSE OF THE TRUST

TRUSTEE

APPOINTOR

BENEFICIARIES

LAWYER NAME

LAWYER PHONE

NOTES: ANYTHING ELSE ABOUT YOUR TRUSTS

CHAPTER 13

Property Ownership & Real Estate

For many Canadians, property is their biggest asset.

Your family home. Your investment properties. Your cottage or vacation home. Raw land. Commercial premises. These assets might be worth hundreds of thousands or even millions of dollars.

Your executor needs to know what property you own, how you own it, what you owe on it, and what you want done with it.

This section covers all of it.

How do you own property?

The way you own property affects what happens to it when you die. There are a few different ownership structures in Canada:

If you own a property entirely in your own name, it generally passes through your estate under your Will, though provincial rules (including any spousal or family-property rights) can affect the outcome. Your lawyer or notary can confirm how this works for your situation.

In many provinces, property held in joint tenancy passes automatically to the surviving owner outside the Will, but the rules differ across Canada and work differently in Quebec. How each of your properties is owned, and what that means on death, is worth confirming with your lawyer or notary. This is the most common way married couples own their family home.

Tenants in common. You own a share of the property (e.g., 50/50 or 60/40), and when you die, your share goes into your estate and is distributed according to your Will. The other owner keeps their share. This is common for investment properties owned with business partners or family members.

Through a trust or company. The property is owned by a trust or company, not by you personally. When you die, the property stays in the trust or company. But your executor needs to know about it so they can deal with your interest in the trust or company.

Your executor needs to know how each property is owned. If it's joint tenancy, they don't need to sell it (it goes to the survivor automatically). If it's tenants in common or sole ownership, they'll need to deal with it as part of your estate.

What about mortgages?

If you have a mortgage on any property, your executor needs to know:

- How much is owing

- Who the lender is
- Whether there's mortgage insurance (some lenders include insurance that pays off the loan if you die)

If there's no mortgage insurance, the debt stays with the property. Your executor will need to either:

- Pay off the mortgage (using estate funds or selling other assets)
- Sell the property and pay off the mortgage from the sale proceeds
- Transfer the property to a beneficiary who takes on the mortgage

What about investment properties?

If you own rental properties, your executor needs to know:

- Who the tenants are (and their lease details)
- Who the property manager is (if you use one)
- What rental income it generates
- What expenses it has (property tax, insurance, maintenance, condo fees)

Your executor will need to keep the property running (collecting rent, paying bills) until it's sold or transferred to a beneficiary.

What do you want done with your property?

Your Will says who inherits your property. But your executor might need to make decisions about timing and strategy.

For example:

- Should they sell immediately, or wait for a better market?
- Should they renovate before selling to get a better price?
- Should they keep a rental property running and transfer it to a beneficiary with tenants in place?

If you have strong preferences about this, write them down. They're not legally binding (only your Will is), but they give your executor guidance.

WHY THIS MATTERS

Property is usually the most valuable (and most complicated) part of an estate.

If your executor doesn't know what you own, how it's owned, what's owed on it, or what you want done with it, they'll make decisions without all the information.

By documenting it here, you're giving them everything they need.

You've just made the biggest part of their job much easier.

Your Property Ownership & Real Estate

Every property you hold a stake in, what's owed on it, and where the deeds live.

PROPERTY 1: PRIMARY RESIDENCE

ADDRESS

OWNERSHIP TYPE

YOUR SHARE %

APPROXIMATE VALUE

MORTGAGE OUTSTANDING

LENDER

MORTGAGE ACCOUNT NUMBER

MORTGAGE INSURANCE?

TITLE DEED STORED AT

PROPERTY 2

ADDRESS

OWNERSHIP TYPE

YOUR SHARE %

APPROXIMATE VALUE

MORTGAGE OUTSTANDING

LENDER

MORTGAGE ACCOUNT NUMBER

MORTGAGE INSURANCE?

Your Property Ownership & Real Estate (cont.)

TENANTED? TENANT NAME(S)

LEASE END DATE

WEEKLY / MONTHLY RENT

PROPERTY MANAGER

PROPERTY MANAGER PHONE

ANNUAL RENTAL INCOME

ANNUAL EXPENSES

TITLE DEED STORED AT

PROPERTY 3

ADDRESS

OWNERSHIP TYPE

YOUR SHARE %

APPROXIMATE VALUE

MORTGAGE OUTSTANDING

LENDER

MORTGAGE ACCOUNT NUMBER

MORTGAGE INSURANCE?

TENANTED? TENANT NAME(S)

LEASE END DATE

WEEKLY / MONTHLY RENT

PROPERTY MANAGER

Your Property Ownership & Real Estate (cont.)

PROPERTY MANAGER PHONE

ANNUAL RENTAL INCOME

ANNUAL EXPENSES

TITLE DEED STORED AT

OVERSEAS PROPERTY

Overseas property has complex tax and legal implications. Your executor will need specialist advice.

ADDRESS

COUNTRY

OWNERSHIP TYPE

APPROXIMATE VALUE

OWNERSHIP DOCUMENTS STORED AT

YOUR WISHES FOR YOUR PROPERTY

Not legally binding, but they guide your executor.

FAMILY HOME

INVESTMENT PROPERTIES

OTHER INSTRUCTIONS

Your Property Ownership & Real Estate (cont.)

TITLE DEEDS & DOCUMENTS

WHERE TITLE DEEDS ARE STORED

REAL ESTATE LAWYER / LAWYER NAME

FIRM

PHONE

NOTES: ANYTHING ELSE ABOUT YOUR PROPERTY

CHAPTER 14

Business Ownership & Succession Planning

If you own a business, your executor needs to know about it.

Businesses don't pause when you die. Employees still need to be paid. Suppliers still need to be managed. Customers still need to be served. And someone needs to make decisions about whether to keep the business running, sell it, or close it down.

Without clear instructions and information, your business could lose value quickly - or collapse entirely.

This section helps your executor understand your business, know who to contact, and make informed decisions about its future.

What kind of business structure do you have?

The structure of your business affects what happens when you die:

If you run the business as a sole proprietor, you and the business are legally the same, so on death your executor will need to decide whether to wind it down or try to sell it as a going concern. Exactly how that works can depend on the business and your province, so the estate's lawyer and accountant can guide your executor. Your executor can try to sell the business as a going concern (keep it running and sell it to someone else), or they can wind it down (sell the assets, pay the debts, close it).

Partnership. You own the business with one or more partners. When you die, the partnership agreement should specify what happens to your share. Usually, the surviving partners have the option to buy out your share (either from you or your estate). If there's no partnership agreement, things get messy.

Company. The business is a separate legal entity. When you die, your shares in the company go into your estate and are distributed according to your Will. The company keeps running. But your executor needs to know about any shareholder agreements (which might require your shares to be sold to other shareholders).

Trust. The business is owned by a trust. When you die, the business stays in the trust. But if you're the trustee or appointor, your executor needs to know who takes over those roles.

Do you have a succession plan?

Succession planning means deciding what happens to your business when you die.

Options include:

- Sell to a co-owner or business partner. If you own the business with others, they might want to buy your share. This should be documented in a buy-sell agreement (sometimes called a business succession agreement).
- Sell to a key employee. Maybe your general manager or head of operations wants to take over. Have you discussed this with them?
- Sell to a third party. Your executor finds a buyer and sells the business as a going concern.
- Pass it to a family member. If your son, daughter, or spouse wants to take over, make sure they're prepared and capable. Running a business is hard.
- Wind it down. Close the business, sell the assets, pay the debts, and distribute what's left.

If you don't have a plan, your executor will make the decision for you. And they might not choose what you would have chosen.

What about business debts and liabilities?

If your business owes money (business loans, supplier credit, leases, employee entitlements), your executor needs to pay those debts before distributing anything to beneficiaries.

Debts of an incorporated business or a trust usually belong to that entity rather than to you personally, but personal guarantees you've signed can change that and may affect your estate. Because liability depends on the specifics, list any guarantees here and have your executor confirm the position with the business's lawyer and accountant.

Include details of all business debts and guarantees here.

WHY THIS MATTERS

A business is often one of the most valuable (and most complicated) assets in an estate.

Without information and a succession plan, your business could lose value rapidly. Key employees might leave. Customers might go elsewhere. Suppliers might cut off credit.

By documenting your business details and expressing your wishes, you're giving your executor the tools to protect your business's value.

You've just saved your business (and your family).

Your Business Ownership & Succession Planning

Who to call, what you owe, and what should happen to the business when you're gone.

BUSINESS 1

BUSINESS NAME

TRADING NAME

BUSINESS NUMBER (BN)

BUSINESS STRUCTURE

YOUR ROLE

OWNERSHIP %

ANNUAL REVENUE

NUMBER OF EMPLOYEES

BUSINESS 1: KEY PEOPLE

BUSINESS PARTNER NAME

PARTNER PHONE

PARTNER EMAIL

GENERAL MANAGER NAME

MANAGER PHONE

MANAGER EMAIL

ACCOUNTANT NAME

ACCOUNTANT FIRM

ACCOUNTANT PHONE

LAWYER NAME

Your Business Ownership & Succession Planning (cont.)

LAWYER PHONE

BUSINESS 1: SUCCESSION PLAN

What should happen to the business when you die.

SUCCESSION INTENTION

BUY-SELL AGREEMENT STORED AT

PARTIES TO AGREEMENT

HOW BUSINESS IS VALUED

LIFE INSURANCE TO FUND BUYOUT

BUSINESS 1: AGREEMENTS & DEBTS

SHAREHOLDER / PARTNERSHIP AGREEMENT STORED AT

SHARES OFFERED TO OTHERS FIRST?

AGREEMENT KEY TERMS TO KNOW

BUSINESS LOAN LENDER

AMOUNT OUTSTANDING

PERSONAL GUARANTEE GIVEN?

EQUIPMENT FINANCE PROVIDER

EQUIPMENT AMOUNT OUTSTANDING

Your Business Ownership & Succession Planning (cont.)

SUPPLIER CREDIT

EMPLOYEE ENTITLEMENTS OWING

BUSINESS 1: ASSETS & RECORDS

MAJOR ASSETS (EQUIPMENT, STOCK, IP)

APPROXIMATE VALUE

FINANCIAL RECORDS STORED AT

TAX RETURNS STORED AT

BUSINESS 2 (IF YOU OWN ANOTHER)

BUSINESS NAME

BUSINESS NUMBER (BN)

BUSINESS STRUCTURE

YOUR ROLE

ANNUAL REVENUE

NUMBER OF EMPLOYEES

ACCOUNTANT NAME & PHONE

LAWYER NAME & PHONE

SUCCESSION INTENTION

AGREEMENTS / DEBTS STORED AT

Your Business Ownership & Succession Planning (cont.)

YOUR WISHES FOR YOUR BUSINESS(ES), AND ANYTHING ELSE YOUR EXECUTOR SHOULD KNOW

CHAPTER 15

Other Agreements

Beyond your business, you might have other legal agreements that your executor needs to know about.

Leases. Employment contracts. Vendor finance arrangements. Loan agreements. Prenuptial agreements. These documents create ongoing obligations or entitlements that don't end automatically when you die.

Your executor needs to know what agreements exist, where to find them, and what obligations they create.

What kinds of agreements matter?

Here are some common agreements your executor might need to deal with:

Commercial leases. If you lease commercial property (office, warehouse, retail space) for your business, the lease might continue after you die. Your executor will need to either continue the lease, assign it to someone else, or negotiate an early termination. Include the lease details here.

Residential leases. If you're renting your home, your executor will need to end the lease and organize the security deposit refund. If you're the landlord and you have tenants, that's covered in the Property section.

Employment contracts. If you have a contract with your employer that includes entitlements (severance, notice period, bonuses, share options), your executor needs to know about it. They'll need to claim any outstanding pay, leave, or benefits.

Vendor finance agreements. If you've sold property or a business to someone and they're paying you over time (vendor finance or seller financing), your executor needs to collect the remaining payments. Include the buyer's details and the payment terms.

Loan agreements (money you've lent). If you've lent money to family, friends, or business associates, your executor needs to try to recover it. Include who owes you money, how much, and whether there's a written agreement.

Prenuptial or financial agreements. If you have a prenup or binding financial agreement with your spouse, your executor needs to know. It might affect how your estate is divided.

Buy-sell agreements. Already covered in the Business section, but if you have one, make sure it's noted there.

Franchise agreements. If you own a franchise, the franchise agreement might have specific terms about what happens when you die (e.g., the franchisor might have the right to buy back the franchise).

WHY THIS MATTERS

Agreements create rights and obligations. Your executor needs to enforce your rights (collect money owed to you) and fulfil your obligations (pay what you owe, end leases properly).

If your executor doesn't know an agreement exists, they might miss out on money you're owed, or they might unknowingly breach a contract.

Write it all down. It's worth it.

Your Other Agreements

Leases, contracts and money owed to you, the agreements that don't end when you do.

COMMERCIAL LEASE

PROPERTY ADDRESS

LANDLORD / AGENT

LEASE END DATE

MONTHLY RENT

ASSIGNABLE IF YOU DIE?

AGREEMENT STORED AT

RESIDENTIAL LEASE

PROPERTY ADDRESS

LANDLORD / AGENT

LEASE END DATE

SECURITY DEPOSIT PAID

AGREEMENT STORED AT

EMPLOYMENT CONTRACT

EMPLOYER

POSITION

ENTITLEMENTS TO CLAIM

CONTRACT STORED AT

Your Other Agreements (cont.)

HR CONTACT

HR PHONE

VENDOR FINANCE (MONEY OWED TO YOU)

WHAT WAS SOLD

BUYER'S NAME

BUYER'S CONTACT

TOTAL SALE PRICE

AMOUNT STILL OWING

PAYMENT TERMS

FINAL PAYMENT DUE

AGREEMENT STORED AT

MONEY YOU'VE LENT: LOAN 1

BORROWER'S NAME

RELATIONSHIP

AMOUNT LENT

AMOUNT STILL OWED

REPAYMENT TERMS

WRITTEN AGREEMENT? (LOCATION)

Your Other Agreements (cont.)

MONEY YOU'VE LENT: LOAN 2

BORROWER'S NAME

RELATIONSHIP

AMOUNT LENT

AMOUNT STILL OWED

REPAYMENT TERMS

WRITTEN AGREEMENT? (LOCATION)

PRENUPTIAL / BINDING FINANCIAL AGREEMENT

DATE AGREEMENT MADE

OTHER PARTY

KEY TERMS

AGREEMENT STORED AT

LAWYER NAME

LAWYER PHONE

FRANCHISE AGREEMENT

FRANCHISE NAME

FRANCHISOR

WHAT HAPPENS WHEN YOU DIE

AGREEMENT STORED AT

Your Other Agreements (cont.)

OTHER AGREEMENT 1

TYPE OF AGREEMENT

PARTIES INVOLVED

KEY TERMS

STORED AT

OTHER AGREEMENT 2

TYPE OF AGREEMENT

PARTIES INVOLVED

KEY TERMS

STORED AT

NOTES: ANYTHING ELSE ABOUT YOUR AGREEMENTS

CHAPTER 16

Government Benefits and Assistance

If you receive any payments from the government, your executor needs to know.

Old Age Security (OAS). Canada Pension Plan Disability (CPP-D). Employment Insurance Caregiving Benefits. Veterans' benefits. Provincial disability benefits. These payments stop when you die, and your executor needs to notify the relevant agencies.

In some cases, payments received after your death need to be paid back. In other cases, there might be final entitlements (like bereavement payments for your spouse).

This section helps your executor know what you're receiving and who to contact.

What government benefits might you receive?

Common government payments in Canada include:

Old Age Security (OAS). If you're over pension age and meet the income and assets test, you might receive the Old Age Security (OAS) from Service Canada. When you die, your executor must notify Service Canada immediately. Any payments received after your date of death must be repaid.

Canada Pension Plan Disability (CPP-D). For people with a permanent disability who can't work. Same rules as Old Age Security (OAS) - must notify Service Canada, repay any payments received after death.

Employment Insurance (EI) Caregiving Benefits (Family Caregiver Benefit for Children, Family Caregiver Benefit for Adults, or Compassionate Care Benefits). If you're caring for someone with a disability or illness. Stops when you die.

Veterans' benefits. If you served in the military, you might receive a Disability Benefit, Pain and Suffering Compensation, or Income Replacement Benefit from Veterans Affairs Canada.

Provincial disability benefits. If you receive provincial disability support (such as ODSP in Ontario, AISH in Alberta, or PWD in BC), your executor needs to notify the relevant provincial agency.

Canada Child Benefit (CCB). If you're receiving Canada Child Benefit (CCB) for dependent children, this needs to be updated or transferred if your partner will continue caring for the children.

Employment Insurance (EI) or other income support. If you're receiving unemployment benefits or other income support, these stop when you die.

What about bereavement payments?

When you die, your spouse or partner might be eligible for bereavement payments from Service Canada. These are one-off or short-term payments to help with immediate costs.

Your executor should advise your spouse to contact Service Canada to see what they're entitled to.

WHY THIS MATTERS

If your executor doesn't notify government agencies promptly, payments will keep being deposited into your bank account. Those payments will need to be repaid, which can be administratively painful.

On the flip side, if your spouse is entitled to bereavement payments and doesn't know to claim them, they'll miss out.

Write down what you're receiving so your executor knows what to do.

Your Government Benefits and Assistance

Every government payment and card, so your executor can notify the right agencies and stop payments.

SERVICE CANADA PAYMENTS

DO YOU RECEIVE ANY PAYMENTS FROM SERVICE CANADA?

Tick one: Yes (details below) / No (skip to next section)

OLD AGE SECURITY (OAS)

CANADA PENSION PLAN DISABILITY (CPP-D)

EMPLOYMENT INSURANCE CAREGIVING BENEFITS

EMPLOYMENT INSURANCE (EI) PAYMENT

CANADA CHILD BENEFIT (CCB)

OTHER SERVICE CANADA PAYMENT

WHICH BANK ACCOUNT ARE SERVICE CANADA PAYMENTS DEPOSITED INTO?

Bank: _____ / Account: _____ rows

VETERANS' AFFAIRS CANADA (VAC) BENEFITS

DO YOU RECEIVE ANY BENEFITS FROM VETERANS AFFAIRS CANADA (VAC)?

Tick one: Yes (details below) / No

Your Government Benefits and Assistance (cont.)

VETERANS AFFAIRS CANADA BENEFITS

VETERANS' PENSION

SURVIVOR'S PENSION

OTHER VAC PAYMENT

VAC FILE NUMBER

WHICH BANK ACCOUNT ARE VAC PAYMENTS DEPOSITED INTO?

PROVINCIAL DISABILITY BENEFITS

ARE YOU A PARTICIPANT IN THE PROVINCIAL DISABILITY BENEFITS?

Tick one: Yes (details below) / No

PROGRAM NAME

CASE/FILE NUMBER

PHONE

ANNUAL FUNDING AMOUNT

$ prefix

OTHER GOVERNMENT ASSISTANCE

DO YOU RECEIVE ANY OTHER GOVERNMENT ASSISTANCE OR SUBSIDIES?

Tick one: Yes (details below) / No

Your Government Benefits and Assistance (cont.)

TYPE OF ASSISTANCE

AMOUNT/BENEFIT

CONTACT AGENCY

INFORMATION FOR YOUR SPOUSE/PARTNER

IF YOU HAVE A SPOUSE OR PARTNER, THEY SHOULD CONTACT SERVICE CANADA AFTER YOUR DEATH TO

> *list: - Report your death - Cancel your payments - Ask about bereavement payments they might be entitled to - Update their own payments (if they receive any). Service Canada Helpline: 1-800-277-9914*

NOTES (ANYTHING ELSE ABOUT GOVERNMENT BENEFITS)

PART FOUR

Obligations & Risks

What's owed, and what's owed to you - the records that don't disappear.

CHAPTER 17

Debts and Liabilities

When you die, your debts don't disappear.

Your executor has to pay them from your estate before distributing anything to your beneficiaries. That means selling assets if necessary, using cash in bank accounts, or claiming on insurance policies.

Some debts are secured (like a mortgage, which is secured against your house). If the debt isn't paid, the lender can take the asset.

Other debts are unsecured (like credit cards or personal loans). If your estate doesn't have enough money to pay them, the creditors might miss out.

Your executor needs to know what you owe, who you owe it to, and how much.

What kinds of debts matter?

Here are the most common debts in Canadian estates:

Mortgages. Already covered in the Property section, but worth noting again. If you have a mortgage, your executor needs to either pay it off, keep making repayments until the property sells, or transfer the property (with the mortgage) to a beneficiary.

Credit cards. Your executor needs to notify the bank, pay off the balance, and cancel the card. If you have multiple credit cards, list them all.

Personal loans. Bank loans, peer-to-peer loans, or loans from finance companies. Include the lender, account number, and outstanding balance.

Car loans or equipment finance. If you're still paying off a car, RV, boat, or equipment, your executor needs to either pay it off or transfer it to a beneficiary who takes over the payments.

Some government student loans may be forgiven on death, but the rules differ between federal, provincial, and private or bank loans, so don't assume a balance simply disappears. Your executor should confirm the treatment of each loan with the lender or program and notify the CRA to close your tax file. But they should still notify the CRA to close your tax file.

Buy now, pay later accounts. Afterpay, Klarna, PayBright, etc. If you have outstanding balances on these accounts, your executor needs to pay them off and close the accounts.

Amounts owed to the CRA generally need to be dealt with as part of settling the estate, and the order in which estate debts are paid is set by law. Because getting that order wrong can create personal liability for an executor, your executor should work with an accountant and the estate lawyer before distributing anything.

Personal guarantees. If you've guaranteed someone else's debt (for example, you guaranteed your child's business loan or your spouse's credit card), your estate might be liable if they default. Include details of any personal guarantees you've given.

Liens or judgments. If someone has sued you and won a judgment, or if there's a lien against your property, your executor needs to know. These debts must be paid before the property can be sold or transferred.

What about joint debts?

If you have a loan held jointly with someone, that debt usually continues after you die, and the other borrower may remain responsible, depending on the terms of the loan. Your executor should check the specific agreement and confirm who is liable with the lender.

But if there's life insurance attached to the loan, it might pay out the balance when you die. Make sure your executor knows if you have loan protection insurance.

WHY THIS MATTERS

If your executor doesn't know about a debt, they might distribute your estate to beneficiaries and then discover the debt later. That creates a mess - they might have to claw money back from beneficiaries to pay creditors.

By documenting all your debts, you're making sure everything is paid in the right order and nothing is missed.

You've just prevented a major headache for your executor.

Your Debts and Liabilities

Everything you owe, so your executor can settle it from the estate, not chase it blind.

CREDIT CARD 1

BANK / PROVIDER

CARD TYPE

CARD NUMBER (LAST 4)

APPROXIMATE BALANCE

CREDIT LIMIT

CREDIT CARD 2

BANK / PROVIDER

CARD TYPE

CARD NUMBER (LAST 4)

APPROXIMATE BALANCE

CREDIT LIMIT

CREDIT CARD 3

BANK / PROVIDER

CARD TYPE

CARD NUMBER (LAST 4)

APPROXIMATE BALANCE

Your Debts and Liabilities (cont.)

CREDIT LIMIT

PERSONAL LOAN 1

LENDER

LOAN PURPOSE

ACCOUNT NUMBER

AMOUNT BORROWED

OUTSTANDING BALANCE

MONTHLY REPAYMENT

FINAL PAYMENT DUE

LOAN PROTECTION INSURANCE?

PERSONAL LOAN 2

LENDER

LOAN PURPOSE

ACCOUNT NUMBER

AMOUNT BORROWED

OUTSTANDING BALANCE

MONTHLY REPAYMENT

FINAL PAYMENT DUE

LOAN PROTECTION INSURANCE?

Your Debts and Liabilities (cont.)

CAR LOAN / EQUIPMENT FINANCE 1

ASSET BEING FINANCED

LENDER

OUTSTANDING BALANCE

MONTHLY REPAYMENT

LOAN PROTECTION INSURANCE?

AGREEMENT STORED AT

CAR LOAN / EQUIPMENT FINANCE 2

ASSET BEING FINANCED

LENDER

OUTSTANDING BALANCE

MONTHLY REPAYMENT

LOAN PROTECTION INSURANCE?

AGREEMENT STORED AT

BUY NOW, PAY LATER

PROVIDERS (AFTERPAY, KLARNA, PAYBRIGHT)

TOTAL OUTSTANDING

Your Debts and Liabilities (cont.)

TAX & STUDENT DEBT

STUDENT LOAN is usually wiped on death, but notify the CRA. Check tax debts with your accountant.

STUDENT LOAN APPROXIMATE AMOUNT

CRA TAX DEBT TYPE

TAX DEBT AMOUNT

PAYMENT PLAN IN PLACE?

ACCOUNTANT NAME

ACCOUNTANT PHONE

PERSONAL GUARANTEE 1

If you guaranteed someone's debt and they default, your estate may be liable.

WHOSE DEBT

LENDER

AMOUNT GUARANTEED

CURRENT OR IN DEFAULT?

PERSONAL GUARANTEE 2

WHOSE DEBT

LENDER

AMOUNT GUARANTEED

CURRENT OR IN DEFAULT?

Your Debts and Liabilities (cont.)

LIENS OR JUDGMENTS

TYPE

AMOUNT OWING

CREDITOR

DETAILS

JOINT DEBT 1

The other person remains responsible for joint debts when you die.

TYPE OF DEBT

JOINT WITH

LENDER

OUTSTANDING BALANCE

JOINT DEBT 2

TYPE OF DEBT

JOINT WITH

LENDER

OUTSTANDING BALANCE

OTHER DEBTS

TYPE OF DEBT

CREDITOR

Your Debts and Liabilities (cont.)

AMOUNT OWING

SECOND DEBT: TYPE

SECOND DEBT: CREDITOR

SECOND DEBT: AMOUNT

NOTES: ANYTHING ELSE ABOUT YOUR DEBTS

Loans and Debts Owed to You

If you've lent money to anyone, your executor needs to try to recover it.

Maybe you lent your daughter $20,000 for a house deposit. Maybe you helped a friend with a $5,000 loan when they were struggling. Maybe you're owed money from a business deal that went sideways.

Whatever the situation, these debts are assets of your estate. Your executor should attempt to collect them (if it's practical and appropriate to do so).

This section helps your executor know who owes you money and whether there's any documentation to back it up.

When should your executor try to recover debts?

Not all debts are worth pursuing. Here's how to think about it:

If there's a written agreement and the amount is significant, your executor should pursue it. If you lent someone $50,000 and there's a signed loan agreement, your executor should collect that money for your estate.

If it's a verbal agreement with family, use judgment. If you lent your son $10,000 for university and he's been slowly paying you back, your executor might choose to forgive the remaining balance rather than create family conflict. But if the amount is large, they might need to pursue it.

If the debt is uncollectable, don't waste time and money. If you lent someone $2,000 ten years ago and they've disappeared, it's probably not worth hiring a lawyer to chase it.

Your executor will use their discretion, but they need to know what's owed to you first.

What about informal family loans?

Family loans are tricky.

Maybe you gave your daughter $30,000 "for a house deposit" but you never clarified whether it was a loan or a gift. Maybe you've been helping your son with rent for years and he says he'll "pay you back someday."

If you want these treated as loans (to be repaid to your estate), document them here and clarify the terms. Otherwise, your executor will assume they were gifts and won't pursue repayment.

If you want to forgive a family loan when you die, say so in your Will. For example: "I forgive the $20,000 loan I made to my daughter Sarah in 2020."

WHY THIS MATTERS

Money you're owed is an asset. If your estate is owed $50,000 and your executor doesn't know about it, that's $50,000 your beneficiaries will never receive.

On the flip side, if you don't document informal family loans, your executor might create conflict by demanding repayment when you intended the money to be a gift.

Write it down. Be clear.

Your Loans and Debts Owed to You

Money other people owe you, so your executor can collect it, or forgive it, as you wish.

LOAN 1 (OWED TO YOU)

BORROWER'S NAME

RELATIONSHIP TO YOU

AMOUNT ORIGINALLY LENT

DATE LOAN MADE

AMOUNT STILL OWED

REPAYMENT TERMS

WRITTEN AGREEMENT? (LOCATION)

SHOULD EXECUTOR RECOVER IT?

LOAN 2 (OWED TO YOU)

BORROWER'S NAME

RELATIONSHIP TO YOU

AMOUNT ORIGINALLY LENT

DATE LOAN MADE

AMOUNT STILL OWED

REPAYMENT TERMS

WRITTEN AGREEMENT? (LOCATION)

SHOULD EXECUTOR RECOVER IT?

Your Loans and Debts Owed to You (cont.)

LOAN 3 (OWED TO YOU)

BORROWER'S NAME

RELATIONSHIP TO YOU

AMOUNT ORIGINALLY LENT

DATE LOAN MADE

AMOUNT STILL OWED

REPAYMENT TERMS

WRITTEN AGREEMENT? (LOCATION)

SHOULD EXECUTOR RECOVER IT?

BUSINESS DEBTS OWED TO YOU

Unpaid invoices, customer credit. Vendor finance is covered in the Agreements chapter.

ACCOUNTS RECEIVABLE RECORDS STORED AT

WHO HANDLES COLLECTION

COLLECTION CONTACT PHONE

APPROXIMATE TOTAL OWED

YOUR GUIDANCE FOR YOUR EXECUTOR ON PURSUING OR FORGIVING THESE DEBTS

Taxation & Capital Gains Records

Your executor has to file your final tax return.

Your executor will need to file a final tax return covering the part of the year up to your death, and in some cases additional returns may apply. The exact returns, periods, and deadlines can be detailed, so your executor should work with an accountant to get them right.

They'll need to report all your income (salary, investment income, rental income, etc.) and claim all your deductions. Then they'll pay any tax owing or claim any refund due.

To do this, your executor needs access to your tax records, your accountant's details, and information about your capital gains tax history.

This section helps them gather what they need.

What is capital gains tax ?

When you sell certain assets for more than you paid, some of the gain can be taxable, but there are important exemptions (for example, your principal residence) and the rules change over time. How any gain would be taxed is a question for your accountant.

But calculating CAPITAL GAINS TAX can be complicated. You need to know: - When you bought the asset (the acquisition date) - What you paid for it (the adjusted cost base) - What you've spent improving it (renovation costs, transaction costs) - When you sold it (if you sold it before you died)

If you've owned investment properties, shares, or other assets for decades, your executor will need this information to calculate any CAPITAL GAINS TAX owing when the asset is sold.

What records does your executor need?

Here's what your executor will need to file your final tax return and deal with CAPITAL GAINS TAX:

Keeping several years of your past tax returns handy helps your executor see your income history, deductions, and any carried-forward losses. Your accountant can advise how many years of records are worth keeping for your situation.

Your Social Insurance Number (SIN). Already covered in Personal Information, but worth noting again.

Your accountant's details. If you use an accountant or tax preparer, include their contact details. They'll have copies of your past returns and can help your executor.

Records of capital gains and losses. If you've sold shares, property, or other assets in the past, your executor needs to know the adjusted cost base and acquisition dates for any assets you still own.

Receipts for major expenses. If you've renovated an investment property or made capital improvements, those costs can be added to the adjusted cost base (reducing CAPITAL GAINS TAX). Keep records.

Your My CRA Account login details. Your executor will need access to your My CRA Account to file your final tax return online, check your tax debt/refund status, and access CRA records. Store your login details securely (not in this book).

WHY THIS MATTERS

If your executor can't file your final tax return, your estate can't be finalized. Before finalizing the estate, executors often obtain a clearance certificate from the CRA confirming taxes are settled, which usually requires the returns to be filed and any tax paid first. Your executor should ask the accountant whether and when to request one.

And if your executor doesn't have Capital gains records, they might overpay tax (because they can't prove what you paid for an asset) or underpay tax (and face penalties).

Give them the information they need. It'll save your estate thousands of dollars.

Your Taxation & Capital Gains Records

What your executor needs to file your final return and handle capital gains correctly.

ACCOUNTANT / TAX PREPARER

DO YOU USE AN ACCOUNTANT OR TAX PREPARER TO PREPARE YOUR TAX RETURNS?

> *Tick one: Yes (details below) / No (I do my own tax returns)*

ACCOUNTANT NAME

> *If yes:*

FIRM

PHONE

EMAIL

HOW LONG HAVE THEY BEEN DOING YOUR TAX RETURNS?

> ☐ *Your executor should contact them immediately. They'll have copies of your past returns and can file your final return.*

SOCIAL INSURANCE NUMBER (SIN)

YOUR SOCIAL INSURANCE NUMBER

> *(This should already be noted in the Personal Information section, but it's critical for tax purposes)*

Your Taxation & Capital Gains Records (cont.)

PREVIOUS TAX RETURNS

WHERE ARE YOUR PREVIOUS TAX RETURNS STORED?

Tick one: With my accountant (they keep copies) / In My CRA Account (digital copies) / Paper copies at home (location: _____) / Digital files on computer (location: _____)

HOW MANY YEARS BACK DO YOU HAVE?

MY CRA ACCOUNT ACCESS

DO YOU HAVE A MY CRA ACCOUNT?

Tick one: Yes (details below) / No. ☐ Do NOT write your password in this book. Store it securely (password manager, safe, lawyer) and note the location here.

MY CRA ACCOUNT EMAIL/USERNAME

PASSWORD STORED AT

(e.g., "In password manager", "With lawyer", "In safe")

SERVICES LINKED TO MY CRA ACCOUNT

Tick one: CRA (Canada Revenue Agency) / Service Canada / provincial health insurance / Other

Your Taxation & Capital Gains Records (cont.)

CAPITAL GAINS TAX RECORDS

DO YOU OWN (OR HAVE YOU SOLD) ANY ASSETS THAT WOULD TRIGGER CAPITAL GAINS TAX?

Tick one: Yes (details below) / No / Unsure (ask accountant)

IF YES, WHICH ASSETS?

Tick one: Investment property (details in Property section) / Shares or mutual funds (details in Investments section) / Business assets (details in Business section) / Cryptocurrency (details in Investments section) / Other

INVESTMENT PROPERTY CAPITAL GAINS RECORDS (IF APPLICABLE) - PROPERTY 1

ADDRESS

For each investment property you own, your executor needs:

PURCHASE DATE

PURCHASE PRICE

$ prefix

PURCHASE COSTS

$ prefix. (Land Transfer Tax, legal fees, lawyer fees)

Your Taxation & Capital Gains Records (cont.)

RENOVATION/IMPROVEMENT COSTS

$ prefix. (Major renovations, extensions, capital improvements - NOT repairs)

WHERE ARE THESE RECORDS STORED?

INVESTMENT PROPERTY CAPITAL GAINS RECORDS (IF APPLICABLE) - PROPERTY 2

ADDRESS

PURCHASE DATE

PURCHASE PRICE

$ prefix

PURCHASE COSTS

$ prefix. (Land Transfer Tax, legal fees, lawyer fees)

RENOVATION/IMPROVEMENT COSTS

$ prefix. (Major renovations, extensions, capital improvements - NOT repairs)

WHERE ARE THESE RECORDS STORED?

Your Taxation & Capital Gains Records (cont.)

SHARE PORTFOLIO CAPITAL GAINS RECORDS (IF APPLICABLE)

DO YOU HAVE RECORDS OF WHEN YOU BOUGHT SHARES AND WHAT YOU PAID FOR THEM?

Tick one: Yes (location: _____) / No (broker should have records) / Unsure

YOUR SHARE BROKER/PLATFORM

(e.g., Questrade, Wealthsimple, TD Direct Investing, RBC Direct Investing)

NOTES

Your Taxation & Capital Gains Records (cont.)

CAPITAL LOSSES CARRIED FORWARD

DO YOU HAVE ANY CAPITAL LOSSES FROM PREVIOUS YEARS THAT CAN OFFSET FUTURE CAPITAL GAINS?

> *Tick one: Yes (amount: $_____) / No / Unsure (accountant will know). ☐ Capital losses can reduce CAPITAL GAINS TAX. Your accountant will have this on file.*

OUTSTANDING TAX DEBTS OR REFUNDS

AS OF TODAY, DO YOU

> *Tick one: Owe money to the CRA (amount: $_____) / Expect a tax refund (amount: $_____) / Neither (tax is up to date)*

IF YOU OWE MONEY, IS THERE A PAYMENT PLAN IN PLACE?

> *Tick one: Yes (details: _____) / No*

BUSINESS TAX RECORDS (IF YOU OWN A BUSINESS)

WHERE ARE YOUR BUSINESS TAX RECORDS STORED?

GST/HST RECORDS

PAYROLL SOURCE DEDUCTION RECORDS (CPP, EI, INCOME TAX) (IF APPLICABLE)

Your Taxation & Capital Gains Records (cont.)

BUSINESS TAX RECORDS (IF YOU OWN A BUSINESS) - YOUR BUSINESS ACCOUNTANT (IF DIFFE

NAME

PHONE

RETIREMENT SAVINGS TAX RECORDS

RETIREMENT SAVINGS TAX RECORDS

informational text only (no write-in fields): 'When you die, the balance of registered accounts like an RRSP or RRIF is often treated as income on your final return, though there are exceptions (such as transfers to a spouse or common-law partner, and certain dependants). Because this can create a meaningful tax bill and the rules change, your executor should confirm the calculation with the provider and an accountant. Your executor doesn't need to calculate this (your retirement plan does), but they should know to check with the fund about tax implications.'

YOUR GUIDANCE FOR YOUR EXECUTOR

Use this space to leave any specific tax-related instructions or information:

PART FIVE

Modern Assets

Your digital life - the accounts, devices and crypto a paper Will never sees.

THE Estate Organiser

CHAPTER 20

Digital Assets & Online Accounts

Your digital life is more complicated than you think.

You probably have dozens of online accounts. Email. Social media. Cloud storage. Banking apps. Streaming services. Online shopping accounts. Loyalty programs. Newsletters you signed up for in 2014.

When you die, your executor needs to:

- Access your email to notify contacts and close accounts
- Recover important files from cloud storage
- Close or memorialize your social media accounts
- Cancel subscriptions so your estate isn't charged monthly fees forever
- Access photos, documents, and other digital assets your family might want

But here's the problem: most of these accounts are password-protected, and many have two-factor authentication (2FA) that sends a code to your phone. If your executor can't unlock your phone or access your email, they're locked out.

This section helps you document your digital life so your executor can actually access it.

How should you store passwords?

Do NOT write your actual passwords in this book. If this book is lost or stolen, someone could access your entire digital life.

Instead, use one of these methods:

Password manager. Apps like 1Password, Bitwarden, or LastPass store all your passwords securely. Your executor just needs the master password to access everything. This is the best option.

Encrypted file. Store your passwords in an encrypted file on your computer or in cloud storage. Give your executor the decryption key (stored separately from this book).

With your lawyer. Some lawyers will store a sealed envelope with your passwords. Your executor can collect it after you die.

In a safe. Write your passwords on paper and store them in a fireproof safe at home. Tell your executor the combination.

Whatever method you choose, note it here so your executor knows where to find your passwords.

What about two-factor authentication (2FA)?

Two-factor authentication is great for security, but it's a nightmare for executors.

If your accounts use 2FA, your executor will need:

- Access to your phone (to receive SMS codes)
- Access to your authenticator app (Google Authenticator, Microsoft Authenticator, etc.)
- Access to your email (if 2FA codes are sent there)

Make sure your executor can unlock your phone. If your phone is locked with a PIN, fingerprint, or face recognition, they'll be locked out unless you share access details.

WHY THIS MATTERS

Your executor can't close your email account, access your cloud storage, or cancel your subscriptions if they can't log in.

Without access to your digital accounts, your family might lose precious photos, important documents, or financial records. And your estate might keep paying for subscriptions you're no longer using.

Document your digital life. It's worth it.

Your Digital Assets & Online Accounts

The keys to your digital life: where passwords live, and what to do with each account.

PASSWORD STORAGE

Note WHERE your passwords are kept. Never write the master password in this book.

WHERE PASSWORDS ARE STORED

PASSWORD MANAGER (WHICH)

MASTER PASSWORD STORED AT

SMARTPHONE

PHONE TYPE

PHONE NUMBER

HOW IT'S LOCKED

PIN / PASSWORD STORED AT

TWO-FACTOR AUTHENTICATION SET UP?

COMPUTER / LAPTOP

COMPUTER TYPE

LOGIN PASSWORD STORED AT

IMPORTANT FILES / FOLDERS

BACKED UP? (WHERE)

Your Digital Assets & Online Accounts (cont.)

TABLET / IPAD

DEVICE TYPE

LOGIN PASSWORD STORED AT

EMAIL ACCOUNT 1

EMAIL ADDRESS

PROVIDER

PASSWORD STORED AT

WHAT SHOULD HAPPEN TO IT

EMAIL ACCOUNT 2

EMAIL ADDRESS

PROVIDER

PASSWORD STORED AT

WHAT SHOULD HAPPEN TO IT

CLOUD STORAGE 1

SERVICE

ACCOUNT EMAIL

PASSWORD STORED AT

WHAT SHOULD HAPPEN TO FILES

Your Digital Assets & Online Accounts (cont.)

CLOUD STORAGE 2

SERVICE

ACCOUNT EMAIL

PASSWORD STORED AT

WHAT SHOULD HAPPEN TO FILES

SOCIAL MEDIA (SEE ALSO THE SOCIAL MEDIA CHAPTER)

FACEBOOK + WHAT HAPPENS

INSTAGRAM + WHAT HAPPENS

LINKEDIN + WHAT HAPPENS

TWITTER / X + WHAT HAPPENS

ONLINE BANKING & FINANCIAL (LOCATION ONLY)

Do NOT write banking logins here. Note only where the login details are kept.

ONLINE BANKING 1 + LOGIN STORED AT

ONLINE BANKING 2 + LOGIN STORED AT

INVESTMENT PLATFORM + LOGIN STORED AT

CRYPTO EXCHANGE + LOGIN STORED AT

Your Digital Assets & Online Accounts (cont.)

SUBSCRIPTIONS (SEE ALSO THE MEMBERSHIPS CHAPTER)

Your executor should check bank statements for recurring charges to cancel.

STREAMING SERVICES

SOFTWARE / APPS

OTHER SUBSCRIPTIONS

PHOTOS & PERSONAL FILES

WHERE STORED

WHAT EXECUTOR SHOULD DO

NOTES: ANYTHING ELSE ABOUT YOUR DIGITAL ASSETS

CHAPTER 21

Cryptocurrency & Digital Wallets

If you own cryptocurrency, your executor needs to know about it.

Bitcoin. Ethereum. Other altcoins. NFTs. These digital assets can be worth thousands or even millions of dollars. But they're also the easiest assets to lose forever.

Unlike a bank account, where your executor can contact the bank and prove they're your executor, cryptocurrency is controlled entirely by private keys and recovery phrases. If your executor doesn't have access to those keys, the crypto is gone. No bank. No customer service. No way to recover it.

This section helps your executor understand what crypto you own and how to access it.

How does cryptocurrency work (in simple terms)?

Cryptocurrency is stored in digital wallets. Think of a wallet like a bank account, but instead of the bank controlling it, you control it with a private key or recovery phrase.

There are two main types of wallets:

Exchange wallets (custodial). You store your crypto on an exchange like Coinbase, Newton, Binance, or Coinbase. The exchange holds your crypto for you, and you log in with a username and password (just like online banking). Your executor can access this if they have your login details.

Personal wallets (non-custodial). You store your crypto in a software wallet (app on your phone or computer) or a hardware wallet (physical device like a Ledger or Trezor). You control the crypto with a recovery phrase (usually 12-24 words). If your executor doesn't have the recovery phrase, the crypto is lost forever. There's no "forgot password" option.

What's a recovery phrase?

A recovery phrase (also called a seed phrase) is a list of 12-24 words that acts as the master key to your wallet.

For example: "apple pasta banana mountain river dog tree..." (12-24 random words).

If you have the recovery phrase, you can access the wallet from any device. If you lose it, the crypto is gone forever. No one can help you recover it. Not even the wallet company.

This is why it's critical to store your recovery phrase securely and tell your executor where to find it.

Where should you store your recovery phrase?

DO NOT write it in this book. If someone finds this book, they could steal all your crypto.

Instead:

- Write it on paper and store it in a fireproof safe at home
- Store it in a safety deposit box at a bank
- Use a metal backup device designed for recovery phrases (fireproof and waterproof)
- Store it with your lawyer in a sealed envelope
- Split it into parts and give each part to a trusted person (advanced option)

Whatever method you choose, note the location here so your executor knows where to find it.

What about exchanges?

If you store crypto on an exchange (Coinbase, Newton, Binance, Coinbase, etc.), your executor can access it like any other online account. They'll need:

- Your login email and password
- Access to your two-factor authentication (2FA) code

Make sure your executor can access your 2FA (either through your phone or authenticator app).

WHY THIS MATTERS

Cryptocurrency is one of the most commonly lost assets in estates.

People die with Bitcoin worth hundreds of thousands of dollars, and their families never recover it because no one knew it existed or no one could find the recovery phrase.

If you own crypto, document it. Tell your executor where to find the keys. Don't let it disappear.

Your Cryptocurrency & Digital Wallets

Crypto vanishes without the keys. Note where everything is, but never the keys themselves.

EXCHANGE 1 (CUSTODIAL)

> *CRITICAL: never write recovery phrases or private keys here. Note only where they are stored.*

PLATFORM

ACCOUNT EMAIL

PASSWORD STORED AT

TWO-FACTOR AUTHENTICATION?

APPROXIMATE VALUE

CRYPTO HELD

EXCHANGE 2 (CUSTODIAL)

PLATFORM

ACCOUNT EMAIL

PASSWORD STORED AT

TWO-FACTOR AUTHENTICATION?

APPROXIMATE VALUE

CRYPTO HELD

PERSONAL WALLET 1 (NON-CUSTODIAL)

> *If your executor can't find the recovery phrase, the crypto is lost forever.*

Your Cryptocurrency & Digital Wallets (cont.)

WALLET TYPE

WALLET NAME / APP

APPROXIMATE VALUE

RECOVERY PHRASE STORED AT

CRYPTO HELD

PERSONAL WALLET 2 (NON-CUSTODIAL)

WALLET TYPE

WALLET NAME / APP

APPROXIMATE VALUE

RECOVERY PHRASE STORED AT

CRYPTO HELD

HARDWARE WALLET 1

Your executor needs BOTH the physical device AND the recovery phrase.

DEVICE TYPE

WHERE DEVICE IS STORED

DEVICE PIN STORED AT

RECOVERY PHRASE STORED AT

Your Cryptocurrency & Digital Wallets (cont.)

APPROXIMATE VALUE

HARDWARE WALLET 2

DEVICE TYPE

WHERE DEVICE IS STORED

DEVICE PIN STORED AT

RECOVERY PHRASE STORED AT

APPROXIMATE VALUE

NFTS

PLATFORM / MARKETPLACE

WALLET HOLDING NFTS

APPROXIMATE VALUE

WHAT SHOULD HAPPEN

STAKING / YIELD ACCOUNTS

PLATFORM

CRYPTOCURRENCY STAKED

APPROXIMATE VALUE

HOW TO ACCESS

Your Cryptocurrency & Digital Wallets (cont.)

MINING OPERATIONS

WHAT YOU'RE MINING

MINING POOL

WALLET ADDRESS (REWARDS)

EQUIPMENT LOCATION

APPROXIMATE MONTHLY INCOME

YOUR WISHES FOR YOUR CRYPTO

Crypto is volatile. Sell / hold / transfer. Get advice from a crypto-savvy adviser first.

WHAT EXECUTOR SHOULD DO

TRANSFER TO WHOM (IF ANY)

NOTES: ANYTHING ELSE ABOUT YOUR CRYPTOCURRENCY

CHAPTER 22

Devices & Access

Your devices hold your entire digital life.

Your phone has your emails, messages, photos, banking apps, and two-factor authentication codes. Your computer has files, documents, and years of work. Your tablet might have books, notes, and important PDFs.

When you die, your executor needs to access these devices to:

- Retrieve important files and photos
- Close online accounts
- Notify contacts
- Cancel subscriptions
- Access two-factor authentication codes

But most devices are locked with PINs, passwords, fingerprints, or face recognition. If your executor can't unlock them, they're locked out of your entire digital life.

This section helps your executor access your devices and recover what matters.

The problem with device security:

Modern devices are designed to be secure. That's great while you're alive. But when you die, that security becomes a problem.

If your phone is locked with Face ID and no one knows your PIN, your executor can't get in. Apple won't unlock it. Google won't unlock it. The device is effectively a brick.

Same with computers. If your laptop is password-protected and encrypted, and no one has the password, the data is gone forever.

You need to give your executor a way in.

How to give your executor access:

Here are your options:

Write down device PINs and passwords and store them securely. In a safe. With your lawyer. In a password manager. Just not in this book.

Add a trusted contact to your Apple ID or Google account. Apple allows you to designate a Legacy Contact who can access your iCloud data after you die. Google has an Inactive Account Manager that lets you specify what happens to your account if you stop using it.

Make sure your executor can unlock at least one device. If they can unlock your phone, they can access your email and 2FA codes, which gets them into everything else.

Tell your executor where your devices are. If you have a laptop in a drawer, a tablet in the study, or an old phone in storage, they need to know where to find them.

WHY THIS MATTERS

Your executor can't do their job if they can't access your devices.

They can't notify contacts. They can't close accounts. They can't recover photos. They can't access banking apps. They're stuck.

By documenting your devices and providing access, you're giving them the keys to your digital life.

Your Devices & Access

How to get into your devices and accounts, so nothing is locked away forever.

SMARTPHONE

> *Note where the PIN/password is stored, never the code itself.*

PHONE TYPE

PHONE NUMBER

HOW IT'S LOCKED

PIN / PASSWORD STORED AT

CLOUD ACCOUNT (ICLOUD / GOOGLE)

CLOUD ACCOUNT EMAIL

CLOUD PASSWORD STORED AT

LEGACY / INACTIVE CONTACT SET UP?

IMPORTANT APPS

WHERE PHONE IS KEPT

COMPUTER / LAPTOP

COMPUTER TYPE

LOGIN USERNAME

LOGIN PASSWORD STORED AT

HARD DRIVE ENCRYPTED?

DECRYPTION KEY STORED AT

IMPORTANT FILES / FOLDERS

Your Devices & Access (cont.)

BACKED UP? (WHERE)

WHERE COMPUTER IS KEPT

TABLET / IPAD

DEVICE TYPE

LOGIN PASSWORD STORED AT

IMPORTANT FILES OR APPS

WHERE IT'S KEPT

EXTERNAL DRIVE 1

TYPE

WHERE STORED

WHAT'S ON IT

PASSWORD-PROTECTED? (STORED AT)

EXTERNAL DRIVE 2

TYPE

WHERE STORED

WHAT'S ON IT

PASSWORD-PROTECTED? (STORED AT)

Your Devices & Access (cont.)

CLOUD STORAGE ACCESS

ICLOUD EMAIL + STORED AT

GOOGLE DRIVE EMAIL + STORED AT

DROPBOX EMAIL + STORED AT

ONEDRIVE EMAIL + STORED AT

SMART HOME DEVICES

SMART SPEAKER / ASSISTANT

SMART SECURITY SYSTEM

SECURITY LOGIN STORED AT

OTHER SMART DEVICES

OLD DEVICES IN STORAGE

> *Check old devices for photos, files or account access before disposing of them.*

DEVICE 1: TYPE & WHERE

WHAT MIGHT BE ON IT

DEVICE 2: TYPE & WHERE

WHAT MIGHT BE ON IT

YOUR WISHES FOR YOUR DIGITAL DATA

PHOTOS

PERSONAL FILES / DOCUMENTS

Your Devices & Access (cont.)

EMAILS AND MESSAGES

WORK FILES

NOTES: ANYTHING ELSE ABOUT DEVICES AND ACCESS

CHAPTER 23

Social Media & Memorialization Wishes

Your social media accounts tell the story of your life.

Years of photos. Posts about your kids. Updates about your travels. Messages with friends. Memories shared with people you love.

When you die, these accounts don't disappear automatically. They stay online unless someone closes them. And deciding what happens to them can be complicated and emotional for your family.

This section helps you tell your executor what you want done with your digital presence after you're gone.

What are your options?

For most social media platforms, you have three choices:

Memorialize the account. The account becomes a memorial page. People can still see your posts and photos, but no one can log in or post new content. Your profile might say "Remembering [Your Name]" and friends can leave tributes. This preserves your digital legacy.

Delete the account permanently. Everything is deleted. Your profile, photos, posts, messages - all gone. Some people prefer this because they don't want their digital life preserved after they're gone.

Leave it as is. Do nothing. The account stays active (but no one can access it because they don't have your password). Eventually, platforms may deactivate inactive accounts, but it could take years.

What do different platforms offer?

Here's what happens on major platforms:

Facebook. You can set up a Legacy Contact (someone who can manage your memorialized account). They can update your profile picture, respond to friend requests, and pin a tribute post. They can't log in as you or see your private messages. Alternatively, you can request your account be deleted when you die.

Instagram. Instagram will memorialize accounts if a family member requests it. Memorialized accounts say "Remembering" above the name. Or family can request deletion.

LinkedIn. LinkedIn will close your account when notified of your death. They don't offer memorialization.

Twitter / X. Twitter will deactivate accounts after a prolonged period of inactivity, or family can request deletion. They don't offer memorialization.

TikTok. TikTok will remove accounts when notified of a death. They don't offer memorialization.

YouTube. YouTube accounts are linked to Google accounts. If you set up Google's Inactive Account Manager, you can specify what happens to your YouTube channel (share with someone, or delete).

WHY THIS MATTERS

Your social media accounts are part of your legacy.

For some people, having their account memorialized is meaningful. Their family can revisit memories, see photos, and feel connected. For others, it feels invasive or uncomfortable, and they'd rather have everything deleted.

There's no right answer. It's personal. But your executor needs to know what you want.

Otherwise, they'll have to guess. And that's hard to do when they're grieving.

Your Social Media & Memorialization Wishes

What happens to each account you leave behind: memorialize, hand over, or delete.

FACEBOOK

> *A Legacy Contact can manage a memorialized account but can't log in as you.*

PROFILE NAME / EMAIL

WHAT SHOULD HAPPEN

LEGACY CONTACT SET UP? (WHO)

INSTAGRAM

USERNAME

WHAT SHOULD HAPPEN

LINKEDIN

PROFILE NAME / EMAIL

WHAT SHOULD HAPPEN

TWITTER / X

USERNAME (@HANDLE)

WHAT SHOULD HAPPEN

Your Social Media & Memorialization Wishes (cont.)

TIKTOK

USERNAME

WHAT SHOULD HAPPEN

YOUTUBE

CHANNEL NAME

WHAT SHOULD HAPPEN

INACTIVE ACCOUNT MANAGER SET UP?

SNAPCHAT

USERNAME

WHAT SHOULD HAPPEN

REDDIT

USERNAME

WHAT SHOULD HAPPEN

OTHER PLATFORM 1

PLATFORM NAME

USERNAME

Your Social Media & Memorialization Wishes (cont.)

WHAT SHOULD HAPPEN

OTHER PLATFORM 2

PLATFORM NAME

USERNAME

WHAT SHOULD HAPPEN

BLOG OR PERSONAL WEBSITE

WEBSITE URL

PLATFORM / HOST

WHAT SHOULD HAPPEN

LOGIN DETAILS STORED AT

ONLINE GAMING 1

PLATFORM NAME

USERNAME

APPROXIMATE VALUE

WHAT SHOULD HAPPEN

Your Social Media & Memorialization Wishes (cont.)

ONLINE GAMING 2

PLATFORM NAME

USERNAME

APPROXIMATE VALUE

WHAT SHOULD HAPPEN

BUSINESS / PROFESSIONAL SOCIAL MEDIA

Business accounts are often best transferred to a partner or employee rather than deleted, but who can take them over may depend on your business agreements, so check this with your business partners or lawyer.

PLATFORM 1 + ACCOUNT NAME

WHO TAKES OVER

LOGIN STORED AT

PLATFORM 2 + ACCOUNT NAME

WHO TAKES OVER

LOGIN STORED AT

YOUR GENERAL WISHES FOR YOUR DIGITAL LEGACY

CHAPTER 24

Foreign Assets & International Considerations

If you have assets overseas, dual citizenship, or international connections, your estate becomes more complicated.

Maybe you own property in New Zealand. Maybe you have bank accounts in the UK. Maybe you're a US citizen living in Canada. Maybe you have family in another country who'll inherit from you.

When you die, your executor will need to deal with multiple legal systems, different tax rules, and potentially conflicting laws.

This section helps your executor understand your international situation and know who to contact for help.

Why are foreign assets complicated?

Because every country has its own rules about estates, taxation, and inheritance.

For example: - If you own property in Italy, Italian law governs how that property is inherited (not Canadian law). - If you're a US citizen, the US taxes your worldwide estate (even if you live in Canada and die here). - If you have bank accounts in the UK, your executor might need to apply for probate in the UK as well as Canada. - Some countries have forced heirship rules (you can't disinherit certain family members, even if you want to).

Your executor will need specialist advice to work through these issues. But first, they need to know what foreign assets and connections exist.

Do you need multiple Wills?

If you have significant assets in another country, you might need two Wills: - A Canadian Will (covering your Canadian assets) - A foreign Will (covering your overseas assets)

This is common for people who own property in multiple countries. The foreign Will deals with the overseas property under that country's laws, and the Canadian Will deals with everything else.

But be careful: if you have multiple Wills, they must be carefully drafted so they don't accidentally revoke each other.

Your lawyer (and a lawyer in the other country) can help with this.

What about dual citizenship?

If you're a dual citizen, your executor needs to know. Some countries have special inheritance rules for their citizens, even if they live abroad.

For example: - US citizens must file US estate tax returns (even if they haven't lived in the US for decades). - Some European countries have forced heirship rules that apply to their citizens regardless of where they live.

Include your citizenship details here so your executor knows to get specialist advice.

What about currency and exchange rates?

If you have foreign bank accounts or assets, your executor will need to convert foreign currency to Canadian dollars at some point.

Exchange rates fluctuate. Your executor should get advice on the best time to convert (and whether there are tax implications).

WHY THIS MATTERS

International estates can take years to sort out if your executor doesn't have the right information and professional help.

Assets can get stuck in foreign legal systems. Tax bills can appear from unexpected countries. And your beneficiaries might wait far longer than they should.

By documenting your foreign assets and connections, you're giving your executor a roadmap to work through the complexity.

Your Foreign Assets & International Considerations

Assets and ties beyond Canada, which need specialist advice and can be easily missed.

CITIZENSHIP

WHAT IS YOUR CITIZENSHIP?

> *Tick one: Canadian citizen only / Dual citizen (Canadian + other country/countries) / Other (not Canadian citizen)*

COUNTRY OF BIRTH

OTHER CITIZENSHIP(S)

> *If dual citizen or other: (four repeating rows)*

OTHER CITIZENSHIP(S)

DO YOU HOLD A FOREIGN PASSPORT?

> *Tick one: No / Yes (country: _____ Passport #: _____) [four repeating Yes rows]. ☐ Some countries have special tax or inheritance rules for their citizens, even if they live abroad. Your executor may need specialist advice.*

FOREIGN PROPERTY (OVERSEAS REAL ESTATE)

DO YOU OWN PROPERTY OUTSIDE CANADA?

> *Tick one: Yes (details below) / No*

Your Foreign Assets & International Considerations (cont.)

FOREIGN PROPERTY (OVERSEAS REAL ESTATE) - PROPERTY 1:

ADDRESS

COUNTRY

TYPE

Tick one: Residential / Investment / Vacation property / Commercial / Land

OWNERSHIP

Tick one: Sole ownership / Owned by trust or company / Joint ownership (with: _____)

APPROXIMATE VALUE

(In local currency: _____)

MORTGAGE/DEBT OWING

WHERE ARE LAND TITLES STORED?

FOREIGN PROPERTY (OVERSEAS REAL ESTATE) - PROPERTY 1: LAWYER IN THAT COUNTRY:

NAME

PHONE

EMAIL

Your Foreign Assets & International Considerations (cont.)

FOREIGN PROPERTY (OVERSEAS REAL ESTATE) - PROPERTY 2:

ADDRESS

COUNTRY

TYPE

Tick one: Residential / Investment / Vacation property / Commercial / Land

OWNERSHIP

Tick one: Sole ownership / Owned by trust or company / Joint ownership (with: _____)

APPROXIMATE VALUE

(In local currency: _____)

MORTGAGE/DEBT OWING

WHERE ARE LAND TITLES STORED?

FOREIGN PROPERTY (OVERSEAS REAL ESTATE) - PROPERTY 2: LAWYER IN THAT COUNTRY:

NAME

PHONE

EMAIL

Your Foreign Assets & International Considerations (cont.)

FOREIGN PROPERTY (OVERSEAS REAL ESTATE) - PROPERTY 3:

ADDRESS

COUNTRY

TYPE

Tick one: Residential / Investment / Vacation property / Commercial / Lan

OWNERSHIP

Tick one: Sole ownership / Owned by trust or company / Joint ownership (with: _____)

APPROXIMATE VALUE

(In local currency: _____)

MORTGAGE/DEBT OWING

WHERE ARE LAND TITLES STORED?

FOREIGN PROPERTY (OVERSEAS REAL ESTATE) - PROPERTY 3: LAWYER IN THAT COUNTRY:

NAME

PHONE

EMAIL

Your Foreign Assets & International Considerations (cont.)

FOREIGN BANK ACCOUNTS

DO YOU HAVE BANK ACCOUNTS OUTSIDE CANADA?

Tick one: Yes (details below) / No

FOREIGN BANK ACCOUNTS - ACCOUNT 1:

BANK NAME

COUNTRY

ACCOUNT NUMBER

APPROX. BALANCE

IN LOCAL CURRENCY

ACCOUNT TYPE

Tick one: Savings / Current/Cheque / Investment / Other

JOINT ACCOUNT?

Tick one: No / Yes (with: _____)

LOGIN DETAILS STORED AT

Your Foreign Assets & International Considerations (cont.)

FOREIGN BANK ACCOUNTS - ACCOUNT 2:

BANK NAME

COUNTRY

ACCOUNT NUMBER

APPROX. BALANCE

IN LOCAL CURRENCY

ACCOUNT TYPE

Tick one: Savings / Current/Cheque / Investment / Other

JOINT ACCOUNT?

Tick one: No / Yes (with: _____)

LOGIN DETAILS STORED AT

FOREIGN BANK ACCOUNTS - ACCOUNT 3:

BANK NAME

COUNTRY

ACCOUNT NUMBER

APPROX. BALANCE

IN LOCAL CURRENCY

ACCOUNT TYPE

Your Foreign Assets & International Considerations (cont.)

Tick one: Savings / Current/Cheque / Investment / Other

JOINT ACCOUNT?

Tick one: No / Yes (with: _____)

LOGIN DETAILS STORED AT

FOREIGN INVESTMENTS

DO YOU HAVE INVESTMENTS HELD OVERSEAS? (SHARES, FUNDS, BONDS, PENSIONS)

Tick one: Yes (details below) / No

FOREIGN INVESTMENTS - INVESTMENT 1:

TYPE

Tick one: Shares / Mutual funds / Pension / Bonds / Other

COUNTRY

PLATFORM/INSTITUTION

APPROXIMATE VALUE

HOW TO ACCESS/NOTES

Your Foreign Assets & International Considerations (cont.)

FOREIGN INVESTMENTS - INVESTMENT 2:

TYPE

Tick one: Shares / Mutual funds / Pension / Bonds / Other

COUNTRY

PLATFORM/INSTITUTION

APPROXIMATE VALUE

HOW TO ACCESS/NOTES

FOREIGN INVESTMENTS - INVESTMENT 3:

TYPE

Tick one: Shares / Mutual funds / Pension / Bonds / Other

COUNTRY

PLATFORM/INSTITUTION

APPROXIMATE VALUE

HOW TO ACCESS/NOTES

FOREIGN PENSIONS OR RETIREMENT ACCOUNTS

DO YOU HAVE PENSION ENTITLEMENTS OR RETIREMENT ACCOUNTS FROM ANOTHER COUNTRY?

Your Foreign Assets & International Considerations (cont.)

Tick one: Yes (details below) / No

FOREIGN PENSIONS OR RETIREMENT ACCOUNTS - PENSION 1:

COUNTRY

If yes:

PENSION TYPE

Tick one: Government pension / Private pension / Employer pension

PENSION PROVIDER

ACCOUNT/REFERENCE NUMBER

APPROX. ANNUAL PAYMENT

WHAT HAPPENS TO THIS PENSION WHEN YOU DIE?

Tick one: Continues to spouse / Lump sum payment / Stops (no death benefit) / Unsure (executor should contact provider)

FOREIGN PENSIONS OR RETIREMENT ACCOUNTS - PENSION 2:

COUNTRY

PENSION TYPE

Tick one: Government pension / Private pension / Employer pension

Your Foreign Assets & International Considerations (cont.)

PENSION PROVIDER

ACCOUNT/REFERENCE NUMBER

APPROX. ANNUAL PAYMENT

WHAT HAPPENS TO THIS PENSION WHEN YOU DIE?

Tick one: Continues to spouse / Lump sum payment / Stops (no death benefit) / Unsure (executor should contact provider)

FOREIGN PENSIONS OR RETIREMENT ACCOUNTS - PENSION 3:

COUNTRY

PENSION TYPE

Tick one: Government pension / Private pension / Employer pension

PENSION PROVIDER

ACCOUNT/REFERENCE NUMBER

APPROXIMATE ANNUAL PAYMENT

WHAT HAPPENS TO THIS PENSION WHEN YOU DIE?

Tick one: Continues to spouse / Lump sum payment / Stops (no death benefit) / Unsure (executor should contact provider)

FOREIGN BUSINESS INTERESTS

DO YOU OWN OR HAVE AN INTEREST IN A BUSINESS OUTSIDE CANADA?

Tick one: Yes (details below) / No

Your Foreign Assets & International Considerations (cont.)

FOREIGN BUSINESS INTERESTS - BUSINESS 1:

BUSINESS NAME

If yes:

COUNTRY

YOUR ROLE

Tick one: Owner / Shareholder / Partner / Director

OWNERSHIP%

FOREIGN BUSINESS INTERESTS - BUSINESS 1: ACCOUNTANT/LAWYER FOR THIS BUSINESS:

NAME

PHONE

FOREIGN BUSINESS INTERESTS - BUSINESS 1:

WHAT SHOULD HAPPEN TO YOUR INTEREST IN THIS BUSINESS?

FOREIGN BUSINESS INTERESTS - BUSINESS 2:

BUSINESS NAME

COUNTRY

Your Foreign Assets & International Considerations (cont.)

YOUR ROLE

Tick one: Owner / Shareholder / Partner / Director

OWNERSHIP%

FOREIGN BUSINESS INTERESTS - BUSINESS 2: ACCOUNTANT/LAWYER FOR THIS BUSINESS:

NAME

FOREIGN BUSINESS INTERESTS - BUSINESS 2:

WHAT SHOULD HAPPEN TO YOUR INTEREST IN THIS BUSINESS?

FOREIGN BUSINESS INTERESTS - BUSINESS 3:

BUSINESS NAME

COUNTRY

YOUR ROLE

Tick one: Owner / Shareholder / Partner / Director

OWNERSHIP%

Your Foreign Assets & International Considerations (cont.)

FOREIGN BUSINESS INTERESTS - BUSINESS 3: ACCOUNTANT/LAWYER FOR THIS BUSINESS:

NAME

PHONE

FOREIGN BUSINESS INTERESTS - BUSINESS 3:

WHAT SHOULD HAPPEN TO YOUR INTEREST IN THIS BUSINESS?

DUAL WILLS (CANADIAN + FOREIGN)

DO YOU HAVE MORE THAN ONE WILL?

Tick one: Yes (details below) / No (only one Canadian Will)

DUAL WILLS (CANADIAN + FOREIGN) - FOREIGN WILL 1:

COUNTRY

If yes:

DATE MADE

WHAT DOES IT COVER? (WHICH ASSETS OR PROPERTY)

WHERE IS IT STORED?

Your Foreign Assets & International Considerations (cont.)

DUAL WILLS (CANADIAN + FOREIGN) - FOREIGN WILL 1: LAWYER:

NAME

PHONE

DUAL WILLS (CANADIAN + FOREIGN) - FOREIGN WILL 2:

COUNTRY

DATE MADE

WHAT DOES IT COVER? (WHICH ASSETS OR PROPERTY)

WHERE IS IT STORED?

DUAL WILLS (CANADIAN + FOREIGN) - FOREIGN WILL 2: LAWYER:

NAME

PHONE

DUAL WILLS (CANADIAN + FOREIGN) - FOREIGN WILL 3:

COUNTRY

DATE MADE

WHAT DOES IT COVER? (WHICH ASSETS OR PROPERTY)

WHERE IS IT STORED?

Your Foreign Assets & International Considerations (cont.)

DUAL WILLS (CANADIAN + FOREIGN) - FOREIGN WILL 3: LAWYER:

NAME

PHONE

> ☐ *CRITICAL: If you have multiple Wills, make sure they don't accidentally revoke each other. Both your Canadian and foreign lawyers must coordinate.*

CROSS-BORDER TAX CONSIDERATIONS

ARE THERE ANY TAX ISSUES YOUR EXECUTOR SHOULD KNOW ABOUT?

US ESTATE TAX (IF YOU'RE A US CITIZEN)

> *Tick one: Yes, I'm a US citizen (executor must file US estate tax return) / Not applicable*

UK INHERITANCE TAX (IF YOU OWN UK PROPERTY OR ARE UK DOMICILED)

> *Tick one: Yes, may apply (executor should get UK tax advice) / Not applicable*

CROSS-BORDER TAX CONSIDERATIONS - OTHER FOREIGN TAX ISSUES:

COUNTRY

ISSUE

CROSS-BORDER TAX CONSIDERATIONS - CROSS-BORDER TAX ADVISOR:

NAME

FIRM

Your Foreign Assets & International Considerations (cont.)

PHONE

EMAIL

NOTES

Your Foreign Assets & International Considerations (cont.)

FOREIGN BENEFICIARIES

DO YOU HAVE BENEFICIARIES WHO LIVE OUTSIDE CANADA?

> *Tick one: Yes (details below) / No. Repeating blocks of: Beneficiary Name / Country of Residence / Relationship (room for ~8). ☐ Your executor may need to transfer funds internationally. They should get advice on currency exchange and international transfer fees.*

INTERNATIONAL ADVISORS

WHO SHOULD YOUR EXECUTOR CONTACT FOR HELP WITH FOREIGN ASSETS?

INTERNATIONAL ADVISORS - FOREIGN LAWYER:

NAME / COUNTRY / PHONE / EMAIL

> *three repeating Name / Country / Phone / Email blocks*

INTERNATIONAL ADVISORS - FOREIGN ACCOUNTANT/TAX ADVISOR:

NAME / COUNTRY / PHONE / EMAIL

> *three repeating Name / Country / Phone / Email blocks*

Your Foreign Assets & International Considerations (cont.)

INTERNATIONAL ADVISORS - IMMIGRATION/VISA ADVISOR (IF RELEVANT):

NAME / COUNTRY / PHONE / EMAIL

two repeating Name / Country / Phone / Email blocks

YOUR GUIDANCE FOR YOUR EXECUTOR

USE THIS SPACE TO GIVE YOUR EXECUTOR SPECIFIC GUIDANCE ABOUT FOREIGN ASSETS

For example: - "Sell the UK property as soon as possible." - "Contact my Italian lawyer before doing anything with the Italian assets." - "My US accountant handles my US tax returns - they'll know what to do." - "Transfer foreign bank accounts to Canadian accounts before distributing."

PART SIX

Practical Everyday Information

The day-to-day that keeps a home running - bills, pets, and how things work.

CHAPTER 25

Household Utilities & Services

When you die, your household doesn't just stop.

Bills keep arriving. Services keep running. Utilities keep charging. Your executor needs to cancel or transfer everything to prevent your estate from being charged for months after you're gone.

This section covers all the essential household services your executor will need to deal with.

Electricity. Gas. Water. Internet. Phone. Property tax. Security systems. Waste collection.

For each service, your executor needs to know the provider, the account number, and how to contact them.

WHY THIS MATTERS

If your executor doesn't know who your electricity provider is, they'll have to wait for a bill to arrive. If they can't find your property tax bill, they won't know when the next payment is due. If they don't have your internet account details, they might not be able to cancel it for months.

Every service that runs unnecessarily costs your estate money.

By documenting your household services, you're saving them time and saving your estate unnecessary costs.

Let's get it down.

Your Household Utilities & Services

Every account that keeps the home running, so bills get paid, paused or closed on time.

ELECTRICITY

PROVIDER

ACCOUNT NUMBER

SERVICE ADDRESS

PAYMENT METHOD

CUSTOMER SERVICE PHONE

GAS

PROVIDER

ACCOUNT NUMBER

SERVICE ADDRESS

PAYMENT METHOD

CUSTOMER SERVICE PHONE

WATER

PROVIDER

ACCOUNT NUMBER

SERVICE ADDRESS

PAYMENT METHOD

Your Household Utilities & Services (cont.)

CUSTOMER SERVICE PHONE

INTERNET & HOME PHONE

PROVIDER

ACCOUNT NUMBER

PLAN TYPE

PAYMENT METHOD

CUSTOMER SERVICE PHONE

HOME PHONE NUMBER

MOBILE PHONE

PROVIDER

MOBILE NUMBER

ACCOUNT NUMBER

PLAN TYPE

PAYMENT METHOD

CUSTOMER SERVICE PHONE

PROPERTY TAX

MUNICIPALITY

PROPERTY ADDRESS

Your Household Utilities & Services (cont.)

PROPERTY TAX ROLL / ACCOUNT NUMBER

PAYMENT METHOD

MUNICIPALITY PHONE

NOTICES STORED AT

SECURITY SYSTEM / ALARM

SECURITY COMPANY

ACCOUNT NUMBER

SYSTEM TYPE

ALARM CODE STORED AT

CUSTOMER SERVICE PHONE

MONITORING STATION PHONE

WASTE & RECYCLING

SERVICE PROVIDER

GARBAGE AND RECYCLING COLLECTION DAYS

SPECIAL SERVICES

CUSTOMER SERVICE PHONE

PAY TV / STREAMING HARDWARE

PROVIDER

ACCOUNT NUMBER

Your Household Utilities & Services (cont.)

HARDWARE TO RETURN?

CUSTOMER SERVICE PHONE

OTHER HOUSEHOLD SERVICE 1

PROVIDER

SERVICE TYPE

CONTACT PHONE

OTHER HOUSEHOLD SERVICE 2

PROVIDER

SERVICE TYPE

CONTACT PHONE

OTHER HOUSEHOLD SERVICE 3

PROVIDER

SERVICE TYPE

CONTACT PHONE

Your Household Utilities & Services (cont.)

NOTES: ANYTHING ELSE ABOUT HOUSEHOLD UTILITIES OR SERVICES

CHAPTER 26

Memberships & Subscriptions

You probably have more memberships and subscriptions than you realize.

Gym membership. Professional associations. Club memberships. Magazine subscriptions. Loyalty programs. Associations. Newsletters.

Some charge monthly. Some charge annually. Some auto-renew without you even noticing.

When you die, these don't cancel automatically. They keep charging your bank account or credit card until someone notices and cancels them.

Your executor needs to know what memberships you have so they can cancel them and stop the charges.

This section is different from the digital subscriptions we covered earlier (Netflix, Spotify, etc.). This is about physical memberships - places you go, organizations you belong to, and services you use in person.

WHY THIS MATTERS

If your executor doesn't know you have a gym membership, your estate might pay $60 a month for a year before someone notices. If they don't know you're a member of a professional association, they might miss out on death benefits or insurance that comes with membership.

By documenting your memberships, you're saving your estate money and making sure nothing is missed.

Let's write them down.

Your Memberships & Subscriptions

Memberships and subscriptions to cancel, claim, or transfer, so the estate stops paying for them.

GYM / FITNESS 1

GYM NAME

MEMBERSHIP NUMBER

LOCATION

MEMBERSHIP TYPE

PAYMENT METHOD

CUSTOMER SERVICE PHONE

GYM / FITNESS 2

GYM NAME

MEMBERSHIP NUMBER

LOCATION

MEMBERSHIP TYPE

PAYMENT METHOD

CUSTOMER SERVICE PHONE

CLUB / ASSOCIATION 1

> *Royal Canadian Legion, Rotary, golf or bowling club, etc. Some include death benefits or insurance.*

NAME

MEMBERSHIP NUMBER

Your Memberships & Subscriptions (cont.)

CONTACT PHONE

MEMBERSHIP TYPE

PAYMENT METHOD

DEATH BENEFITS / INSURANCE?

CLUB / ASSOCIATION 2

NAME

MEMBERSHIP NUMBER

CONTACT PHONE

MEMBERSHIP TYPE

PAYMENT METHOD

DEATH BENEFITS / INSURANCE?

PROFESSIONAL ASSOCIATION

CPA, Law Society, Medical Association, etc. May include indemnity insurance or death benefits.

NAME

MEMBERSHIP NUMBER

CONTACT PHONE

INDEMNITY / DEATH BENEFITS?

MAGAZINE / NEWSPAPER SUBSCRIPTIONS

PUBLICATION 1 + SUBSCRIBER NUMBER

FREQUENCY / PAYMENT

Your Memberships & Subscriptions (cont.)

PUBLICATION 2 + SUBSCRIBER NUMBER

FREQUENCY / PAYMENT

LOYALTY PROGRAMS

Aeroplan, PC Optimum, Air Miles, etc. Points may be transferable.

PROGRAM 1 + MEMBERSHIP NUMBER

POINTS BALANCE / TRANSFERABLE?

PROGRAM 2 + MEMBERSHIP NUMBER

POINTS BALANCE / TRANSFERABLE?

STORAGE UNIT

Your executor needs to access and clear out any storage unit.

STORAGE FACILITY

UNIT NUMBER

LOCATION / ADDRESS

ACCESS CODE / KEY LOCATION

PAYMENT METHOD

WHAT'S STORED / CONTACT PHONE

PARKING PERMITS

LOCATION

PERMIT NUMBER

Your Memberships & Subscriptions (cont.)

RENEWAL DATE

PAYMENT METHOD

OTHER MEMBERSHIPS

TYPE 1 + PROVIDER

MEMBERSHIP NUMBER / PHONE

TYPE 2 + PROVIDER

MEMBERSHIP NUMBER / PHONE

NOTES: ANYTHING ELSE ABOUT MEMBERSHIPS OR SUBSCRIPTIONS

CHAPTER 27

Caregiving Commitments

If you're caring for someone, your executor needs to know.

Maybe you're caring for an elderly parent. Maybe you have an adult child with a disability who lives with you. Maybe you're the Primary Caregiver for a spouse with dementia.

When you die, someone else will need to step in and provide that care. Your executor needs to know who you're caring for, what their needs are, and who should take over.

This section also helps if you're receiving Caregiver Credit from Service Canada. Your executor will need to notify Service Canada, and the person you're caring for might be eligible for other support.

WHY THIS MATTERS

If you're the Primary Caregiver for someone and you die unexpectedly, that person could be left without support. Your family might not know what medications they take, who their doctors are, or what daily care they need.

By documenting your caregiving commitments, you're making sure the person you care for continues to receive the support they need.

Let's write it down.

Your Caregiving Commitments

If you care for someone, this is what the next caregiver needs to step in without a gap.

PERSON YOU CARE FOR 1

NAME

RELATIONSHIP TO YOU

AGE

WHERE THEY LIVE

ADDRESS (IF DIFFERENT)

PERSON 1: CARE NEEDS

LEVEL OF CARE NEEDED

MEDICAL CONDITIONS

CURRENT MEDICATIONS

MOBILITY

GP NAME

GP CLINIC

GP PHONE

SPECIALISTS

DAILY CARE ROUTINE

Your Caregiving Commitments (cont.)

PERSON 1: WHO TAKES OVER CARE

PRIMARY CAREGIVER NAME

RELATIONSHIP

PHONE

DISCUSSED WITH THEM?

BACKUP CAREGIVER NAME

BACKUP CAREGIVER PHONE

PERSON 1: SERVICE CANADA & PROVINCIAL DISABILITY SUPPORTS

> *Service Canada will need to be told (usually by the executor or next of kin). The person you care for may also be eligible for other support, so it is worth checking with Service Canada directly.*

CAREGIVER CREDIT?

YOUR SIN

THEIR PAYMENTS / SIN

THEIR DISABILITY PROGRAM NUMBER

DISABILITY SUPPORT COORDINATOR NAME

DISABILITY SUPPORT COORDINATOR PHONE

KEY DISABILITY SUPPORTS

Your Caregiving Commitments (cont.)

PERSON 1: SERVICES, MONEY & LEGAL

LONG-TERM CARE / DISABILITY SERVICE 1

SERVICE 1 PHONE

LONG-TERM CARE / DISABILITY SERVICE 2

SERVICE 2 PHONE

DO YOU SUPPORT THEM FINANCIALLY? (HOW MUCH)

WHAT IT COVERS

FUNDS SET ASIDE IN YOUR WILL?

POA / PERSONAL DIRECTIVE / REPRESENTATION AGREEMENT?

DOCUMENTS STORED AT

LIKES / DISLIKES & KEY CONTACTS

PERSON YOU CARE FOR 2 (IF ANY)

NAME

RELATIONSHIP TO YOU

LEVEL OF CARE NEEDED

MEDICAL CONDITIONS & MEDICATIONS

GP NAME & PHONE

WHO TAKES OVER CARE

CAREGIVER CREDIT / SIN

DAILY ROUTINE & KEY INFO

Your Caregiving Commitments (cont.)

ANTHING ELSE ABOUT YOUR CAREGIVING COMMITMENTS

CHAPTER 28

Pet Care Instructions

If you have pets, your executor needs to know what happens to them.

Dogs. Cats. Birds. Fish. Horses. Reptiles. Whatever animals share your home, they can't stay there after you're gone.

Your executor needs to know who should take them, where they are, what they need, and how to care for them until they're rehomed.

This section is about making sure your pets are looked after when you can't look after them anymore.

WHY THIS MATTERS

Pets don't understand what's happened. They just know their person is gone.

If your executor doesn't know what to do with your dog, it might end up in a shelter. If they don't know your cat has a medical condition, they might not give it the right medication. If they don't know who you wanted to take your pets, they'll have to guess.

By documenting your pet care instructions, you're making sure your animals go to someone who loves them and knows how to care for them.

Let's make sure they're looked after.

Your Pet Care Instructions

Everything the next owner needs to care for your animals the way you do.

PET 1

PET'S NAME

TYPE

BREED

AGE

MICROCHIP NUMBER

REGISTRATION NUMBER

WHERE THE PET LIVES NOW

PET 1: WHO SHOULD TAKE THEM

PRIMARY PERSON NAME

RELATIONSHIP

PHONE

DISCUSSED WITH THEM?

BACKUP PERSON NAME

BACKUP PHONE

PET 1: VET & MEDICAL

VET NAME

CLINIC

Your Pet Care Instructions (cont.)

VET PHONE

MEDICAL CONDITIONS

CURRENT MEDICATIONS

ALLERGIES

SPECIAL DIETARY NEEDS

PET INSURANCE

PET 1: DAILY CARE

FEEDING (HOW MUCH / HOW OFTEN)

BRAND / TYPE OF FOOD

EXERCISE NEEDS

HABITS / PERSONALITY

SPECIAL INSTRUCTIONS

PET 1: CONTACTS & SUPPLIES

DOG WALKER / PET SITTER

GROOMER

FOOD & SUPPLIES STORED AT

VET RECORDS STORED AT

Your Pet Care Instructions (cont.)

PET 2 (IF ANY)

PET'S NAME

TYPE / BREED

MICROCHIP / REGISTRATION

WHO SHOULD TAKE THEM

VET NAME & PHONE

MEDICAL / MEDICATIONS

FEEDING & ROUTINE

HABITS / SPECIAL INSTRUCTIONS

ANYTHING ELSE ABOUT YOUR PETS' CARE

CHAPTER 29

Household “How-To” Notes

Your house has secrets that only you know.

The alarm code. The safe combination. Where the spare keys are hidden. How to reset the hot water system. Which switch controls what. Where the water shut-off valve is.

When you die, your executor needs to access your home, secure it, and maintain it until it's sold or transferred. But if they don't know the alarm code, they can't get in without triggering it. If they don't know where the spare keys are, they might have to call a locksmith. If they don't know how the house works, they could cause damage or miss important maintenance.

This section is about the practical knowledge that keeps your house running.

It's not glamorous. But it's incredibly useful.

WHY THIS MATTERS

Your executor might need to enter your house the day after you die. If the alarm goes off and they don't know the code, the police show up. If they can't find the spare key, they're stuck outside. If a pipe bursts and they don't know where the water shut-off is, your house floods.

By documenting these practical details, you're saving your executor from unnecessary stress and potential damage to your property.

Let's write down the things only you know.

Your Household "How-To" Notes

How your home actually works, so whoever steps in can run it without you there to ask.

HOME SECURITY / ALARM

Store codes securely. You can note where the code is kept rather than the code itself.

ALARM CODE (OR WHERE STORED)

HOW TO DISARM

HOW TO ARM

MONITORING COMPANY

ACCOUNT NUMBER

24-HOUR MONITORING PHONE

WHAT HAPPENS IF TRIGGERED

KEYS & ACCESS

SPARE HOUSE KEY

SPARE CAR KEY

GARAGE REMOTE

MAILBOX KEY

SHED / STORAGE KEY

SAFE KEY

OTHER KEYS

Your Household "How-To" Notes (cont.)

SAFE / LOCKBOX

LOCATION

TYPE

COMBINATION / WHERE STORED

KEY LOCATION (IF KEY SAFE)

WHAT'S INSIDE

GATE & BUILDING CODES

FRONT GATE CODE

GARAGE DOOR CODE

BUILDING ACCESS CODE

INTERCOM CODE

EMERGENCY SHUT-OFFS

> *Your executor needs to know how to shut off utilities in an emergency.*

WATER MAIN (LOCATION / HOW)

GAS (LOCATION / HOW)

ELECTRICITY METER / SWITCHBOARD LOCATION

Your Household "How-To" Notes (cont.)

HOT WATER, HEATING & COOLING

HOT WATER SYSTEM TYPE / LOCATION

HOW TO RESET / KNOWN ISSUES

HEATING SYSTEM / HOW TO OPERATE

THERMOSTAT LOCATION

AIR CONDITIONING / HOW TO OPERATE

SWITCHES, POOL & GARDEN

SWITCHBOARD LOCATION

WHICH SWITCHES CONTROL WHAT

POOL EQUIPMENT (LOCATION / HOW)

POOL PUMP SCHEDULE

IRRIGATION (HOW / TIMER / SCHEDULE)

REGULAR MAINTENANCE TASKS

WEEKLY TASKS

MONTHLY TASKS

YEARLY TASKS

Your Household "How-To" Notes (cont.)

TRADESPEOPLE & MAINTENANCE CONTACTS

PLUMBER (NAME / COMPANY / PHONE)

ELECTRICIAN (NAME / COMPANY / PHONE)

AIR CONDITIONING TECH

POOL / GARDEN MAINTENANCE

ANYTHING ELSE ABOUT HOW THE HOUSEHOLD RUNS

PART SEVEN

Supporting Documents

Where the paperwork lives - the documents your family will need to find fast.

CHAPTER 30

Legal Documents

Your executor will need access to various legal documents to settle your estate.

Some of these are essential (your Will, your registered-plan beneficiary designation, your Power of Attorney). Others might only be relevant in specific situations (divorce orders, prenuptial agreements, guardianship orders).

This section is a checklist of legal documents your executor should know about. For each one, note whether you have it and where it's stored.

WHY THIS MATTERS

Legal documents prove things. They prove you were divorced. They prove you have a binding agreement with your spouse. They prove you have legal authority over someone's care.

If your executor doesn't know these documents exist, they might make decisions based on incomplete information. Or they might spend weeks searching for something they need urgently.

Let's document what you have and where it is.

Your Legal Documents

A master checklist of every legal document, and where to find each one.

WILL & ESTATE DOCUMENTS

Tick what you have and note where the original is kept.

Will

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Codicil (amendment to Will)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Copy of Will

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

POWER OF ATTORNEY

Enduring Power of Attorney (Financial)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Personal Directive / Representation Agreement (Medical / Personal Care)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Your Legal Documents (cont.)

ATTORNEY'S NAME

GUARDIAN'S NAME

ADVANCE CARE PLANNING

Personal Directive / Advance Directive / Living Will

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Do Not Resuscitate (DNR) Order

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

RETIREMENT SAVINGS

Registered Plan Beneficiary Designation (RRSP/RRIF/TFSA)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

WHICH RETIREMENT SAVINGS FUND

DATE NOMINATION MADE

MARRIAGE & RELATIONSHIP

Marriage Certificate(s)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Your Legal Documents (cont.)

Common-Law Relationship Declaration

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Prenuptial / Financial Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

PRENUP DATE MADE

PRENUP LAWYER

DIVORCE & SEPARATION

Divorce Order / Certificate

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Property Settlement Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Consent Orders (Family Court)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

DATE OF DIVORCE

WHAT ORDERS COVER

Your Legal Documents (cont.)

CHILD-RELATED

Children's Birth Certificates

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Guardianship Orders

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Parenting Orders / Custody

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Child Support Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

ADOPTION

Adoption Orders (if you were adopted)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Your Legal Documents (cont.)

Adoption Papers (if you adopted)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

TRUST DOCUMENTS

Family Trust Deed

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Trust Documents

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

TRUST NAME(S)

OTHER TRUST DOCUMENTS

BUSINESS LEGAL

Shareholder Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Partnership Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Your Legal Documents (cont.)

Buy-Sell Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Bylaws / Articles

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

PROPERTY

Title Deeds

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Mortgage Documents

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Easements or Covenants

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

HOW MANY PROPERTIES

WHAT THEY COVER

Your Legal Documents (cont.)

IMMIGRATION & CITIZENSHIP

Citizenship Certificate

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Passport

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Visa Documents

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

COURT ORDERS & OTHER

COURT ORDER TYPE

COURT

DATE

LOCATION OF DOCUMENTS

SUMMARY OF WHAT IT COVERS

OTHER DOCUMENT & LOCATION

Your Legal Documents (cont.)

WHERE DOCUMENTS ARE STORED

GENERAL STORAGE LOCATION

LAWYER NAME

FIRM

PHONE

NOTES: ANYTHING ELSE ABOUT YOUR LEGAL DOCUMENTS

CHAPTER 31

Miscellaneous Documents

This section is the catch-all for important documents that don't fit neatly into other categories.

Safe deposit box details. Personal safe access. Adoption records. Naturalization certificates. Military service records. Educational certificates. Professional licences.

These documents might not be legally essential, but they could be important for proving identity, claiming benefits, or understanding your personal history.

Your executor needs to know what documents exist and where to find them.

WHY THIS MATTERS

Some of these documents unlock benefits. Military service records might qualify your family for veterans' benefits. Professional licences might include death benefits. Safe deposit boxes might contain valuable items or important papers.

If your executor doesn't know these exist, your family could miss out on benefits or lose track of important personal history.

Let's document what you have.

Your Miscellaneous Documents

The records that don't fit anywhere else, but ones your family will be glad you noted down.

SAFE DEPOSIT BOX

> *Some boxes can't be accessed straight away after death. The bank may ask for probate or other paperwork first, so it's worth checking your bank's policy now.*

BANK NAME

BRANCH LOCATION

BOX NUMBER

WHERE IS THE KEY

WHO ELSE HAS ACCESS

WHAT'S IN THE BOX

MILITARY SERVICE RECORDS

> *Service may qualify family for Veterans Affairs Canada benefits. VAC: 1-866-522-2122.*

BRANCH

SERVICE NUMBER

YEARS OF SERVICE

RANK

SERVICE RECORDS LOCATION

MEDALS / HONOURS

Your Miscellaneous Documents (cont.)

PROFESSIONAL LICENCE 1

TYPE

ISSUING BODY

LICENCE NUMBER

EXPIRY DATE

CERTIFICATE LOCATION

DEATH BENEFITS ATTACHED?

PROFESSIONAL LICENCE 2

TYPE

ISSUING BODY

LICENCE NUMBER

EXPIRY DATE

CERTIFICATE LOCATION

DEATH BENEFITS ATTACHED?

EDUCATIONAL CERTIFICATES

QUALIFICATION 1

INSTITUTION

YEAR COMPLETED

CERTIFICATE LOCATION

Your Miscellaneous Documents (cont.)

QUALIFICATION 2

INSTITUTION

YEAR COMPLETED

CERTIFICATE LOCATION

CITIZENSHIP & NATURALIZATION

CANADIAN CITIZENSHIP CERTIFICATE (LOCATION)

DATE GRANTED

COUNTRY OF ORIGIN

IMMIGRATION PAPERS (LOCATION)

OTHER CITIZENSHIP CERTIFICATE (LOCATION)

ADOPTION RECORDS

> *Adoption records can be sensitive. Note who should have access.*

ADOPTION ORDER (LOCATION)

ORIGINAL BIRTH CERTIFICATE (LOCATION)

WHO MAY ACCESS THESE

OTHER RECORDS

HEALTH RECORDS (LOCATION)

AWARD / HONOUR 1 (ORG, YEAR, LOCATION)

Your Miscellaneous Documents (cont.)

AWARD / HONOUR 2 (ORG, YEAR, LOCATION)

VEHICLE REGISTRATION PAPERS (WHERE)

OTHER INSURANCE POLICY (TYPE / INSURER / LOCATION)

NOTES: ANYTHING ELSE ABOUT MISCELLANEOUS DOCUMENTS

PART EIGHT

Legacy & Family Continuity

The part only you can write - your story, your values, your words for later.

CHAPTER 32

Special Requests

Your Will distributes your assets legally. But it doesn't cover everything.

Maybe you want your daughter to have your wedding ring. Maybe you want your son to get your guitar. Maybe you want your collection of vintage records to go to your best friend who actually appreciates them.

Maybe you want certain family recipes preserved. Maybe you want a specific poem read at your funeral. Maybe you want to make sure your grandchildren know the story of how their grandparents met.

This section is for those special requests.

WHY THIS MATTERS

These requests aren't legally binding (unless they're in your Will). But they carry weight because they're written in your own words.

Your executor and family will see what mattered to you. They'll know who you wanted to have what. And most families honour these wishes because it's clear they came from you.

This is your chance to make sure the things that matter to you end up with the people who will treasure them.

Let's write them down.

Your Special Requests

Who should receive the things that carry meaning, in your own words.

PERSONAL ITEMS & HEIRLOOMS

Not legally binding unless also in your Will, but most families honour written wishes.

ITEM	WHO SHOULD GET IT
ITEM 1	
ITEM 2	
ITEM 3	
ITEM 4	
ITEM 5	

COLLECTIONS

COLLECTION	WHO GETS IT / KEEP TOGETHER?
COLLECTION 1	
COLLECTION 2	

Your Special Requests (cont.)

JEWELLERY

ITEM 1

WHO SHOULD GET IT

ITEM 2

WHO SHOULD GET IT

ITEM 3

WHO SHOULD GET IT

CHARITABLE DONATIONS

> *For legally binding donations, include them in your Will. Speak with your lawyer about the wording so the gift is set up properly.*

CHARITY 1

AMOUNT OR %

CHARITY 2

AMOUNT OR %

CHARITY 3

AMOUNT OR %

DONATIONS IN LIEU OF FLOWERS? (WHICH CHARITY)

Your Special Requests (cont.)

FAMILY RECIPES & PHOTOGRAPHS

RECIPE / ALBUM	WHO GETS IT / WHERE KEPT

WHY THESE ITEMS MATTER

A NOTE ON WHY EACH GIFT GOES WHERE IT DOES (HELPS PREVENT DISPUTES)

Your Special Requests (cont.)

MEMORIAL & SPECIAL REQUESTS

MEMORIAL OR FUNERAL REQUESTS, SPECIAL TRADITIONS TO CONTINUE, DIGITAL LEGACY WISHES

Your Special Requests (cont.)

GUIDANCE FOR SPECIFIC PEOPLE

MESSAGES OR GUIDANCE FOR PARTICULAR FAMILY MEMBERS

Your Special Requests (cont.)

YOUR HOPES FOR YOUR FAMILY

WRITE HERE

Your Special Requests (cont.)

ANYTHING ELSE

CHAPTER 33

Notes & Legacy Letters

This might be the most important section in this entire book.

Your bank accounts will be distributed. Your house will be sold. Your debts will be paid. All the practical things will get sorted out.

But the words you leave behind? Those last forever.

This section is for the things you want to say to the people you love. The advice you want to give. The apologies you need to make. The gratitude you want to express. The stories you want preserved.

You can write letters to specific people. Or you can write general notes that everyone can read. Or both.

There's no right way to do this. Just write what's in your heart.

WHY THIS MATTERS

Years from now, your grandchildren will read these words and feel like they knew you. Your children will come back to this when they need guidance. Your spouse will find comfort in knowing what you wanted them to know.

Money and property get spent and sold. But words endure.

This is your chance to say the things that matter most.

Let's give you space to write them.

Your Notes & Legacy Letters

Letters in your own hand mean more than anything else in this book. Take a whole page for each.

LETTER TO YOUR SPOUSE / PARTNER

> *Thank them. Tell them what they meant to you. Give them permission to be happy again. Say the things you'd want them to hear over and over.*

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR FIRST CHILD

> *Write to each child as an individual: what you're proud of, what you hope for them, the moments you treasured, the values you hope they carry. There's no wrong way to do this.*

CHILD'S NAME

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR SECOND CHILD

CHILD'S NAME

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR THIRD CHILD

CHILD'S NAME

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR FOURTH CHILD

CHILD'S NAME

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR GRANDCHILDREN

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR PARENTS / SIBLINGS

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO A FRIEND

YOUR LETTER

Your Notes & Legacy Letters (cont.)

APOLOGIES & FORGIVENESS

Anything left unsaid. Anyone you'd want to make peace with.

WRITE HERE

Your Notes & Legacy Letters (cont.)

GUIDANCE FOR DIFFICULT TIMES

> *Words for the moments they'll wish they could ask you about.*

WRITE HERE

Your Notes & Legacy Letters (cont.)

STORIES YOU WANT PRESERVED

THE STORIES YOU NEVER WANT FORGOTTEN

Your Notes & Legacy Letters (cont.)

THINGS YOU WANT THEM TO KNOW

WRITE HERE

Your Notes & Legacy Letters (cont.)

ADDITIONAL LETTERS AND MESSAGES (USE THE SPARE BLANK FORMS FOR MORE ROOM)

CHAPTER 34

Share Your Story & Family History

Every life is a story. This section is where you tell yours. Not just the dates and facts - the real stuff. Where you came from. What you lived through. Who you loved. What you built. What you learned the hard way. Your grandchildren will want to know what shaped you. Your children will want to understand what made you who you were. And the details that feel ordinary to you right now - what your street looked like, what your first job paid, what the world was like when you were twenty - will be fascinating to someone reading this fifty years from now. Your family's journey. Your achievements. The moments that shaped you. The humour that kept you going. The wisdom you've gained. This is where you put it all down. Take your time with this section. There are no wrong answers.

Share Your Story & Family History

Your story in your own words, the part of this book only you can write. Use as much space as you like.

FAMILY TREE & LINEAGE

FATHER

MOTHER (MAIDEN NAME)

PATERNAL GRANDPARENTS

MATERNAL GRANDPARENTS

GREAT-GRANDPARENTS (IF KNOWN)

FAMILY TREE (ATTACHED / LOCATION)

WHAT BONDS TIE YOUR FAMILY TOGETHER ACROSS TIME AND DISTANCE

Share Your Story & Family History (cont.)

IMMIGRATION HISTORY

WHERE YOUR FAMILY CAME FROM, WHY THEY LEFT, WHEN AND WHERE THEY SETTLED, AND THE CHALLENGES AND TRIUMPHS ALONG THE WAY

Share Your Story & Family History (cont.)

IF YOU ARE INDIGENOUS CANADIAN

YOUR CONNECTION TO COUNTRY, THE COUNTRY/COUNTRIES YOU BELONG TO, AND THE STORIES PASSED DOWN ABOUT YOUR ANCESTORS

Share Your Story & Family History (cont.)

GRANDPARENTS & GREAT-GRANDPARENTS

Names, dates, and what you remember, plus the wisdom and legacy they passed on.

YOUR PATERNAL GRANDPARENTS

Share Your Story & Family History (cont.)

YOUR MATERNAL GRANDPARENTS

CHILDHOOD & GROWING UP

WHERE YOU GREW UP, YOUR CHILDHOOD HOME, A FAVOURITE TOY OR GAME, AND EARLY MEMORIES

Share Your Story & Family History (cont.)

SCHOOL DAYS

A FAVOURITE TEACHER OR SUBJECT, AND A STORY FROM A SCHOOL EVENT, DANCE OR SPORTS GAME

UNIVERSITY DAYS

YOUR FIRST DAY AND HOW YOU FELT, AND A MEMORABLE CLASS OR CAMPUS EXPERIENCE

Share Your Story & Family History (cont.)

FIRST JOBS & EARLY CAREER

HOW YOUR WORKING LIFE BEGAN, AND A CHALLENGING SITUATION FROM AN EARLY JOB

FIRST LOVES & RELATIONSHIPS

THE PEOPLE WHO SHAPED YOUR HEART

Share Your Story & Family History (cont.)

TRAVEL & ADVENTURES

A MEMORABLE TRIP, AND WHERE YOU WISH YOU'D GONE BUT NEVER DID

MILESTONES: FIRST HOUSE / CAR

THE STORY OF BUYING YOUR FIRST HOUSE OR CAR

Share Your Story & Family History (cont.)

FAMILY TRADITIONS & SPECIAL MOMENTS

A MEMORY FROM A FAMILY GATHERING OR CELEBRATION

PERSONAL & ATHLETIC ACHIEVEMENTS

ACHIEVEMENTS YOU'RE PROUD OF, AND HOW THEY SHAPED YOUR JOURNEY

Share Your Story & Family History (cont.)

YOUR BUSINESS & WORKING LIFE

HOW IT BEGAN AND WHAT INSPIRED YOU, THE TRIALS AND WHAT THEY TAUGHT YOU, THE SUCCESSES, AND WHAT YOU HOPE IT'S REMEMBERED FOR

Share Your Story & Family History (cont.)

PIVOTAL MOMENTS IN HISTORY YOU LIVED THROUGH

THE MAJOR EVENTS YOU REMEMBER, AND HOW THEY AFFECTED YOU OR YOUR FAMILY

ANECDOTES & HUMOROUS TALES

THE STORIES THAT ALWAYS GET A LAUGH

Share Your Story & Family History (cont.)

JOKES & SAYINGS YOU'RE KNOWN FOR

WRITE HERE

YOUR PERSONALITY & CHARACTER

HOW YOU'D DESCRIBE YOURSELF, WHAT MAKES YOU LAUGH, WHAT MAKES YOU CRY, WHAT YOU'RE PASSIONATE ABOUT, AND THE VALUES THAT GUIDED YOU

Share Your Story & Family History (cont.)

HAVE YOU RECORDED YOUR STORY ELSEWHERE? (WHERE)

ANYTHING ELSE ABOUT YOUR LIFE AND STORY

CHAPTER 35

Values & Principles

What do you believe in?

Not what religion you follow (though that might be part of it). Not what political party you support. But the deeper things. The values that guided your decisions. The principles you tried to live by. The lessons you learned the hard way.

This section is about the core of who you are.

What matters most to you? What did you stand for? What would you never compromise on? What do you wish you'd known when you were younger?

Your grandchildren will want to know what you believed. Your children will want to know what shaped your decisions. Your family will want to understand what made you who you were.

This is your chance to tell them.

WHY THIS MATTERS

Values are portable. Your house will be sold. Your money will be distributed. But the principles you lived by can be carried forward by your children and grandchildren.

If you write them down, they become part of your legacy. They guide your family when they face hard decisions. They remind them of who you were and what you stood for.

That's worth preserving.

Let's write down what you believe.

Your Values & Principles

The beliefs and lessons you want to outlast you. Write as much as feels right.

WHAT MATTERS MOST

> *If you could pass on only a few values, what would they be, and why?*

VALUE 1, AND WHY IT MATTERS

VALUE 2, AND WHY IT MATTERS

Your Values & Principles (cont.)

VALUE 3, AND WHY IT MATTERS

CORE BELIEFS

WHAT YOU BELIEVE ABOUT FAMILY, WORK, MONEY, RELATIONSHIPS, FAITH, AND INTEGRITY

Your Values & Principles (cont.)

PRINCIPLES YOU TRIED TO LIVE BY

THE PRINCIPLES THAT GUIDED YOUR DECISIONS, AND A TIME YOU COMPROMISED THEM AND WHAT YOU LEARNED

LIFE LESSONS

THE MOST IMPORTANT LESSONS YOU'VE LEARNED, AND HOW YOU LEARNED THEM

Your Values & Principles (cont.)

WHAT YOU LEARNED THE HARD WAY

A MISTAKE YOU MADE, WHAT IT TAUGHT YOU, AND WHAT YOU'D TELL SOMEONE ELSE TO AVOID IT

ADVICE YOU'D GIVE YOUR YOUNGER SELF

WHAT YOU'D TELL YOURSELF AT 20

Your Values & Principles (cont.)

ADVICE FOR YOUR CHILDREN

WHAT YOU MOST WANT YOUR CHILDREN TO KNOW

ADVICE FOR YOUR GRANDCHILDREN

THE WISDOM YOU WANT TO PASS DOWN

Your Values & Principles (cont.)

ON HANDLING DIFFICULT TIMES

WHAT GOT YOU THROUGH THE HARDEST TIMES, AND YOUR ADVICE FOR OTHERS FACING THEM

ON MONEY & FINANCES

WHAT YOU'VE LEARNED ABOUT MONEY, AND WHAT YOU'D DO DIFFERENTLY

Your Values & Principles (cont.)

ON WORK & CAREER

WHAT MADE WORK MEANINGFUL, AND YOUR ADVICE FOR SOMEONE STARTING OUT

ON RELATIONSHIPS

WHAT MAKES A RELATIONSHIP LAST, AND THE MOST IMPORTANT THING YOU'VE LEARNED ABOUT LOVE

Your Values & Principles (cont.)

ON PARENTING

THE BEST ADVICE YOU RECEIVED, AND WHAT YOU'D TELL NEW PARENTS

ON FAITH & SPIRITUALITY

THE ROLE FAITH OR SPIRITUALITY HAS PLAYED, AND THE BELIEFS THAT GAVE YOU STRENGTH

Your Values & Principles (cont.)

ON HAPPINESS

WHAT YOU'VE LEARNED ABOUT BEING HAPPY, AND WHAT BRINGS YOU THE MOST JOY

ON REGRETS

ANYTHING YOU REGRET NOT DOING, AND WHAT YOU WISH YOU'D DONE MORE OR LESS OF

Your Values & Principles (cont.)

WHAT YOU'D NEVER COMPROMISE ON

WRITE HERE

WHAT SUCCESS MEANS TO YOU

HOW YOU DEFINE SUCCESS, AND WHETHER YOU CONSIDER YOURSELF SUCCESSFUL

Your Values & Principles (cont.)

WHAT YOU WANT TO BE REMEMBERED FOR

WHAT YOU HOPE PEOPLE REMEMBER, AND THE LEGACY YOU HOPE TO LEAVE

YOUR PHILOSOPHY ON LIFE

YOUR PHILOSOPHY, IN A SENTENCE OR TWO

Your Values & Principles (cont.)

QUOTES OR SAYINGS YOU LIVE BY

WRITE HERE

YOUR FINAL WORDS OF WISDOM

CHAPTER 36

Family Traditions

Every family has traditions.

Maybe it's how you celebrate Christmas. Maybe it's Sunday roast at Grandma's house. Maybe it's a particular phrase your dad always said. Maybe it's the way you celebrate birthdays, or the place you always go on holiday, or the recipe that gets passed down.

These traditions are the threads that tie your family together across generations.

When you're gone, some of these traditions might continue. Others might fade. But if you don't write them down, your grandchildren won't even know they existed.

This section is about preserving those traditions so they can be carried forward - or at least remembered.

WHY THIS MATTERS

Traditions create belonging. They connect your family to its past and give your grandchildren a sense of where they come from.

When your great-granddaughter makes your grandmother's Christmas pudding recipe, she's connected to four generations. When your grandson says the funny phrase you always said, he's keeping you alive.

But only if someone writes it down.

Let's preserve your family's traditions.

Your Family Traditions

The rituals, recipes and sayings that make your family yours. Capture them before they fade.

HOLIDAY TRADITIONS

HOW YOUR FAMILY CELEBRATES CHRISTMAS, AND ANY SPECIAL CHRISTMAS TRADITIONS

Your Family Traditions (cont.)

HOW YOUR FAMILY CELEBRATES EASTER

OTHER HOLIDAYS OR CELEBRATIONS YOUR FAMILY MARKS

Your Family Traditions (cont.)

BIRTHDAY TRADITIONS

HOW YOUR FAMILY CELEBRATES BIRTHDAYS, AND ANY SPECIAL BIRTHDAY TRADITION

Your Family Traditions (cont.)

HOW YOU CELEBRATED MILESTONE BIRTHDAYS (18TH, 21ST, 50TH)

WEEKLY OR REGULAR TRADITIONS

WEEKLY TRADITIONS (E.G. SUNDAY ROAST, FRIDAY FISH AND CHIPS)

Your Family Traditions (cont.)

DAILY TRADITIONS OR RITUALS

FOOD TRADITIONS

FOODS OR MEALS YOUR FAMILY ALWAYS MAKES

Your Family Traditions (cont.)

THE DISH ALWAYS SERVED AT GATHERINGS, AND WHO MAKES IT BEST

FAMILY RECIPES WORTH PRESERVING

RECIPE NAME

WHO CREATED / PASSED IT DOWN

WHY IT'S SPECIAL, AND WHERE THE RECIPE IS KEPT

Your Family Traditions (cont.)

FAMILY SAYINGS & PHRASES

THE SAYINGS, WHO SAID THEM, AND WHAT THEY MEAN

CULTURAL OR RELIGIOUS TRADITIONS

WHAT YOU OBSERVE, WHERE IT CAME FROM, AND WHETHER IT SHOULD CONTINUE

Your Family Traditions (cont.)

ANNUAL FAMILY EVENTS

YOUR ANNUAL EVENT, HOW LONG IT'S HAPPENED, AND WHAT MAKES IT SPECIAL

SPECIAL PLACES

A SPECIAL PLACE YOUR FAMILY ALWAYS GOES, AND WHY IT MATTERS

Your Family Traditions (cont.)

FAMILY RITUALS

YOUR FAMILY'S RITUALS AND CUSTOMS

PASSING DOWN HEIRLOOMS

ITEMS HANDED DOWN, TO WHOM, AND THE STORY BEHIND EACH

Your Family Traditions (cont.)

SPORTS OR TEAM TRADITIONS

THE TEAM, HOW LONG YOU'VE SUPPORTED IT, AND ANY GAME-DAY TRADITIONS

STORYTELLING TRADITIONS

THE STORIES YOUR FAMILY TELLS AGAIN AND AGAIN, AND WHO TELLS THEM BEST

Your Family Traditions (cont.)

MUSIC TRADITIONS

MUSIC ALWAYS PLAYED AT FAMILY EVENTS, AND SONGS THAT REMIND YOU OF FAMILY

SEASONAL TRADITIONS

TRADITIONS TIED TO SUMMER, AUTUMN, WINTER AND SPRING

Your Family Traditions (cont.)

MOURNING & REMEMBRANCE TRADITIONS

HOW YOUR FAMILY REMEMBERS AND HONOURS THOSE WHO HAVE PASSED

NEW TRADITIONS YOU'D LIKE TO START

WRITE HERE

Your Family Traditions (cont.)

TRADITIONS WORTH CONTINUING

THE TRADITIONS YOU MOST HOPE YOUR FAMILY WILL CONTINUE, AND WHY

Your Family Traditions (cont.)

TRADITIONS THAT HAVE FADED

TRADITIONS FROM YOUR CHILDHOOD THAT NO LONGER HAPPEN, AND WHY THEY STOPPED

ADVICE FOR KEEPING TRADITIONS ALIVE

WRITE HERE

Your Family Traditions (cont.)

WHY TRADITIONS MATTER TO YOU

WHAT FAMILY TRADITIONS MEAN TO YOU

ANYTHING ELSE ABOUT YOUR FAMILY'S TRADITIONS

CHAPTER 37

Letters to Future Generations

This is your chance to speak directly to people you might never meet.

Your great-grandchildren. Your great-great-grandchildren. The descendants who will live 50, 75, 100 years from now.

They won't know you. They'll never hear your voice or see your face (except in old photos). But if you write to them now, they'll know who you were and what you cared about.

This section is for those letters.

You can write about your life. You can share advice. You can tell them what the world was like in your time. You can describe your hopes for the future. You can tell them about their ancestors.

There's no right way to do this. Just write what feels important.

WHY THIS MATTERS

Imagine if your great-great-grandmother had written you a letter. Imagine reading her words, hearing her thoughts, knowing what she hoped for you.

That's what you're creating now.

These letters will be read long after you're gone. They'll connect people across time. They'll give your descendants a sense of who they are and where they came from.

That's a powerful gift.

Let's write to the future.

Your Letters to Future Generations

A message across time to people you'll never meet but who carry your name.

TO MY GREAT-GRANDCHILDREN

MY NAME

YEAR I'M WRITING

YEAR I WAS BORN

WHAT YOU WANT THEM TO KNOW ABOUT YOU, ABOUT YOUR FAMILY, AND YOUR HOPES FOR THEM

Your Letters to Future Generations (cont.)

TO FUTURE GENERATIONS (50-100 YEARS FROM NOW)

WHAT THE WORLD WAS LIKE IN YOUR TIME, THE BIGGEST CHALLENGES YOU FACED, WHAT YOU HOPED WOULD CHANGE, AND WHAT YOU HOPE THEY'VE ACHIEVED THAT YOU COULDN'T

Your Letters to Future Generations (cont.)

WHAT I WANT YOU TO KNOW ABOUT YOUR ANCESTORS

WHO THEY WERE, WHAT MADE THEM SPECIAL, AND WHAT YOU SHOULD KNOW ABOUT THEM

WHAT LIFE WAS LIKE IN MY TIME

HOW YOU COMMUNICATED, WORKED AND TRAVELLED, WHAT YOU DID FOR FUN, WHAT YOU WORRIED ABOUT AND HOPED FOR

Your Letters to Future Generations (cont.)

TECHNOLOGY IN MY TIME

WHAT EXISTED (AND DIDN'T) WHEN YOU WERE BORN, AT 20, AT 50, AND WHAT YOU THOUGHT WOULD EXIST BY THEIR TIME

ADVICE THAT WILL STILL MATTER

ON FAMILY, LOVE, WORK, AND HAPPINESS

Your Letters to Future Generations (cont.)

WHAT I HOPE THE FUTURE HOLDS

WHAT YOU HOPE THE WORLD IS LIKE, AND WHAT YOU HOPE THEIR LIFE IS LIKE

WHAT I WANT YOU TO REMEMBER

IF THEY REMEMBER ONLY ONE THING ABOUT YOU

Your Letters to Future Generations (cont.)

QUESTIONS I WISH I COULD ASK YOU

WRITE HERE

DESCRIBING YOUR ANCESTORS TO YOU

WHERE THE FAMILY CAME FROM, WHY THEY MIGRATED, WHERE THEY SPREAD, THE HARDSHIPS AND TRIUMPHS, AND WHAT HELD YOU TOGETHER

Your Letters to Future Generations (cont.)

VALUES THAT SHOULD NEVER CHANGE

WRITE HERE

A MESSAGE ABOUT FAMILY

WRITE HERE

Your Letters to Future Generations (cont.)

WHAT I'M PROUD OF

WHAT YOU ACCOMPLISHED, WHAT YOU STOOD FOR, AND WHAT YOU OVERCAME IN YOUR LIFETIME

MY FINAL WORDS TO THE FUTURE

WRITE HERE

Your Letters to Future Generations (cont.)

PHOTOGRAPHS OR ITEMS FOR THE FUTURE

ITEM / PHOTO, WHERE IT IS, WHY IT MATTERS

ITEM / PHOTO, WHERE IT IS, WHY IT MATTERS

TIME CAPSULE

TIME CAPSULE? WHEN TO OPEN

WHAT'S INSIDE

ADDITIONAL LETTERS

TO / WHEN TO OPEN / WHERE STORED

TO / WHEN TO OPEN / WHERE STORED

FINAL THOUGHTS

ANYTHING ELSE YOU WANT TO SAY TO PEOPLE YOU'LL NEVER MEET

Your Letters to Future Generations (cont.)

ADDITIONAL NOTES

PART NINE

Executor Toolkit

For whoever steps up - a clear path through the first days and the months after.

THE Estate Organiser

CHAPTER 38

Executor Roadmap & First 48 Hours Checklist

The first 48 hours after a death are chaotic.

Your executor will be dealing with their own grief while also handling urgent practical matters. They need to secure property, notify key people, and start organizing paperwork.

This checklist helps them prioritize what needs to happen immediately and what can wait.

The first 48 hours: Secure, Notify, Record

Your Executor Roadmap & First 48 Hours Checklist

A step-by-step path through the first hours and days, so nothing urgent is missed.

WITHIN THE FIRST FEW HOURS

- [ ] Secure the person's home (lock up, set alarm, collect mail, pets, plants)
- [ ] Locate the Will (check Part 2; contact the lawyer who drafted it)
- [ ] Locate this Estate Organizer and read the Message to Your Executor
- [ ] Contact immediate family (see Key Contacts)

WITHIN THE FIRST 24 HOURS

- [ ] Obtain the Death certificate
- [ ] Register the death (your funeral director usually arranges this; the timing and process vary by province or territory, so check with them, and ask about ordering extra certified copies)
- [ ] Contact the funeral director (check the Funeral chapter for wishes)
- [ ] Notify the deceased's employer (final pay, leave, retirement savings)
- [ ] Secure valuable items (jewellery, cash, documents) and record them

Your Executor Roadmap & First 48 Hours Checklist (cont.)

WITHIN THE FIRST 48 HOURS

- [ ] Notify close friends (see Key Contacts)
- [ ] Contact the lawyer
- [ ] Contact insurance companies (if death benefits apply)
- [ ] Arrange care for dependants
- [ ] Arrange care for pets
- [ ] Cancel immediate appointments
- [ ] Start a death administration notebook

NOTES: WHAT'S BEEN DONE, AND WHAT STILL NEEDS DOING

CHAPTER 39

Executor Timeline

Being an executor is a marathon, not a sprint.

The work doesn't end after the first week. Settling an estate typically takes 6-12 months (sometimes longer if it's complicated).

This timeline breaks down what needs to happen at each stage: the first week, the first month, the first three months, and the first year.

Use this as a guide, not a strict schedule. Every estate is different. Some things will take longer than expected. Some will move faster. That's normal.

Your timeline: What to expect and when

Your Executor Timeline

What to do and when, from the first week through to the end of the first year.

THE FIRST WEEK

- ☐ Secure the property and valuables
- ☐ Register the death (usually arranged by your funeral director; timing and process vary by province or territory, so check with them about how many certified copies to order)
- ☐ Arrange the funeral
- ☐ Locate the Will and this Estate Organizer
- ☐ Contact the lawyer
- ☐ Notify immediate family and close friends
- ☐ Secure all financial documents
- ☐ Start keeping detailed records

THE FIRST MONTH

- ☐ Apply for probate if it's needed (whether it's required, where you apply, and how long it takes all vary by province or territory, so have your lawyer confirm what applies and point you to the right court)
- ☐ Notify all relevant organizations (banks, retirement savings, Service Canada, insurers)
- ☐ Cancel or transfer services
- ☐ Secure and value all assets
- ☐ Identify all debts
- ☐ Claim life insurance
- ☐ Claim registered-account proceeds and pension survivor benefits
- ☐ Keep paying urgent bills

Your Executor Timeline (cont.)

THE FIRST THREE MONTHS

- [ ] Obtain Certificate of Appointment of Estate Trustee (if applicable)
- [ ] Open an estate bank account
- [ ] Collect all assets
- [ ] Pay all debts in the correct order
- [ ] File the final tax return
- [ ] Deal with property
- [ ] Manage business interests (if applicable)
- [ ] Cancel digital accounts (if instructed)
- [ ] Respond to creditors

THE FIRST SIX MONTHS

- [ ] Prepare estate accounts
- [ ] Obtain CRA clearance
- [ ] Prepare distribution schedule
- [ ] Communicate with beneficiaries
- [ ] Resolve any disputes

Your Executor Timeline (cont.)

THE FIRST YEAR

- [ ] Distribute the estate
- [ ] Finalize estate accounts
- [ ] Close the estate bank account
- [ ] Retain records
- [ ] Executor compensation may be available, but the rules and process vary by province or territory, so check with your lawyer before claiming anything

NOTES: PROGRESS, DATES, AND ANYTHING OUTSTANDING

CHAPTER 40

Common Executor Pitfalls & How to Avoid Them

Being an executor is harder than most people think.

There are legal requirements, financial complexities, and emotional landmines. It's easy to make mistakes, especially when you're grieving and under pressure from family.

This section covers the most common pitfalls executors face and how to avoid them.

Learn from other people's mistakes so you don't have to make them yourself.

Common mistakes and how to avoid them

PITFALL 1: Distributing assets too soon

THE MISTAKE: Executors sometimes distribute assets to beneficiaries before all debts are paid and all claims are settled. Then a creditor appears, or a tax bill arrives, and there's no money left to pay it.

HOW TO AVOID IT:

- Don't distribute anything until you have CRA clearance
- Wait until all debts are paid
- Wait until the required creditor-notice period for your province expires
- Keep a reserve in the estate account for unexpected expenses
- Get written approval from beneficiaries if you must distribute early

PITFALL 2: Not keeping detailed records

THE MISTAKE: Executors fail to document their actions, expenses, and decisions. Later, beneficiaries question what happened, and the executor can't prove what they did or why.

HOW TO AVOID IT:

- Start a detailed record-keeping system from day one
- Document every phone call, letter, email, and meeting
- Keep all receipts for expenses (even small ones)
- Take photos of property before selling or distributing
- Keep copies of everything
- Use Section 41 (Executor Expense Log) to track costs

PITFALL 3: Paying debts in the wrong order

THE MISTAKE: Not all debts are equal. Some must be paid first (like funeral costs and tax debts). Executors who pay debts in the wrong order can be held personally liable.

HOW TO AVOID IT:

- Work with a lawyer to understand debt priority
- Generally, the order is:

1. Funeral and administration costs
2. Tax debts (CRA takes priority)
3. Secured debts (mortgages)
4. Unsecured debts (credit cards, personal loans)

- Don't pay anyone until you know the full picture

PITFALL 4: Mixing personal and estate funds

THE MISTAKE: Executors use their own money to pay estate expenses, or they deposit estate money into their personal account. This creates confusion and can look like mismanagement.

HOW TO AVOID IT:

- Open a separate estate bank account immediately
- All estate income goes into this account
- All estate expenses are paid from this account
- Never mix it with your personal finances
- Keep the estate account separate until the estate is fully settled

PITFALL 5: Acting without probate when it's required

THE MISTAKE: Some executors try to access bank accounts, sell property, or distribute assets before getting Certificate of Appointment of Estate Trustee. Banks and institutions won't cooperate, and it wastes time.

HOW TO AVOID IT:

- Check with the lawyer whether probate is needed
- If required, apply for it before trying to access assets
- Some smaller or simpler estates may not need probate, but whether that applies depends entirely on your province's rules, so have your lawyer confirm
- Wait for the Grant before taking action on major assets

PITFALL 6: Ignoring or delaying communication with beneficiaries

THE MISTAKE: Executors go silent. Beneficiaries don't know what's happening, assume the worst, and start making accusations or legal threats.

HOW TO AVOID IT:

- Send regular updates to beneficiaries (monthly or quarterly)
- Be transparent about timelines and delays
- Explain what you're doing and why
- Manage expectations (estates take time)
- Respond to questions promptly

PITFALL 7: Taking on too much alone

THE MISTAKE: Executors try to do everything themselves to save money. They get overwhelmed, make mistakes, and the estate takes years to settle.

HOW TO AVOID IT:

- Hire a lawyer. Yes, it costs money, but it's worth it.
- Use an accountant for tax matters
- Engage professionals for valuations (property, business, collectibles)
- Don't be a hero. This is too complex to do alone.

PITFALL 8: Selling assets too quickly (or too slowly)

THE MISTAKE: Executors panic-sell property at a loss because they feel pressured. Or they delay selling for years, racking up maintenance costs and frustrating beneficiaries.

HOW TO AVOID IT:

- Get professional valuations before selling anything
- Consult beneficiaries about major sales (if appropriate)
- Don't rush, but don't delay unnecessarily
- Consider market conditions (especially for property)
- Check the Will for specific instructions about selling

PITFALL 9: Not advertising for creditors

THE MISTAKE: Executors forget to advertise for creditors. A creditor appears after the estate is distributed, and the executor is personally liable.

HOW TO AVOID IT:

- Your lawyer will handle this
- Required by law in most states
- Advertise in newspapers and online

- required notice period for creditor claims (length varies by province)

- Don't distribute until the period expires

PITFALL 10: Paying themselves without documentation

THE MISTAKE: Executors take a fee without documenting it or getting beneficiary approval. Beneficiaries accuse them of theft.

HOW TO AVOID IT:

- Executors may be able to claim reasonable compensation, but how it's calculated and how much is appropriate varies by province and depends on the Will, beneficiary agreement, or court approval, so check with your lawyer before taking any fee
- Document your time and effort
- Get written approval from beneficiaries before taking a fee
- Be transparent about what you're claiming
- Consult your lawyer about reasonable fees

PITFALL 11: Assuming the Will is clear when it's not

THE MISTAKE: The Will says "divide my estate equally among my children," but one child is estranged, or one was already given money during life. Executors guess what the deceased meant.

HOW TO AVOID IT:

- If the Will is unclear, get legal advice
- Don't interpret it yourself
- Courts can provide guidance on ambiguous Wills
- Check this organizer for additional context (especially Part 8)

PITFALL 12: Not dealing with digital assets

THE MISTAKE: Executors forget about online accounts, subscriptions, cryptocurrency, and digital photos. The estate keeps getting charged, or valuable assets are lost.

HOW TO AVOID IT:

- Check Sections 20-23 for digital asset details
- Cancel subscriptions to stop charges
- Access cryptocurrency with recovery phrases (don't lose them)
- Download photos and important files before closing accounts

PITFALL 13: Letting family pressure influence decisions

THE MISTAKE: A beneficiary pressures the executor to give them "their share" early, or to interpret the Will in their favour. The executor caves to keep the peace.

HOW TO AVOID IT:

- Your job is to follow the Will, not make everyone happy
- Distributing early carries real risks, so don't do it without checking with your lawyer first about what's safe and allowed in your province
- Don't let anyone bully you
- Refer difficult family members to the lawyer
- Document any pressure or threats

PITFALL 14: Not valuing assets properly

THE MISTAKE: Executors guess at asset values instead of getting professional valuations. This causes disputes and potential tax issues.

HOW TO AVOID IT:

- Get professional valuations for:
- Property
- Vehicles
- Businesses
- Collectibles
- Jewellery
- Art
- Keep valuation reports for your records
- Use valuations as of the date of death

PITFALL 15: Missing tax deadlines

THE MISTAKE: Executors don't realize the final tax return is due, or they miss the deadline. The CRA charges penalties and interest.

HOW TO AVOID IT:

- Work with the accountant (Section 19 has details)
- There are deadlines for the final tax return, and they depend on when in the year the person died, so ask the accountant to confirm the exact due date for this estate so nothing is missed
- Don't distribute the estate until you have CRA clearance
- Keep funds in reserve for potential tax bills

PITFALL 16: Not understanding retirement savings

THE MISTAKE: Executors assume retirement savings go to the estate automatically. It doesn't. Retirement savings are paid according to the beneficiary designation, not the Will.

HOW TO AVOID IT:

- Check Section 11 for retirement savings details
- Contact the retirement savings fund immediately
- Check for your named beneficiary designations

- Review your beneficiary designations regularly (check the date)
- Retirement savings can be paid to dependants or the estate

PITFALL 17: Underestimating how long it takes

THE MISTAKE: Executors tell beneficiaries "this will be done in a few months." A year later, it's still not settled, and everyone is angry.

HOW TO AVOID IT:

- Set realistic expectations from the start
- Let beneficiaries know that settling an estate often takes many months and sometimes longer, and that timelines vary a lot from estate to estate
- Explain that delays are normal
- Update them regularly on progress
- Don't promise timelines you can't control

SUMMARY: THE GOLDEN RULES

1. Don't rush. Take your time and get it right.
2. Keep detailed records. Document everything.
3. Get professional help. Lawyers and accountants are worth it.
4. Communicate with beneficiaries. Transparency prevents conflict.
5. Follow the Will. Not family pressure.
6. Don't distribute until debts are paid and CRA clearance is received.
7. Open a separate estate bank account.
8. Get professional valuations.
9. Be patient with yourself. This is hard work.

You're doing your best. That's all anyone can ask.

Your Common Executor Pitfalls & How to Avoid Them

The mistakes that catch executors out, and a box to tick once you understand each.

PITFALLS TO UNDERSTAND AND AVOID

Each pitfall is explained above. Tick it once you understand how to avoid it.

- ☐ 1. Distributing assets too soon (wait for CRA clearance and the creditor period)
- ☐ 2. Not keeping detailed records
- ☐ 3. Paying debts in the wrong order
- ☐ 4. Mixing personal and estate funds
- ☐ 5. Acting without probate when it's required
- ☐ 6. Ignoring or delaying communication with beneficiaries
- ☐ 7. Taking on too much alone
- ☐ 8. Selling assets too quickly (or too slowly)
- ☐ 9. Not advertising for creditors
- ☐ 10. Paying themselves without documentation
- ☐ 11. Assuming the Will is clear when it's not
- ☐ 12. Not dealing with digital assets
- ☐ 13. Letting family pressure influence decisions
- ☐ 14. Not valuing assets properly
- ☐ 15. Missing tax deadlines
- ☐ 16. Not understanding retirement savings
- ☐ 17. Underestimating how long it takes

NOTES: WHICH OF THESE APPLY TO THIS ESTATE, AND HOW YOU'LL HANDLE THEM

CHAPTER 41

Executor Expense Log Template

As an executor, you'll spend money on behalf of the estate.

Lawyer fees. Accountant fees. Funeral costs. Property valuations. Travel expenses. Postage. Death certificates. Probate application fees.

All of these costs are paid from the estate, not from your own pocket. But you need to keep detailed records of every expense to prove what you spent and why.

This expense log helps you track everything.

Why keep detailed records?

Beneficiaries have the right to see how the estate's money was spent. If you can't prove an expense was legitimate, you might have to pay it back yourself.

Detailed records also protect you from accusations of mismanagement.

How to use this log:

Record every expense, no matter how small. Include the date, what it was for, who was paid, and the amount. Keep the receipt or invoice. At the end, you'll have a complete record of all estate expenses.

Let's track it all.

Your Executor Expense Log Template

Track every dollar spent on the estate, so your final accounting is clean and defensible.

ESTATE DETAILS

ESTATE OF

EXECUTOR NAME

DATE ESTATE OPENED

EXPENSE LOG

> *Record every expense. Note whether you paid it personally (to be reimbursed) or from the estate account. Keep all receipts.*

DATE	DESCRIPTION	PAYEE	AMOUNT	PAID FROM	RECEIPT

Your Executor Expense Log Template (cont.)

DATE	DESCRIPTION	PAYEE	AMOUNT	PAID FROM	RECEIPT

Your Executor Expense Log Template (cont.)

DATE	DESCRIPTION	PAYEE	AMOUNT	PAID FROM	RECEIPT

TOTALS AND NOTES

CHAPTER 42

Notification Templates

After someone dies, you need to notify dozens of organizations.

Banks. RRSP/RRIF/pension providers. Service Canada. Insurance companies. Employers. Municipalities. Utilities. Each one
needs to be told formally, usually in writing.

This section provides letter templates you can adapt and use.

These templates are starting points. You'll need to customize them with specific details (names, account numbers, dates). But they give you the structure and wording to make notifications easier.

How to use these templates:

1. Choose the template that matches who you're notifying
2. Fill in the bracketed information with your details
3. Include a certified copy of the death certificate if the organisation asks for one
4. Keep a copy of every letter you send
5. Follow up if you haven't heard back after a couple of weeks

Let's make notifications easier.

NOTIFICATION TEMPLATES FOR EXECUTORS

TEMPLATE 1: NOTIFICATION TO BANK

[Your Name]
[Your Address]
[Your Phone]
[Your Email]

[Date]

[Bank Name]
[Branch Address]

To Whom It May Concern,

Re: Notification of Death - [Deceased's Full Name]

I am writing to notify you of the death of [Deceased's Full Name], who passed away on [Date of Death].

[Deceased's Name] held the following account(s) with your organization:
- Account Name: [Account Name]
- Account Number: [Account Number]
- transit number: [transit number]

I am the executor of the estate of [Deceased's Name]. A certified copy of the death certificate is enclosed.

Please let me know what you need from me to place a hold on the account(s) and advise the balance(s) as at the date of death. I will provide a copy of the grant of probate or equivalent court document for my province once it has been issued.

Please also advise if there are any:
- Direct debits or automatic payments linked to this account
- Joint account holders
- Loans, credit cards, or other products in the deceased's name

I would appreciate your response within 14 days.

Sincerely,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]
Enclosures: Certified copy of death certificate

TEMPLATE 2: NOTIFICATION TO RETIREMENT SAVINGS FUND

[Your Name]
[Your Address]
[Your Phone]
[Your Email]

[Date]

[Retirement savings Fund Name]
[Retirement savings Fund Address]

To Whom It May Concern,

Re: Death Benefit Claim - [Deceased's Full Name]
Member Number: [Member Number]

I am writing to notify you of the death of [Deceased's Full Name], who passed away on [Date of Death].

[Deceased's Name] was a member of your retirement savings fund. A certified copy of the death certificate is enclosed.

Please send me:
1. A death benefit claim form
2. Details of the current retirement savings balance
3. Information about any beneficiary designation on file
4. Details of any insurance held through the fund (life insurance, LONG-TERM DISABILITY, disability insurance)

I am the executor of the estate. Please advise what documentation you require to process the death benefit claim.

I would appreciate your response within 14 days.

Sincerely,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TEMPLATE 3: NOTIFICATION TO Service Canada

[Your Name]
[Your Address]
[Your Phone]

[Date]

Service Canada
[Local Service Canada Office Address]

To Whom It May Concern,

Re: Notification of Death - [Deceased's Full Name]
Service Canada Reference Number (SIN): [SIN]

I am writing to notify you of the death of [Deceased's Full Name], who passed away on [Date of Death].

[Deceased's Name] was receiving the following payment(s):
- [Payment Type, e.g., Old Age Security, Caregiver Credit]

A certified copy of the death certificate is enclosed.

Please cease all payments with effect from [Date of Death] and advise if any payments received after this date need to be repaid.

[If applicable: The deceased's spouse, [Spouse's Name], SIN [Spouse's SIN], may be eligible for bereavement payments. Please advise them of any entitlements.]

Please confirm receipt of this notification and advise of any further action required.

Sincerely,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TEMPLATE 4: NOTIFICATION TO EMPLOYER

[Your Name]
[Your Address]
[Your Phone]
[Your Email]

[Date]

[Employer Name]
[HR Department]
[Employer Address]

To Whom It May Concern,

Re: Notification of Death - [Deceased's Full Name]
Employee Number: [Employee Number]

I am writing to notify you of the death of [Deceased's Full Name], who was employed by your organization as [Job Title]. [He/She] passed away on [Date of Death].

A certified copy of the death certificate is enclosed.

As the executor of [Deceased's Name]'s estate, I request the following:

1. Final pay for any unpaid salary or wages
2. Payment of accrued vacation pay and any other owed leave
3. Details of any retirement savings contributions owing
4. Information about any life insurance or disability insurance policies through the employer
5. Details of any other entitlements (severance, bonuses, share options, etc.)

Please advise what documentation you require and the expected timeframe for payment of final entitlements.

Please send all correspondence to the address above.

Sincerely,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TEMPLATE 5: NOTIFICATION TO INSURANCE COMPANY

[Your Name]
[Your Address]
[Your Phone]
[Your Email]

[Date]

[Insurance Company Name]
[Claims Department]
[Insurance Company Address]

To Whom It May Concern,

Re: Life Insurance Death Claim - [Deceased's Full Name]
Policy Number: [Policy Number]

I am writing to notify you of the death of [Deceased's Full Name], the insured person under the above policy. [He/She] passed away on [Date of Death].

A certified copy of the death certificate is enclosed.

I am the executor of the estate of [Deceased's Name]. Please send me:
1. A claim form for the death benefit
2. Confirmation of the sum insured
3. Details of the nominated beneficiaries (if any)
4. A list of documents required to process the claim

Please advise the expected timeframe for processing this claim.

I would appreciate your response within 14 days.

Sincerely,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TEMPLATE 6: NOTIFICATION TO UTILITY PROVIDER

[Your Name]
[Your Address]
[Your Phone]

[Date]

[Utility Provider Name]
[Utility Provider Address]

To Whom It May Concern,

Re: Notification of Death and Account Closure - [Deceased's Full Name]
Account Number: [Account Number]
Service Address: [Service Address]

I am writing to notify you of the death of [Deceased's Full Name], who passed away on [Date of Death].

[Deceased's Name] held an account with your organization for [electricity/gas/water/internet] service at the above address.

Please:
1. Transfer the account to my name as executor until the property is sold
OR
2. Close the account as of [Date] and send a final bill to the address below

Please send the final account statement and any refund owing to:
[Your Name]
[Your Address]

Sincerely,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

TEMPLATE 7: NOTIFICATION TO MUNICIPALITY (PROPERTY TAXES)

[Your Name]
[Your Address]
[Your Phone]

[Date]

[Municipality Name]
Property Tax Department
[Municipality Address]

To Whom It May Concern,

Re: Notification of Death - [Deceased's Full Name]
Property Address: [Property Address]
Roll Number / Assessment Number: [Roll Number / Assessment Number]

I am writing to notify you of the death of [Deceased's Full Name], who was the owner of the above property. [He/She] passed away on [Date of Death].

I am the executor of the estate. A certified copy of the death certificate is enclosed.

Please update your records and send all future correspondence regarding this property to:
[Your Name]
[Your Address]

Please advise if there are any outstanding property taxes owing.

Sincerely,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TEMPLATE 8: GENERAL NOTIFICATION LETTER

[Your Name]
[Your Address]
[Your Phone]
[Your Email]

[Date]

[Organization Name]
[Organization Address]

To Whom It May Concern,

Re: Notification of Death - [Deceased's Full Name]
Account/Reference Number: [Number]

I am writing to notify you of the death of [Deceased's Full Name], who passed away on [Date of Death].

[Deceased's Name] held an account/membership/subscription with your organization. A certified copy of the death certificate is enclosed.

Please:
1. Close the account/cancel the membership/subscription
2. Advise if there are any outstanding payments or refunds owing
3. Update your records to prevent further correspondence

Please send any final statements or refunds to:
[Your Name]
[Your Address]

Sincerely,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TIPS FOR USING THESE TEMPLATES

☐ Always include a certified copy of the death certificate
☐ Keep a copy of every letter you send
☐ Record the date sent and follow up if no response within 2 weeks
☐ Use registered mail for important notifications
☐ Be clear about what you're requesting
☐ Include your contact details
☐ Be patient - some organizations take longer to respond than others

Your Notification Templates

A checklist of who to notify, and a place to track every notification you send.

WHO TO NOTIFY

- [ ] Banks (all accounts)
- [ ] RRSP/RRIF/pension providers
- [ ] Service Canada (if applicable)
- [ ] Veterans Affairs Canada (VAC) (if applicable)
- [ ] Employer
- [ ] Life insurance companies
- [ ] Health insurance
- [ ] Home & contents insurance
- [ ] Car insurance
- [ ] Municipality (property taxes)
- [ ] Electricity, gas and water providers
- [ ] Internet, phone and mobile providers
- [ ] Subscriptions (streaming, etc.)
- [ ] Gym / club memberships
- [ ] Professional associations
- [ ] Roadside assistance (CAA, etc.)
- [ ] Canada Post (redirect mail)
- [ ] Elections Canada
- [ ] Provincial health plan
- [ ] Canada Revenue Agency (via accountant)

Your Notification Templates (cont.)

RECORD OF NOTIFICATIONS SENT

Log each notification and follow up if you don't hear back within 2 weeks.

ORGANIZATION	DATE SENT	RESPONSE RECEIVED?	FOLLOW-UP NEEDED?

Your Notification Templates (cont.)

ORGANIZATION	DATE SENT	RESPONSE RECEIVED?	FOLLOW-UP NEEDED?

NOTES

PART TEN

Maintaining & Updating

Keeping it current - because life changes, and this should change with it.

CHAPTER 43

Commit to Timely Updates

This organizer is only valuable if it's current.

If you fill it out today and never touch it again, in five years it'll be full of outdated information. Closed bank accounts. Old addresses. Changed wishes.

Your executor will waste time tracking down accounts that don't exist anymore and trying to contact people who've moved.

The solution is simple: review and update this organizer once a year.

Why annual updates matter:

Life doesn't stand still. You retire. You move. You remarry. You sell property. You open new accounts. Your RRSP/RRIF balance grows. Your children have children.

An annual review keeps this organizer accurate. It takes an hour once a year. That's it.

And when something major happens (you get divorced, you buy a business, you're diagnosed with a serious illness), update it immediately. Don't wait for the annual review.

How to make annual updates easy:

Pick a date that's easy to remember. Your birthday. New Year's Day. Your anniversary. The anniversary of completing this organizer. Whatever works for you.

Set a recurring reminder on your phone or calendar. Make it an appointment with yourself.

When the reminder goes off, set aside an hour. Go through each section. Update what's changed. Cross out what's no longer relevant. Add new information.

Use Section 44 (the Annual Update Worksheet) to track what you've changed each year.

That's it. One hour a year keeps this organizer valuable.

When to update immediately (don't wait for annual review):

Update this organizer immediately when:

- You get married, divorced, or separated
- You have a child or grandchild
- You buy or sell property
- You start or close a business
- You change jobs or retire

- You're diagnosed with a serious illness
- You update your Will

- You open or close bank accounts
- You buy or sell investments
- You take out new insurance or cancel existing policies
- Your executor dies or becomes unable to serve
- You move house
- A beneficiary dies
- You have a major falling out with a family member

Life events trigger updates. Don't put them off.

Where to note updates:

There are two places to record updates:

1. In the relevant section: Cross out old information and write the new information next to it.

Date the change.

2. In Section 44 (Annual Update Worksheet): Note what changed and when.

This creates a clear record of what's current and what's outdated.

What if you forget to update?

It happens. Life gets busy.

If you realize it's been two or three years since you reviewed this, don't panic. Just set aside time to do a full review now. Update everything. Then commit to the annual review going forward.

Better late than never.

A message to your executor:

If you're reading this as an executor, check the Annual Update Worksheet (Section 44) to see when this organizer was last updated.

If it was updated recently (within the past year), the information is probably current.

If it's been several years, some information might be outdated. Use it as a starting point, but verify details with banks, RRSP/RRIF/pension providers, and other institutions.

Keep this current. Your family will thank you.

WHEN TO UPDATE IMMEDIATELY

Don't wait for your annual review when these happen - update this organizer IMMEDIATELY:

Commit to Timely Updates

Life changes. Tick the events that mean it's time to update this book.

FAMILY CHANGES

- [ ] Get married
- [ ] Get divorced or separated
- [ ] Have a child
- [ ] Have a grandchild
- [ ] A beneficiary dies
- [ ] Major falling out with a family member
- [ ] Executor dies or becomes unable to serve
- [ ] Guardian for children changes or is no longer able

PROPERTY & ASSETS

- [ ] Buy or sell property
- [ ] Move house
- [ ] Start, sell or close a business
- [ ] Buy or sell major assets (cars, boats)

FINANCIAL CHANGES

- [ ] Open or close a bank account
- [ ] Buy or sell investments
- [ ] Take out or cancel insurance
- [ ] Retirement savings fund changes
- [ ] Change jobs or retire
- [ ] Receive an inheritance or windfall

Commit to Timely Updates (cont.)

LEGAL CHANGES

- [ ] Update your Will
- [ ] Create or update Power of Attorney
- [ ] Create or update a Personal Directive / Advance Directive

HEALTH CHANGES

- [ ] Diagnosed with a serious illness
- [ ] Major surgery
- [ ] Significant change in health status
- [ ] Admitted to a long-term care facility

NOTES: CHANGES TO MAKE NEXT TIME YOU REVIEW THIS BOOK

CHAPTER 44

Annual Update Worksheet

Use this worksheet to track your annual reviews and updates.

Every time you review this organizer (ideally once a year), record the date and note what you changed. This creates a clear history of updates and shows your executor that you kept this current.

How to use this worksheet:

1. Set your annual review date (pick a memorable date)
2. When that date comes around, review the entire organizer
3. Update any sections that have changed
4. Record what you changed in this worksheet
5. Sign and date it

That's it. Simple but important.

Let's track your updates.

Your Annual Update Worksheet

A yearly check so this book never goes stale. Set a date and run through it.

YOUR ANNUAL REVIEW

ANNUAL REVIEW DATE (E.G. MY BIRTHDAY)

REMINDER SET WHERE

UPDATE LOG

REVIEW DATE

MAJOR CHANGES MADE

- [ ] No changes needed, everything is still current

SIGNATURE

DATE

SECTIONS UPDATED THIS REVIEW

- [ ] Part 1: Personal Foundations
- [ ] Part 2: Core Estate Planning
- [ ] Part 3: Financial & Legal Assets
- [ ] Part 4: Obligations & Risks
- [ ] Part 5: Modern Assets
- [ ] Part 6: Practical Everyday Information
- [ ] Part 7: Supporting Documents
- [ ] Part 8: Legacy & Family Continuity

Your Annual Update Worksheet (cont.)

QUICK REFERENCE: WHAT TO CHECK EACH YEAR

- [ ] Contact, medical and healthcare details still current?
- [ ] Will still current? Executor and guardian still able?
- [ ] Funeral wishes changed?
- [ ] Accounts, RRSP/RRIF balance and beneficiary designations still up to date? (designations can get out of step with your wishes over time, and the rules differ by plan and province, so check directly with each fund or provider)
- [ ] Property, investments or business changes?
- [ ] New debts, or debts paid off? Loans made to others?
- [ ] Digital accounts, passwords and devices up to date?
- [ ] Memberships, subscriptions and utilities current?
- [ ] Legacy letters and wishes still reflect how you feel?

NOTES FOR YOUR EXECUTOR, AND ANYTHING ELSE FROM THIS REVIEW

CHAPTER 45

Life Event Inserts

Some changes can't wait for the annual review. When something major happens, fill in the matching insert below and attach it to the right section, so your organizer updates instantly without rewriting whole chapters.

Your Life Event Inserts

Fill one in each time a major life event happens, so updates never pile up.

INSERT 1: NEW CHILD OR GRANDCHILD

DATE OF BIRTH

CHILD'S NAME

RELATIONSHIP / PARENTS

UPDATES NEEDED & ACTION TAKEN

INSERT 2: MARRIAGE OR NEW RELATIONSHIP

> *Marriage and other major life events can affect your Will in some provinces, so review it with your lawyer whenever your circumstances change, so update your Will.*

DATE

SPOUSE / PARTNER NAME

CERTIFICATE / PRENUP LOCATION

UPDATES NEEDED & ACTION TAKEN

INSERT 3: DIVORCE OR SEPARATION

DATE

FORMER SPOUSE / PARTNER

SETTLEMENT / ORDERS LOCATION

UPDATES NEEDED & ACTION TAKEN

Your Life Event Inserts (cont.)

INSERT 4: PROPERTY PURCHASE OR SALE

DATE

PROPERTY ADDRESS

BOUGHT OR SOLD

UPDATES NEEDED & ACTION TAKEN

INSERT 5: BANK ACCOUNT OR INVESTMENT CHANGE

DATE

ACCOUNT / INVESTMENT

OPENED OR CLOSED

UPDATES NEEDED & ACTION TAKEN

INSERT 6: JOB CHANGE OR RETIREMENT

DATE

DETAILS

RETIREMENT SAVINGS / INSURANCE CHANGES

UPDATES NEEDED & ACTION TAKEN

INSERT 7: MAJOR MEDICAL EVENT

DATE

DETAILS

Your Life Event Inserts (cont.)

UPDATES NEEDED & ACTION TAKEN

INSERT 8: BUSINESS STARTED OR CLOSED

DATE

BUSINESS

STARTED OR CLOSED

UPDATES NEEDED & ACTION TAKEN

INSERT 9: DEATH OF A BENEFICIARY

DATE

WHO

UPDATES NEEDED & ACTION TAKEN

INSERT 10: MOVED HOUSE

DATE

NEW ADDRESS

UPDATES NEEDED & ACTION TAKEN

Your Life Event Inserts (cont.)

ADDITIONAL LIFE EVENT NOTES

PART ELEVEN

Final Records

The final pieces - the documents and roles that come into play at the very end.

CHAPTER 46

Death Certificate & Post-Death Documents

This section is for your executor to complete after your death.

When someone dies, there are documents that need to be obtained and stored. The most important is the death certificate.

This section provides a place to keep copies of these documents organized and accessible.

For your executor:

After a death, you'll need to obtain several documents. Keep copies here for easy reference.

What documents to store here:

Death certificate. Issued by a doctor or hospital. Required to register the death.

Death Certificate. Issued by your provincial or territorial Vital Statistics office after the death is registered. It's worth ordering several certified copies, as many organisations ask for one; your funeral director or lawyer can suggest how many this estate is likely to need.

Certificate of Appointment of Estate Trustee. Issued by the Probate court. Gives you legal authority to administer the estate.

Certificate of Appointment of Estate Trustee Without a Will. If there's no Will, you'll apply for Certificate of Appointment of Estate Trustee Without a Will instead of Certificate of Appointment of Estate Trustee.

Final Tax Return. Once filed and cleared by the CRA.

CRA Clearance Certificate. Confirms the CRA is satisfied tax matters are settled. Getting this before distributing the estate protects the executor from personal liability, so your accountant or lawyer will usually advise waiting for it.

Final Estate Accounts. Summary of all assets, debts, expenses, and distributions.

How to use this section:

Attach copies of these documents as you receive them. Keep the originals in a safe place. These copies will be a quick reference when you need to check dates, details, or information.

Space for post-death documents

Your Death Certificate & Post-Death Documents

For your executor: a record of the official paperwork after death.

DEATH REGISTRATION DETAILS

DATE OF DEATH

PLACE OF DEATH

MEDICAL CERTIFICATE (ATTACHED / STORED AT)

REGISTERED WITH (VITAL STATISTICS, PROVINCE/TERRITORY)

DATE REGISTERED

REGISTRATION NUMBER

DEATH CERTIFICATES OBTAINED

NUMBER OF CERTIFIED COPIES

CERTIFICATE NUMBERS

WHERE ORIGINALS ARE STORED

COPIES SENT TO (TRACK DISTRIBUTION)

CERTIFICATE OF APPOINTMENT OF ESTATE TRUSTEE / CERTIFICATE OF APPOINTMENT OF EST

PROBATE / ADMINISTRATION / NOT REQUIRED

DATE APPLIED

COURT

GRANT NUMBER

DATE GRANTED

WHERE ORIGINAL IS STORED

Your Death Certificate & Post-Death Documents (cont.)

LAWYER HANDLING PROBATE

NAME

FIRM

PHONE

EMAIL

FINAL TAX & ESTATE ACCOUNTS

FINAL TAX RETURN FILED (DATE)

CRA CLEARANCE OBTAINED

FINAL ESTATE ACCOUNTS PREPARED

ESTATE BANK ACCOUNT CLOSED

ESTATE CLOSURE & DOCUMENT STORAGE

DATE ESTATE FINALIZED

WHERE ESTATE RECORDS ARE STORED

NOTES: ANYTHING ELSE ABOUT POST-DEATH DOCUMENTS

CHAPTER 47

List of Roles in Other People’s Lives

If you've agreed to be someone's executor, guardian, power of attorney, or trustee, they're counting on you.

When you die, those people need to know that you can no longer fulfil those roles. They'll need to appoint someone else.

This section documents all the formal roles you hold in other people's lives so your executor knows who to notify.

WHY THIS MATTERS

If you're someone's executor and you die, they need to update their Will and appoint a new executor.

If you're the guardian named in someone's Will for their children, they need to know so they can name a replacement.

If you're someone's power of attorney and you die, they're left without anyone to make financial decisions if they become incapacitated.

Your executor needs to notify these people so they can make alternative arrangements.

Let's document the roles you hold.

Your List of Roles in Other People's Lives

Roles you hold for others, so those people know to make new arrangements.

EXECUTOR ROLES (NAMED IN SOMEONE'S WILL)

PERSON 1 NAME

RELATIONSHIP / CONTACT

PERSON 2 NAME

RELATIONSHIP / CONTACT

GUARDIAN ROLES (FOR SOMEONE'S CHILDREN)

PARENT / CHILD NAME

RELATIONSHIP / CONTACT

POWER OF ATTORNEY (YOU ACT FOR SOMEONE)

PERSON'S NAME

TYPE / CONTACT

PERSONAL DIRECTIVE / REPRESENTATION AGREEMENT / MEDICAL DECISION-MAKER

PERSON'S NAME

RELATIONSHIP / CONTACT

TRUSTEE ROLES

TRUST / PERSON

DETAILS / CONTACT

Your List of Roles in Other People's Lives (cont.)

OTHER ROLES

ROLE 1	DETAILS / CONTACT

ROLE 2	DETAILS / CONTACT

NOTES: ANYONE WHO RELIES ON YOU IN A FORMAL ROLE

You Did It.

Take a moment to appreciate what you've just done.

You've documented your whole life, your assets, debts, wishes and stories, in one place where the people you love can find it. Most people never do this. They mean to, they plan to, they tell themselves they'll get to it one day. But they don't. You did.

What you're holding isn't just account numbers and policy details. It's an act of love, the difference between your family spending months in confusion and knowing exactly what to do, between arguing over what you would have wanted and reading your wishes in your own words.

Your executor won't have to play detective. Your family won't have to guess. Your stories won't be lost. You've given them clarity, time, and peace.

Now do three things:

1. **Tell someone where this book is.**
   Your executor, your spouse, one trusted person. If nobody knows it exists, everything here is wasted.

2. **Set your annual review date.**
   Pick a day, your birthday or New Year's, and update it once a year so it stays current.

3. **Have the conversation.**
   Tell your family this book exists, where to find it, and what's in it.

Then close this book, put it somewhere safe, and go spend time with the people you love. They're the reason you did this, and one day they'll be grateful you did.

A Note From Us

Thank you for trusting The Estate Organizer Canada to guide you through this. We built this book because every Canadian family deserves clarity, and you've just given yours exactly that.

If it helped you, we'd love your help spreading the word:

- **Tell a friend or family member.**
  Sometimes one person saying 'I just did this and it wasn't as hard as I thought' is all it takes to start someone else.
- **Gift a copy.**
  For a parent, sibling or adult child who's been putting it off. Visit theestateorganiser.ca.
- **Leave a review.**
  If you bought it online, an honest review helps other families find us.
- **Share on social media.**
  Tag us @theestateorganiser on Instagram or Facebook.
- **Join our community.**
  Search 'Estate Planning for Canadian Families' on Facebook.

Thank you for being part of this. The more families who get organized, the fewer who suffer the chaos of being unprepared. You've done something remarkable, now help someone else do the same.

The Estate Organiser Canada . theestateorganiser.ca

Important Legal Information

IMPORTANT: This organizer is an information-gathering and record-keeping tool only. It does not constitute legal, financial, or tax advice and is not a substitute for consulting qualified professionals. It is not a Will, Power of Attorney, Advance Directive / Living Will, or any other legal document. Nothing in this organizer creates, modifies, or replaces any legal instrument. Estate planning laws differ across Canadian provinces and territories and change over time. You must engage qualified professionals - including a lawyer, licensed financial adviser, and licensed tax professional - for advice specific to your circumstances. Prestige Worldwright Pty Ltd. accepts no liability for any loss, damage, cost, or consequence arising from the use of, or reliance on, any information in this organizer. Use at your own risk.

IMPORTANT LEGAL DISCLAIMER

READ THIS CAREFULLY BEFORE USING THIS ORGANIZER

This Estate Organizer is an information-gathering and record-keeping tool. It is designed to help you organize your personal, financial, and legal information in one place so your executor and loved ones can find it when they need it.

That is all it does. It does not give you legal advice. It does not give you financial advice. It does not give you tax advice. It does not replace any professional.

WHAT THIS ORGANIZER IS NOT

This organizer is NOT:

- A Will or testament

- A legally binding document of any kind
- A Power of Attorney, Enduring Power of Attorney, or Continuing Power of Attorney
- An Advance Directive, Living Will, or Personal Directive
- A beneficiary designation for any RRSP, RRIF, TFSA, pension plan, or life insurance policy
- A trust deed, corporate document, or succession plan
- A substitute for professional legal, financial, or tax advice
- Valid, binding, or enforceable in any court or jurisdiction in Canada

No section of this organizer - regardless of what you write in it - creates, amends, revokes, or replaces any legal document. Writing your wishes in this organizer does not make them legally binding. Only properly drafted and executed legal documents prepared by a qualified lawyer can do that.

WHAT YOU MUST DO

This organizer supports your estate plan. It does not create one.

To create a valid, legally enforceable estate plan in Canada, you MUST:

- Engage a qualified lawyer (licensed to practise in your province or territory) to draft your Will - a DIY or online Will may not be valid or may fail to account for critical provincial requirements
- Engage a lawyer to prepare your Powers of Attorney (for property/finances) and your Advance Directive, Personal Directive, or Representation Agreement (for healthcare) - the terminology and legal requirements vary by province
- Complete beneficiary designations directly with your RRSP, RRIF, TFSA, pension plan, and life insurance providers - and review them regularly, as designations that conflict with your Will can create costly disputes
- Consult with a licensed financial planner or investment advisor for financial matters, including insurance, investments, and registered accounts
- Consult with a Chartered Professional Accountant (CPA) or tax professional for tax matters, including the deemed disposition of assets at death, your final tax return, and any outstanding tax obligations to the Canada Revenue Agency (CRA)

- Review your estate plan whenever your circumstances change - including marriage, divorce, separation, common-law relationship changes, the birth or death of a beneficiary, a significant change in assets, a move to a different province, or a change in the law

Do not assume that completing this organizer means your estate plan is "done." It is not done until a qualified lawyer has reviewed your legal documents and confirmed they are valid, current, and consistent with your wishes.

PROVINCIAL AND TERRITORIAL DIFFERENCES

This is critically important. Canada does not have uniform estate planning laws. Each province and territory has its own legislation governing:

- Wills and estate succession
- Powers of Attorney (called "Mandates" in Quebec, "Representation Agreements" in British Columbia, "Personal Directives" in Alberta)
- Advance healthcare directives
- Probate and estate administration (including widely varying probate fees)
- Family law provisions that may override your Will (matrimonial property rights, dependant relief claims)
- Intestacy rules (what happens if you die without a valid Will)

Quebec operates under a civil law system, which is fundamentally different from the common law system used in all other provinces and territories. If you live in Quebec, many of the general principles discussed in this organizer may not apply to you, and you should consult a Quebec notary or lawyer for guidance specific to Quebec civil law.

What is valid in Ontario may not be valid in British Columbia, Alberta, or any other jurisdiction. If you own property in multiple provinces, you may need separate legal advice in each province.

LIMITATIONS

- Laws change. This organizer was written based on general principles current as at February 2026. Federal and provincial legislation, court decisions, and regulatory requirements may have changed since then.

- Tax laws (including the treatment of RRSPs, RRIFs, TFSAs, and the deemed disposition at death), Canada Pension Plan rules, and Old Age Security entitlements are complex and change frequently. Do not rely on any general information in this organizer as a substitute for specific advice from a CPA, licensed financial planner, or tax professional.
- Your personal circumstances are unique. This organizer provides general information only. It cannot and does not address your specific situation, family structure, asset mix, blended family considerations, or estate planning needs.
- Common-law relationships are treated differently across provinces for estate planning purposes. If you are in a common-law relationship, seek legal advice specific to your province.
- Digital asset laws, cryptocurrency regulations, and online account terms of service are rapidly evolving areas. Professional advice is essential.
- Indigenous communities may have additional considerations relating to reserve lands, treaty rights, and the Indian Act. Specialized legal advice is strongly recommended.

NO LIABILITY

Prestige Worldwright Pty Ltd and its directors, officers, employees, contractors, agents, and representatives:

- Make no warranties or representations, express or implied, about the accuracy, completeness, currency, reliability, or suitability of any information in this organizer
- Accept no liability whatsoever for any loss, damage, cost, expense, claim, or consequence - whether direct, indirect, incidental, special, consequential, or punitive - arising from the use of, or reliance on, any information in this organizer
- Do not guarantee any particular legal, financial, tax, or personal outcome
- Are not responsible for any errors, omissions, misstatements, or changes in law at the federal, provincial, or territorial level
- Are not responsible for any decisions made, or actions taken or not taken, based on information in this organizer
- Do not provide and have never provided legal, financial, tax, accounting, or other professional advice through this organizer or any related materials

This limitation of liability applies to the fullest extent permitted by applicable federal and provincial law, including consumer protection legislation in your province or territory. Nothing in this disclaimer excludes or limits liability that cannot be excluded or limited under applicable Canadian law.

NO PROFESSIONAL-CLIENT RELATIONSHIP

No professional-client relationship of any kind - including lawyer-client, advisor-client, or fiduciary relationship - is created between you and Prestige Worldwright Pty Ltd, its affiliates, or any person associated with this organizer, by virtue of your purchase, use, or completion of this organizer.

PROFESSIONAL ADVICE IS NOT OPTIONAL

You must obtain independent professional advice from:

- A qualified lawyer (licensed to practise in your province or territory) for all legal matters, including your Will, Powers of Attorney, and Advance Directives
- A licensed financial planner or investment advisor (registered with your provincial securities commission or a self-regulatory organization) for financial matters, including insurance, investments, registered accounts, and retirement planning
- A Chartered Professional Accountant (CPA) or tax professional for tax matters, including your final tax return, deemed disposition at death, capital gains obligations, and any outstanding CRA assessments
- Other appropriate professionals for specialized matters - including business succession planning, trust administration, international estate matters, cross-border tax obligations, and Indigenous land and treaty considerations

If you cannot afford professional advice, contact your province's Legal Aid office, community legal clinic, or pro bono legal services. Free or low-cost legal assistance is available for eligible Canadians in every province and territory.

USE AT YOUR OWN RISK

By using this organizer, you acknowledge and agree that:

- You have read and understood this disclaimer in full
- You will obtain appropriate independent professional advice before making any legal, financial, or tax decisions

- You use this organizer entirely at your own risk
- You will not rely solely on this organizer for estate planning or for any legal, financial, or tax purpose
- You understand that this organizer does not create any professional-client relationship between you and Prestige Worldwright Pty Ltd
- You understand that the information in this organizer is general in nature and may not be current, complete, or applicable to your circumstances
- You understand that provincial and territorial laws differ significantly and that you are responsible for ensuring compliance with the laws of your jurisdiction
- You will not hold Prestige Worldwright Pty Ltd liable for any outcome resulting from your use of this organizer

IF IN DOUBT, ASK A PROFESSIONAL. THE COST OF GETTING PROPER ADVICE IS ALWAYS LESS THAN THE COST OF GETTING IT WRONG.

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Understanding the Probate Process

Probate is the legal process of proving a Will is valid and giving your executor the authority to distribute your estate.

In simple terms: after you die, someone (usually your executor) takes your Will to the Superior Court / Surrogate Court in your province and asks the court to confirm it's legitimate. Once the court approves it, your executor gets a document called a Certificate of Appointment of Estate Trustee. That grant gives them the legal power to access your bank accounts, sell your property, and distribute your assets according to your Will.

For many assets, banks and government agencies need proof of the executor's authority before they'll release funds or property, and probate is often how that proof is obtained. Whether probate is needed, and for which assets, varies by province and by how things are held, so your lawyer can confirm what this estate requires.

How long does probate take?

It depends on how organized your estate is.

When an estate is well organised and the Will is straightforward, probate can move relatively quickly, but timelines vary a lot by province and by how busy the courts are, so treat any estimate as a rough guide only.

If your estate is a mess, your executor has to track down every asset, your family is arguing about the Will, or there are debts no one knew about, probate can take well over a year.

What does probate cost?

Probate usually involves court or probate fees, and these vary a lot by province and by the size of the estate, so check your province's current fees or ask your lawyer. But the real costs come from lawyers' fees.

Legal fees for probate vary widely depending on how straightforward the estate is, where you are, and how the lawyer charges (some by the hour, some as a percentage of the estate). A simple estate costs far less than a complex or contested one, so ask a few local lawyers for quotes to get a realistic picture.

The more work your executor has to do (finding documents, tracking down assets, dealing with disputes), the more it costs.

How this organizer helps with probate.

Probate is easier when your estate is organized.

If your executor can open this book and find your Will, your list of assets, your debts, your retirement savings details, and your account numbers, they'll save weeks of work. That means lower legal fees, faster probate, and less stress for your family.

Most of the time spent (and money wasted) in probate is searching for information. You can eliminate that by writing it down now.

That's what this organizer does.

Where to Get Help

For help finding a qualified estate lawyer (or a notary in Quebec), contact your provincial or territorial law society. The Canadian Bar Association keeps resources at cba.org.

Canada Revenue Agency (CRA): canada.ca/en/revenue-agency Service Canada (CPP, OAS, benefits): canada.ca and search Service Canada Government of Canada services: canada.ca