



Everything your family needs to know, in one place.

www.theestateorganiser.ca

THIS ORGANIZER BELONGS TO

CANADIAN EDITION

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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.

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