

Pre~Planning Guide



Kearney
FUNERAL SERVICES

Kearney
BURQUITLAM FUNERAL HOME
FAMILY OWNED



Helping • Caring • Guiding • Planning



www.KearneyFS.com



www.BurquitlamFuneralHome.ca

Kearney Funeral Services

450 W 2nd Ave, Vancouver, BC, V5Y 1E2
P-F. 604 736 0268
e. Vancouver.Chapel@KearneyFS.com

Kearney Columbia-Bowell Chapel

219 6th St, New Westminster, BC, V3L 3A3
P-F. 604 521 4881
e. Columbia-Bowell@KearneyFS.com

Kearney Burquitlam Funeral Home

101/102 - 200 Bernatchey St, Coquitlam, BC, V3K-0H8
P-F. 604-936-9987
e. Info@BurquitlamFuneralHome.ca

Kearney Burnaby Chapel

4715 Hastings St, Burnaby, BC, V5C 2K8
P-F. 604 299 6889
e. Burnaby@KearneyFS.com

Kearney Funeral Services Cloverdale

17667 57th Ave, Surrey, BC, V3S 1H1
P-F. 604 574 2603
e. Cloverdale@KearneyFS.com

Kearney Fraser Valley

9 - 8465 Harvard Place, Chilliwack, BC, V2P 7Z5
P-F. 604 793 6581
e. Fraser-Valley@KearneyFS.com



To My Loved Ones,

I wanted to spare you as much anxiety, grief and expense as possible at the time of my death, so in this Plan you will find my final wishes as well as various tools to aid you in both coping with my passing and navigating the process of estate settlement.

You already know how much I love you—this package is simply a practical expression of that.

Signed: _____

Date: _____



Table of Contents

Timeline	4
Wills, Power of Attorney & Health Documents	5
Executor Assistance (FDS).	17
Executor's Manual.	22
Funeral Protection	40
Estate File Folder	63
Accounts Receivable.	64
Business Assets, Partnership Agreements, & Business Insurance Contracts.	65
Credit Cards	67
Entry Codes and Passwords	68
Health Care Documents.	69
Income Tax Returns	70
Insurance Policies.	71
Internet Accounts.	73
List of Named Beneficiaries.	74
Memberships and Subscriptions	75
Miscellaneous	76
Mortgages & Rental Payments.	77
Other Loans and Debts	78
Passports and Birth Certificates	79
Payments and Premiums Due, Property Taxes, etc.	80
Personal Contracts	81
Personal Items Gifted Outside the Will.	82
Power of Attorney	83
Professional Advisors' Contact Information.	84
Real Estate & Personal Property	88
Registered Plans	89
Safe Deposit Box	90
Savings, Cash and Other Bank Accounts	91
Stock and Bond Certificates	93
Survivors' Benefits	94
Your Will(s)	95
Emergency Fund	96
Legacy	98
Worldwide Protection	100



Timeline

URGENT: To Do Now

Page

○ Will	5
○ Completed	
○ Funeral.	40
○ Planned	
○ Funded	

CHIP AWAY: Do At Your Leisure

○ Estate File Folder	63
○ Completed	
○ Lifestory	46
○ Completed	

NO WORK REQUIRED

○ Executor Assistance (FDS).	17
○ Executor's Manual.	22
○ Emergency Fund	96
○ Legacy Plan (charitable planned giving).	98
○ Worldwide Protection	100





Wills, Power of Attorney & Health Documents



Wills, Powers of Attorney and Health Care documents
are vital components of a properly prepared estate.



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Will Planning Guide

Before meeting with your lawyer or notary to create your Will, we suggest you use this Will Planning Guide. The information in this guide will assist your discussion with your lawyer/notary.

Please note that this document is for discussion purposes only, and does not constitute or replace a Will.

General Information About You

Surname: _____ Given Name: _____

Any other names used: _____

Address: _____

Are you planning on moving in the foreseeable future? ☐ Yes ☐ No

Do you live part of the year outside of Canada? ☐ Yes ☐ No

Home Phone: _____ Business Phone: _____

Cell Phone: _____ Email Address: _____

Occupation: _____ Employer: _____

Date of Birth: _____ Citizenship: _____

Marital Status: ☐ Single (never married) ☐ Married ☐ Common-law
☐ Widowed ☐ Divorced ☐ Separated

Wills & Records

Do you have a Will? ☐ Yes ☐ No

If yes, when was this Will signed? _____

Where is this Will located? _____



General Information About Your Spouse/Partner

Spouse's Name: _____

Spouse's Address (if different from above): _____

Spouse's Occupation: _____ Employer: _____

Spouse's Date of Birth: _____ Spouse's Citizenship: _____

Date and place of marriage, if any: _____

Was there a marriage contract or prenuptial agreement?* ☐ Yes ☐ No

**Often marriage and domestic contracts require that the parties place or maintain funeral plans and policies. In order to avoid any legal dispute after your death, please make sure you have worked with an insurance advisor to fulfill those obligations, and provide a copy of any agreement(s) and policy(ies) to your lawyer/notary for review. Your insurance advisor and your lawyer/notary need to work together to create your complete estate plan.*

About Your Children/Dependants

Full Name: _____

Address: _____

City & Province: _____

Relationship to you: _____

Age: _____ Marital Status: _____

Full Name: _____

Address: _____

City & Province: _____

Relationship to you: _____

Age: _____ Marital Status: _____

Full Name: _____

Address: _____

City & Province: _____

Relationship to you: _____

Age: _____ Marital Status: _____

Full Name: _____

Address: _____

City & Province: _____

Relationship to you: _____

Age: _____ Marital Status: _____



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Decisions to Make

This section of our Will Guide will help you think about some of the decisions that need to be made when creating your Will. Write down any notes and questions in advance, in order to bring them to the attention of your lawyer/notary at your first meeting.

Executor(s)

- Will your spouse be an executor?
- Who are your proposed executor(s) if not your spouse? Do you plan to appoint a co-executor with your spouse?
- If there are three or more executors, do you want a “majority decision” binding?

Proposed Guardian for Children

- What is your first choice for guardian(s)?
- What is your backup choice for guardian(s)?

Organ Donations & Disposal of Remains

- Think about your wishes regarding organ donations, burial versus cremation, disposal of remains (cemetery plot, etc.) and any specific type of funeral memorial or service you desire. Take time to write down any decisions to help guide your loved ones. Your representative will walk you through these steps, and ensure that the funeral home of your choice also has this information for their records.

Division of Estate Among Your Family or Other Beneficiaries

A. How do you want to divide your estate?

Please consider the following possibilities should you die:

- Only your spouse survives you
- Only your child(ren) survive you
- No immediate family survives you



B. How would you dispose of the following?

Personal Effects – Possibilities could include:

- All to one person
- All divided equally
- Executor/liquidator's sole discretion
- As children agree
- Memorandum of wishes, legally binding
- Memorandum of wishes persuasive but non-binding
- Other (be specific)

Your Real Estate (residential or recreational) – Possibilities to consider:

- Gift
- Leave in trust
- Sell
- Other

C. Would you want...?

- A legacy (e.g. cash, gifts) paid to individuals or charities?
- A special trust (e.g. educational fund for the grandchildren) set up?

D. How will the remaining property be distributed?

If your spouse survives you:

- Will it be passed on as an outright gift (no strings attached)?
- Will it be held in trust? Possible trust terms to think about:
 - Length of trust (e.g. for life)
 - Amount of income from trust assets to be used
 - Whether the capital of trust assets can be used for your spouse

If the surviving spouse dies, or if there is no spouse:

- Will all go to children or other beneficiaries?
- If children or beneficiaries are under 18 years, then think about how capital should be distributed: different ages and in different percentages or amounts.
- If a child or beneficiary dies before receiving all capital, then does the remaining capital go to their children or to surviving siblings or other beneficiaries?

E. Family Disaster

If you have no spouse or children, or if they all die before you or with you, please consider whom you wish to become the beneficiaries of your estate (individuals and/or charities).



Financial Information

Information About Your Assets

A. Your Real Estate

Primary Residence:

Address of primary residence: _____

Type of ownership: ☐ Alone ☐ Joint tenants with survivorship
☐ Tenants in common ☐ Partnership
☐ Through corporation ☐ Other: _____

Approximate current value of property: _____

Mortgage(s) with: _____ Approximate balance owed: _____

Is this mortgage life-insured? ☐ Yes ☐ No

Your recreational, rental or secondary property:

Address of primary residence: _____

Type of ownership: ☐ Alone ☐ Joint tenants with survivorship
☐ Tenants in common ☐ Partnership
☐ Through corporation ☐ Other: _____

Approximate current value of property: _____

Mortgage(s) with: _____ Approximate balance owed: _____

Is this mortgage life-insured? ☐ Yes ☐ No

B. Your Bank Accounts

	Name of Bank	Location	Amount	Ownership (sole or joint)
1				
2				
3				
4				



C. Your Personal & Household Items Including Vehicles

List any items of personal property that you wish to discuss: _____

D. Insurance

Do you own a life insurance policy?

Insurance Company: _____

Policy death benefits: \$ _____

Beneficiary(ies): _____

Do you have group coverage? ☐ Yes ☐ No

If yes, is coverage through: ☐ an association ☐ your employer
 ☐ your spouse's employer
 ☐ other: _____ ☐ does not apply

Insurance Company: _____

Policy death benefits: \$ _____

Beneficiary(ies): _____

When does coverage expire? _____

Disclaimer

Note: The author, the publisher, and the vendor of these forms make no representations or warranties regarding the outcome or the use to which these forms are put, and are not assuming any liability for any claims, losses, or damages arising out of the use of these forms. The user of this information should not rely on the author or publisher of these forms for any professional advice.

Wills: Please be aware that there are statutory and common law rules that govern the making and validity of wills, some of which may be unique to the province in which you reside. These may include laws that require certain people to be included among your beneficiaries. Accordingly, and due to the uniqueness of individual circumstances, it is advisable to seek professional advice.

You should always obtain a lawyer's advice:

- If you have a large or complex estate.
- If you are separated or contemplating divorce.
- If you are older and potentially subject to undue influence from possible beneficiaries.
- If you are contemplating marriage.



Power of Attorney

A power of attorney is a legal document you can use to appoint someone to make financial and legal decisions for you. The person you appoint is called an attorney. Under the Power of Attorney Act, you must be at least 19 years old to appoint an attorney and you must also be mentally capable.

There are different types of powers of attorney

A general power of attorney ends automatically if you become mentally incapable or die. An enduring power of attorney continues — or endures — if you become mentally incapable.

You can give your attorney broad powers or you can place limits on the power you give them. Many people use a limited power of attorney when they can't look after their own affairs because they're travelling or injured.

Most people choose a family member or friend to be their attorney. You could also ask a professional, such as your lawyer or accountant or a trust company to be your attorney. The most important thing is to choose someone you trust — you're giving your attorney a lot of power.

Can I limit my attorney's powers?

You can give your attorney very limited power. For example, you can give your daughter a power of attorney only to cash your pension cheques for you. Or you can give someone very broad power to deal with all your financial and legal affairs.

Ending a power of attorney

You can end a power of attorney by giving your attorney a written notice saying that their power has ended. This is called a notice of revocation. You should destroy all originals and duplicates of the document to prevent misuse by the attorney. Give the notice of revocation to any financial institutions or other third parties where your attorney may have acted for you.

You can also put an end-date in the document, or explain circumstances when it will end — for example, when you return home from a trip. To end a power of attorney dealing with land, you must file the notice of revocation with the Land Title Office where the land is registered.



Enduring power of attorney

An enduring power of attorney is a document you can use to appoint another person to make financial and legal decisions for you. It continues — or endures — if you become mentally incapable. The document must say whether the attorney may exercise authority while the adult is capable, or only while the adult is incapable.

Without an enduring power of attorney, if you become incapable, someone may have to apply to the Courts to be appointed your committee of estate. Usually a spouse or other family member applies. You can also ask a professional such as your lawyer or accountant, or a trust company. You can't appoint anyone who is paid to give you personal or health care services or who works at a facility where you receive personal or health care services, unless that person is your child, parent, or spouse.

You can appoint more than one attorney

You can appoint more than one attorney, with different, or the same, authority. If they have the same authority, they must act unanimously unless:

- the document says they don't need to,
- the document explains how they must resolve conflicts, or
- one of the attorneys is an alternate, and you explain when they may act.

Signing an enduring power of attorney

You must sign the enduring power of attorney in front of one witness if they are a lawyer or notary public. Otherwise you need two adult witnesses. The witnesses must sign it in front of you and each other.

The attorney must sign the enduring power of attorney in front of one adult witness if they are a lawyer or notary public. Otherwise the attorney needs two adult witnesses.

Certain people cannot be witnesses. They include your attorney, and the spouse, child, parent, employee, and agent of the attorney.

The attorney has certain duties under an enduring power of attorney

The duties of an attorney under an enduring power of attorney include:

- act honestly and in good faith
- exercise the care, diligence, and skill of a reasonably prudent person
- act within the authority given in the enduring power of attorney
- keep proper records for inspection and copying



- act in the adult's best interests, taking into account the adult's current wishes, known beliefs and values, and any directions to the attorney set out in the enduring power of attorney
- give priority when managing the adult's financial affairs to meet the personal care and health care needs of the adult
- invest the adult's property only under the Trustee Act, unless otherwise stated
- foster the independence of the adult and encourage the adult's involvement in any decision-making that affects the adult
- not dispose of any property that the attorney knows is specifically gifted in your will, unless it's necessary to comply with their duties
- keep the adult's assets separate from the attorney's assets

Ending an enduring power of attorney

You can revoke, that is cancel, an enduring power of attorney unless you're incapable. When you make the document, you can add other ways to revoke it.

The authority of an attorney is suspended or ends if the attorney:

- becomes bankrupt
- is your spouse and your marriage or marriage-like relationship ends (unless the document says that the authority continues regardless of whether your marriage or marriage-like relationship ends)
- is a corporation and the corporation dissolves, winds up, or ceases to carry on business
- is convicted of an offence under the Power of Attorney Act or an offence where you were the victim

An enduring power of attorney is suspended or ends in several cases, including:

- when you die
- if you have a committee (when someone is appointed by the court to manage your legal and financial affairs)
- if a court declares you to be incapable
- if a court terminates the power of power of attorney

To cancel a power of attorney dealing with land, you must file a document called a "notice of revocation" with the Land Title Office where the land is registered.



Health Documents

Health documents vary from province to province (and some provinces have 3 or 4 different types of health documents!). In most cases the document allows you to appoint someone, sometimes called a representative, to help you make, or to make, personal and health care decisions if you cannot make these decisions on your own. Most health documents cannot authorize medical assistance in dying. Also, most health documents can give or refuse consent to health care, but not all of them will include the health care necessary to preserve life.

Choosing more than one representative

In some provinces, you can appoint more than one representative and give them the same or different authority. If they have the same authority, they have to act unanimously unless the agreement says otherwise.

You can also appoint an alternate representative. This is someone who can step in if your first representative is no longer willing or able to act for you. If you appoint an alternate representative, you have to say when they can act in place of the representative.

Signing a health document

In most provinces, you must sign the health document in front of one adult witness if they are a lawyer or notary public. Otherwise you need two adult witnesses. Each representative must sign the document.

Certain people cannot be witnesses. They include your representative (and alternate representative) and the spouse, child, parent, employee, and agent of your representative (and alternate representative).

A representative has certain duties

Your representative must consult with you, as much as is reasonable, to determine your wishes. Some of the other duties include the duty to:

- act honestly and in good faith
- exercise the care, diligence, and skill of a reasonably prudent person
- act within the authority granted by the representation agreement
- keep your assets separate from the representative's assets
- keep proper records including creating and maintaining a list of your property and liabilities



When helping you to make decisions or making decisions for you, a representative must do the following, in the following order:

1. determine and comply with your current wishes
2. comply with the wishes you expressed when you were capable
3. act based on your known beliefs and values if your wishes are not known
4. act in your best interests if your beliefs and values are not known

Cancelling or changing a health document

To cancel a health document, you usually have to give written notice to the representative and alternate representative (and if given to a physician, to them as well).





Executor Assistance



Over 300 administrative tasks handled (*quickly*) to ensure your family benefits from all the appropriate government programs, the likelihood of identity theft is curtailed and your executor is spared from dozens of time consuming phone calls and letters.



Executor**Protection**



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Sample Document

J. Smith
Street Address
City, Province
Postal Code

Date

International Pensions Centre
Street Address
City, Province
Postal Code

To Whom It May Concern:

RE: R. SMITH
NIN #: 000000000000A0
DATE OF BIRTH: JANUARY 1, 1919

Please be advised that on date, my spouse, R. Smith, of the above address, passed away. I have enclosed a Certificate of Death.

If you have any questions, please do not hesitate to contact me.

Sincerely,

SIGN HERE

J. Smith
555-555-5555

Sample Document

J. Smith
Street Address
City, Province
Postal Code

Date

WSIB Head Office
Street Address
City, Province
Postal Code

To Whom It May Concern:

RE: R. SMITH
WSIB CLAIM #: 000000

Please be advised that on date, my spouse, R. Smith, of the above address, passed away. I have enclosed a Certificate of Death.

If you have any questions, please do not hesitate to contact me.

Sincerely,

SIGN HERE

J. Smith
555-555-5555

Sample Document



PROTECTED B (when completed)
Personal Information Bank ESDC PPU 146

Application for a Canada Pension Plan Death Benefit

It is very important that you:

- send in this form with supporting documents
(see the information sheet for the documents we need); and
- use a pen and print as clearly as possible.

SECTION A - INFORMATION ABOUT THE DECEASED

1A. Social Insurance Number	1B. Date of Birth YYYY-MM-DD	1C. Country of Birth (If born in Canada, indicate province or territory)	FOR OFFICE USE ONLY AGE ESTABLISHED
2. Date of Death (See the information sheet for a list of acceptable proof of date of death documents)			DATE OF DEATH ESTABLISHED
3. Marital status at the time of death (See the information sheet for important information about marital status)			
☐ Single ☐ Married ☐ Separated ☐ Common-law ☐ Divorced ☐ Surviving spouse or common-law partner			
4A. Optional ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss	Usual First Name and Initial Last Name		
4B. Full name at birth, if different from 4A.	First Name and Initial Last Name		
4C. Name on social insurance card, if different from 4A.	First Name and Initial Last Name		
5. Home Address at the time of death (No., Street, Apt., R.R.)		City, Town or Village	
Province or Territory		Country other than Canada	Postal Code
6A. If the address shown in number 5 is outside of Canada, indicate the province or territory in which the deceased last resided.		6B. In which year did the deceased leave Canada?	
7. Did the deceased ever live or work in another country? ☐ Yes ☐ No			
If yes, indicate the names of the countries and insurance numbers. (If you need more space, use the space provided on page 4 of this application). Also, indicate whether a benefit has been requested.			
Country		Insurance Number	Has a benefit been requested?
a)			☐ Yes ☐ No
b)			☐ Yes ☐ No
c)			☐ Yes ☐ No

Service Canada delivers Employment and Social Development Canada
programs and services for the Government of Canada.

SC ISP-1200 (2021-07-09) E

Disponible en français

Canada



Kearney
BURQUITLAM FUNERAL HOME
FAMILY OWNED



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

FDS helps with:

- Social Insurance Number
- CareCard
- Driver's License
- Passport
- Notify Two Credit Bureaus
- Canada Pension Plan
- Survivor's Benefit
- Private Pensions
- Notify All Charities
- Cancel Memberships
- Cancel Subscriptions
- Search For Dormant Bank Accounts
- Search For Dormant Insurances
- Redeem or Transfer Point Programs
- Apply For Guaranteed Income Sup.
- Apply for Children's Benefits
- Disabled Parking Permit Return
- Terminal Tax Return Information
- Auto Ownership Transfer Information
- Mail Cancellation or Forwarding
- Notify MedicAlert/Pacemaker
- Firearm Registration Transfer
- Costco Membership Refund
- BCAA Membership Refund
- **Help Close Internet Identities**



**Plus 260 Other tasks, 70 Nations, ONE YEAR of Assistance,
over 7 Million Dollars of Insurance Found**





Executor's Manual



Settling an estate is getting more complicated, not simpler.
This practical guide you are leaving your executor helps
them settle things with confidence (*and gratitude*).

YOUR EXECUTOR'S 45 STEPS TO ESTATE SETTLEMENT



Executor's Duties

The following forty-five steps of estate settlement are for your general information only and are not meant to replace the comprehensiveness and expert advice of a lawyer. Consult with a lawyer regarding the role of these steps in estate settlement. If Final Document Service (also known as Peacehold) was purchased, call them (1-866-610-8504) and they will assist you with much of the paperwork associated with the steps which are highlighted with a 'FDS.' In some cases, due to how individual municipalities and groups interpret privacy laws, FDS may be restricted from providing the 'above and beyond' level of service they strive to achieve. Regardless, they will be there to assist you in the vast majority of categories listed, and will be available to you for a full year.

1

Call Funeral Home:

- ☐ look for any pre-planned documents first;
- ☐ plan and pay for funeral,
- ☐ if deceased was employed, notify the employer

Notes:

2

Find Will:

if nothing has been left to a spouse or children you should get legal advice; if no will, or if no executor was appointed in the will, or if the executor has died or refuses to accept the role and no alternative is named in the will, then a family member must apply to the Court for "letters of administration" instead of probate--consider getting legal advice.

- ☐ make 5-10 copies of the will and have them notarized;

3

Assess the Situation:

accept the role, or not? How complex or "messy" is estate? You are legally responsible for any misconduct your co-executor engages in.

Should you refuse to fulfill the role of executor, you cannot "intermeddle" in the estate (looking after the funeral arrangements is permitted—it is not considered intermeddling). File a "renunciation form" which can be downloaded from the web or purchased from self counsel press. Once the form is completed, file it with the courts. The replacement executor must be approved by the beneficiaries.

If a co-executor is a resident of another country, it may be wise for them to write a letter to Canada Revenue Agency to report their decision to abstain from dealing with financial matters of the estate. The Canadian resident co-executor can attach a short letter of agreement. (This may help avoid excess taxation). Also, a foreign executor can appoint someone in your province (through a Power of Attorney) to look after the assets in your province if that is more convenient.



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

4

Secure Expensive Items:

possibly in a safety deposit box; consider changing the locks on the home.

5

Obtain Death Certificates:

- ☐ two originals from funeral home or province;
- ☐ get 3-8 photocopies notarized

6

Establish an Estate Bank Account:

if probate is required, you may have to wait for probate from the Court before you can complete some banking tasks.

- ☐ centralize monies from other accounts into this estate bank account;
- ☐ close deceased's other bank accounts, have bank stop any automatic debits or deposits and redirect to the new account any legitimate ongoing payments which should continue

7

Maintain Records:

keep records of all expenses incurred and actions taken (the more detailed the better) in settling the estate; provide written updates of estate work you are doing to the beneficiaries.

8

Dependents Provided For:

- ☐ contact Public Guardian and Trustee (a provincial government employee) if a beneficiary is under 19 (18 in some provinces) or is mentally challenged;
- ☐ if a beneficiary was financially dependent to the deceased, ensure they have access to money (you may need to take out a bank loan to ensure their living expenses are looked after);
- ☐ arrange care for minors and pets

9

Secure Property:

where a beneficiary of insurance or pensions has been named, these assets, since they are given outside of the will, are not considered part of the estate.

- ☐ check house, car and boat insurances and increase for adequate protection if needed—especially house insurance if house will remain vacant;
- ☐ have home cleaned and emptied if needed (dispose of perishable items);

Notes:



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

- arrange to have mail picked up;
- locate safety deposit box and write a list of the contents. Remove whatever contents the financial institution will allow (they may require probate to release all of it). Store contents at home or in your own safety deposit box;
- notify mortgage lender or strata corp (if applicable) of owner's death and ensure monthly payments continue

Immediate family member might be able to drive the car—executor may want to give written permission to them and go to the insurance agent to report change of driver and file the letter of permission (check with your insurance agent).

10

- contact immediate family whether they are named beneficiaries or not and inform them of the death and your role as executor; (There may be payments owing to the estate if the deceased person was receiving spousal or child support from a spouse or former spouse); if 'spouse' is separated or common law, seek legal advice;
- if your contact is a beneficiary, include either a copy of the whole will or just a copy of the first and last pages of will and the portion of will naming them;
- if there is any controversy regarding the inheritance (or lack of) to the surviving spouse, seek legal advice

Consider informing beneficiaries that it may take up to a year before any inheritance can be distributed.

If will is not probated most provinces do not have a formal requirement for how you should contact the beneficiaries. If will is probated, however, most provinces require a formal notice be sent to the beneficiaries.

11

- ☐ gather birth certificate;
- ☐ marriage certificate;
- ☐ property tax statements;
- ☐ property deeds (do a title search—determine the details of ownership, obtain legal descriptions and whether any charges are on title); arrange to sell any real estate if necessary.
- ☐ investment papers;
- ☐ insurance company contacts;
- ☐ bank and mortgage contacts, etc.



ExecutorProtection

Contact all Financial Institutions:

for shares of a family owned business or for real estate, consider using a lawyer to complete the legal documents. If there are rollover dates, such as for GICs or investments that mature at particular dates, take note of the maturity dates and any penalties for liquidating the assets before or after the key dates. Try to avoid penalties if at all possible.

- ☐ remove deceased's name from joint accounts;
- ☐ transfer accounts held solely by the deceased into the Estate account;
- ☐ bank books updated to date of death;
- ☐ look for dormant bank accounts; **FDS**
- ☐ ensure all authorized expenses are paid—in most cases you can take the invoice to the bank and have them pay the creditor directly

Notes:

Contact Tenants or Landlord, if applicable:

- ☐ if deceased was a renter, cancel the lease and ask if any rent was owing;
- ☐ ask how much time you have to empty the residence;
- ☐ collect the security deposit if applicable;
- ☐ if deceased owned rental property, inform renters of owners' death and if property will be sold or not;
- ☐ reconfigure how rent is to be paid (into estate bank account, for example)

Notify Current or Previous Employer:

- ☐ enquire about private pension, survivor pension and if pension benefits are transferable; **FDS**
- ☐ enquire about company insurances, spousal/child insurance coverage;
- ☐ enquire about unpaid benefits (i.e. vacation pay, etc.)

Notify Life Insurance Companies to Obtain Benefits:

- ☐ credit card insurance;
- ☐ mortgage life insurance;
- ☐ group employee benefit insurance (see previous point);
- ☐ personal life insurance; **FDS**
- ☐ association life insurance—if death resulted from a transportation accident there may be other insurances available—contacting a lawyer is advised

Calculate the Value of the Estate *(as of the date of death):*

- including real estate, vehicles, personal property, investments (stocks and bonds, mutual funds, RRSP, RRIF—be detailed, including serial numbers, interest rates, maturity dates, market values etc.);
- you may need to determine the original purchase price of all assets as well as their value as of the date of death (you may need to get an appraisal or two) in order to calculate capital gains or losses for the deceased's final tax return;
- record the amount of each debt and to whom it is owed; verify debts to confirm legitimacy; if the debts are greater than the assets, the estate is insolvent—seek legal advice;
- for real estate, the cost of some capital improvements and renovations may be considered;
- list any agreements or court orders to which the deceased was a party, or under which the deceased was liable. This might include divorce decrees, maintenance orders, marriage agreements, Family Law Act orders, guarantees, buy-sell agreements, partnership agreements, leases, employment contracts, and insurance owned by the deceased on the life of another.

There are no capital gains taxes owing on cash, GICs, treasury bills or your principal residence.

RRSPs not rolled over to a spouse or disabled child/grandchild will most likely require taxes to be paid by the estate.

Ensure you follow the will's instructions re: the handling of the investments. Buying or holding an investment in the estate that is not permitted by provincial laws can leave the executor personally liable to the beneficiaries of the estate.

Notes:

Set Aside Funds:

in estate account; don't distribute estate items to beneficiaries until you are sure adequate money is available to cover estimated debts, taxes and executor's compensation.

Conduct Wills Search:

only if probate is required (not applicable in all provinces)

19

Apply for Probate:

In Ontario referred to as a "Certificate of Appointment of Estate Trustee with a Will"

if necessary, apply for probate with the Courts (consider using a lawyer for this task—if you decide not to use a lawyer, probate manuals can be purchased at some office supply stores; seek legal advice as probate laws and fees vary by province; if a home or cottage was solely owned (no “joint owner”), letters probate will almost always be required. For purposes of calculating the probate fee, in most provinces any items jointly owned with right of survivorship, as well as insurances and registered investments (i.e. RRSP) that have a named beneficiary, pass directly to the recipient and usually do not form part of the estate valuation.

- go to a notary and get 7 copies of the 'letters probate' notarized

Probate is the process of the courts confirming the will is legitimate.

The fee for the government rubber stamp of verification varies by province.

Institutions that hold the deceased's assets can either release the asset (mutual fund, shares, bank accounts, car, etc.) without requiring probate or they can refuse to release it until the executor probates the will.

In determining the value of the estate for probate, a good starting point is a copy of the deceased's last income tax return.

Property owned outside the province may fall under the probate laws of that province and not the province where the deceased resided—seek legal advice.

Notes:

20

Apply for Veteran's Allowance: FDS

money may be available through Last Post Fund to assist with funeral costs (reimbursement) but strict qualifications must be met; other services (housekeeping, etc.) may be available.

21

Apply for Canada Pension Plan Death Benefit FDS

22

Apply for Canada Pension Plan Survivor's Benefit: FDS

also, orphan's benefit and widowed spouse allowance if applicable.

23

Cancel Old Age Security Benefit: FDS

The estate is entitled to the final month's cheque (the month in which the deceased died)—endorse the back and deposit.



Notes:

24

Notify Credit Bureaus of Death: FDS

to prevent identity theft.

25

Cancel Subscriptions, Memberships and Services: FDS

ask about refunds.

26

Notify Organizations/Clubs:

of their members' passing (as a courtesy).

27

Retire Social Insurance Number: FDS

possibly apply for benefits from U.S. Social Security, if applicable.

28

Return Passport FDS

29

Cancel Driver's License FDS

30

Cancel Car Insurance:

once car is sold or transferred.

31

Cancel Credit Cards:

not a "joint" one.

- ☐ inquire about any life insurance on card;
- ☐ determine balance and pay;
- ☐ destroy cancelled cards

32

Redeem Points: FDS

ensure rewards programs' points (i.e. airmiles) are transferred or redeemed.

33

Cancel Provincial Health Card FDS

34

Cancel Utilities: FDS

if you no longer need phone or house heated or...

- | | |
|------------------------------------|--------------------------------------|
| ☐ cell phone; | ☐ water; |
| ☐ house phone; | ☐ hydro; |
| ☐ cable; | ☐ heat; |
| ☐ satellite; | ☐ internet, etc. |



35

Redirect Mail FDS

36

Cancel Guaranteed Income Supplement, if app.: FDS

- ☐ inform tax accountant if deceased and spouse were separated prior to death by prolonged hospitalization or nursing home

37

Cancel GST Quarterly Credit FDS

38

Process Firearms, if needed FDS

39

Cancel Child Tax Benefit FDS

40

File Taxes:

- ☐ ensure past income tax returns have been completed;
- ☐ complete terminal tax return (file tax returns (T3) for each year the estate has not yet been closed, if necessary. Pay all tax due or obtain a refund, as applicable. When filing the final tax return, you need to report all income earned by the deceased's estate from January 1st to the date of death. Consider using a tax accountant);
- ☐ apply for a tax clearance certificate for the estate and for the deceased (your tax accountant can do this for you);
- ☐ if deceased owned any U.S. assets or resided in the U.S. at all, you may be required to file a U.S. tax return—seek legal advice.

The Terminal Tax return (T1) is to be filed April 30 of the year following death if the death occurred between January 1 and October 31, or 6 months after the date of death if the death occurred between November 1 and December 31.

Capital losses, normally limited to offsetting only capital gains, can, in the year of death, now be used to offset most types of income.

The estate tax rate is the deceased's rate in the year of their death.

There are potentially many advantages to working with a tax accountant (i.e. income can be taxed in hands of estate or beneficiaries; flexible filing dates).

Notes:



ExecutorProtection

Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Pay Debts:

pay them according to the order of priority as mandated by your provincial estate laws if there is any chance the estate assets may be insufficient to cover the debts.

- before you pay any outstanding balances, ask if any credit cards, bank credit lines, loans or mortgages are covered by life insurance
- if deceased owed money, place death notice in the provincial business bulletin and/or the local paper where the deceased had resided requesting creditors to contact you; seek legal advice on the requirements of your province;
- don't forget the property taxes;
- pay legal fees and all other fees related to the administration of the estate.

Notes:

Be “Released”:

consider getting a release (a form usually drafted by a lawyer) signed by each beneficiary prior to distributing inheritance—the signed release protects you from legal action initiated by a disgruntled beneficiary (not necessary if family dynamic and estate settlement have been smooth).

Distribute Assets:

Consider waiting until you receive a “notice of assessment” from Canada Revenue Agency telling you how much tax is owed or how much will be returned. It can be risky to issue any inheritance to the beneficiaries until you receive the tax clearance certificate from Revenue Canada.

- get a property receipt signed by beneficiaries when distributing miscellaneous items of value not specifically mentioned in will;
- apply to transfer assets with registered titles (such as real estate property, a car, bonds) first to the executor and then to the beneficiary—these steps are often done at the same time—the institution involved will assist you with the proper forms;
- once in your name, determine whether securities or bonds should be sold or simply transferred to the beneficiaries;
- remember to legally register the title of the principal residence in the surviving spouse's name if it was owned jointly—bring a death certificate and proof of citizenship to your local land titles (also called land registry) office.
- file property transfers with Land Titles (also called Land Registry) office, if applicable;

- it may be wise not to distribute any inheritance until executor's fee is agreed upon by you and beneficiaries. For accounts registered jointly with right of survivorship, request the account be transferred to the surviving owner. Also, arrange to have any RRSP/RRIF transferred or rolled over to the named beneficiaries.

To transfer ownership of real estate/mortgage that was not jointly owned you may need to register probate on the title, sign the appropriate land registry documents including the land titles transmission application—check the regulations governing your province.

If one of the beneficiaries has predeceased the will-maker, their inheritance can either go to their children (the will-maker's grandkids) or it can bypass the family altogether and be divided amongst the remaining living siblings. Seek legal advice for the laws of your province.

Depending on your province, transferring title of land to a beneficiary (or selling or disposing of a spousal home) within 210 days of probate may require special permission—seek legal advice.

Notes:

44

Discard Items:

anything not wanted by beneficiaries can be sold/donated; consider giving items you are unsure of what to do with (glasses, hearing aids, etc.) to charity.

- cancel any insurances on items sold or distributed

45

Collect Executor's Fee:

must be approved by the beneficiaries—usually a simple verbal agreement is all that's needed (but if the fee was specified in the will, beneficiary approval, in most provinces, is not required); assets that are jointly held or have a named beneficiary are often not to be included in any calculations for the executor's fee; executor fees vary from province to province but as a general rule, an executor is able to claim between 1% and 5% of an estate, with only the more complicated estates reaching the top of that range.

- obtain reimbursement for all reasonable expenses incurred in administrating the estate (with receipts);
- send letter to bank requesting estate account be closed

Copyright ©2022 by Executor Protection. All rights reserved. No part of this pamphlet may be reproduced or transmitted in any form by any means without prior written permission from Executor Protection. Requests to reproduce or photocopy this pamphlet or any part of this pamphlet can be made in writing to Executor Protection, 7690 Juniper Street, Mission, BC, V2V 4R2.



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Estate Inventory Record Assets

To be completed by Executor

REAL ESTATE	Description	Original Value	Value @ Death
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
TOTAL			

INSURANCES	Description	Original Value	Value @ Death
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
TOTAL			

SUBTOTAL PAGE 1



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

SUBTOTAL FROM PAGE 1

VEHICLES	Description	Original Value	Value @ Death
1			
2			
3			
4			
5			
6			
7			
8			
TOTAL			

INVESTMENTS/ACCOUNTS	Description	Original Value	Value @ Death
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
TOTAL			

SUBTOTAL PAGE 1 + 2



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Estate Inventory Record Liabilities

To be completed by Executor

REAL ESTATE	Description	Amount Owing
Mortgage		
Mortgage		
Mortgage		
Rent Due		
Other		
Other		
Other		
TOTAL		

ACCOUNTS/INVESTMENTS	Description	Amount Owing
Loans		
Loans		
Loans		
Other		
Credit Card		
Credit Card		
Personal Loan		
TOTAL		

SUBTOTAL PAGE 1



SUBTOTAL FROM PAGE 1

VEHICLES		Description	Amount Owing
Loan/Lease			
Loan/Lease			
Loan/Lease			
Loan/Lease			
TOTAL			

MISCELLANEOUS		Description	Amount Owing
Income Tax Due			
Other Tax Due			
Outstanding Cheques			
Line of Credit			
Department Store Credit			
Personal Life Insurance Loan			
Corporate Life Insurance Loan			
Other			
Other			
TOTAL			

TOTAL AMOUNT OWING IN ALL CATEGORIES



Executor's Expense Record

[illegible]

ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES



Funeral Protection



Your gift of preplanning eliminates the guesswork, potential disagreements, overspending and stress. You decide now while calm and in control means they don't decide later while rushed and grieving.

Funeral Instructions

Name: _____

Street Address (give exact location, not a post office box number):

City: _____ Province: _____ Postal Code: _____

Health Card #: _____

Date of Birth (month by name, day, year): _____ Sex: _____

Place of Birth: _____

Citizen of what Country: _____

Marital Status: _____ Maiden Name: _____

Name of Spouse: _____

Veteran's Service or Regimental Number: _____

Rank: _____ Name of War: _____

Place and Date Entered Service: _____

Place and Date Discharged: _____

Father's Full Legal Name: _____

His Place of Birth: _____

Mother's Full (Maiden) Name: _____

Her Place of Birth: _____

Executor or Next of Kin

Name: _____

Address: _____

Province: _____ Postal Code: _____

Telephone: _____ Email: _____

Relationship to the Deceased: _____

A Second Next of Kin

Name: _____

Address: _____

Province: _____ Postal Code: _____

Telephone: _____ Email: _____

Relationship to the Deceased: _____



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

My pre arrangements are on file at the funeral home (see Emergency Information):

☐ Yes ☐ No

My pre arrangements have been pre paid: ☐ Yes ☐ No

If pre arrangements are NOT on file at the funeral home, complete the following:

I have a preferred funeral home: ☐ Yes ☐ No If yes, funeral home name: _____

I prefer:

☐ a traditional funeral service with casket present

☐ a funeral service with no casket present

☐ a more casual gathering

I, do not ☐, do ☐, have a preference for where the service/gathering is held.

If so, suggested location of service/gathering: _____

Cremation: ☐ **Burial:** ☐ **Viewing:** ☐ Yes ☐ No ☐ Up to Family

Tip: "Up to Family" is recommended... grief is unpredictable and unique to each individual. It is possible one member of your family will yearn for and benefit from some private time with you after you are gone.

If Viewing: ☐ Prior to Service ☐ During Service ☐ Both **Glasses:** ☐ Remove ☐ Leave on

If Burial, Jewelry: ☐ To Family ☐ Leave on

My religious affiliation: _____

I would like this affiliation reflected in the service/gathering: ☐ Yes ☐ No ☐ Up to Family

Lodge, society or fraternal organizations to be involved:

Music/songs:

Ideas/Requests:



Cemetery Instructions: My wishes regarding the final disposition of my remains

I have a preferred cemetery: ☐ Yes ☐ No

If yes, Cemetery Name: _____ City: _____

I own: ☐ a plot (in the ground) ☐ a niche (in a columbarium)
☐ a crypt (in a mausoleum) ☐ none of the above

If yes, specific location: _____

Monies are set aside in my pre arrangement plan to help with misc. cemetery costs:

☐ Yes ☐ No

I have pre-purchased a Memorial tablet/headstone: ☐ Yes ☐ No

Contact Phone: _____

Inscription: _____

Specific requests / suggestions for the disposition of my remains:

To my Executor:

☐ These are simply ideas to help makes things go easier for you. Other than the cremation/ burial decision, I don't mind if you do something completely different.

☐ I prefer you try to keep as close to these final wishes as is possible.

If you are interested in the possibility of pre-paying these final wishes, simply click on the "More Information" button below to contact a representative who will share with you the prepayment options available in your area.

MORE INFORMATION



Information for the Obituary

Suggested Newspapers _____

Include photo: ☐ Yes ☐ No

Place of Birth: _____ Date: _____

Spouse: _____

Widow/widower of: ☐ Yes ☐ No

If yes, place of death: _____ Date: _____

	Name	Place of Residence
Children:	_____	_____
	_____	_____
	_____	_____
	_____	_____
Grandchildren	_____	_____
	_____	_____
	_____	_____
	_____	_____
Siblings	_____	_____
	_____	_____
	_____	_____
	_____	_____





Life Story

This next section is long, and detailed. You can skip it entirely if you wish, or just answer selected questions. Its purpose is to provide for your family, particularly your grandkids, your unique life story. A memorial should honour the life lived—the more the celebration of life reflects you, the more satisfying the experience for your family. This section will help loved ones focus on how you wish to be remembered. Afterward, it will be a treasured keepsake of your life. You may wish to use a video or audio recorder to chronicle your journey... perhaps have a family member interview you, even have a booklet or life story video tribute created.

Your Full Legal Name _____

Name you prefer to be called? _____ Any nicknames? _____

Maiden Name _____

Address _____ City _____

Postal Code _____ Ph. # _____

Date of Birth _____ Place of Birth _____

Has there been a friend or two who has meant a great deal to you, either as a young child, teenager or later on in life? Explain who they are, and what stands out to you about your relationship with them.

Growing up, did you have a pet that meant a lot to you? Give details.

Was there a holiday that stands out in your childhood? Maybe a place you went to on a regular basis?

If so, give some details.



What is your favourite kind of music? Any favourite songs? Do you play an instrument?

What sports or hobbies were you interested in, both younger, and as you grew older? If sports, what positions did you play?

Have there been any health challenges you've had to face? How has your life been effected by these challenges?

If you lived during the Great Depression of the 30's, do you remember its impact on your family? How would you describe your views on God and what role those views have in your life?

Was there a turning point in your life? What was it, and how did your life change afterwards? (if more than one turning point, use additional paper if needed).



Is there something you accomplished in your life that gave you satisfaction (overcoming an addiction/losing weight/ learning a language/ earning a degree etc...)?

Who was the person who had the most impact on you or life? What was it that impacted you so?

Thinking back to your childhood, what are your warmest memories of?

Was there a difficult aspect to your childhood? Describe it.

While growing up, what was your family's mode of travel (car, bus, train, walking, streetcar?).



Do you remember the address of your childhood home? Is it still there?
Did you have a job during your teenage years? What was your best job? Your worst? Why?

What was your first car? The color? The cost?

Was there something that happened in your teenage years that had a big impact on you?

At what age did you leave home?

Did you attend public or private school? Name them.

Did you ever win a scholastic or athletic award? Name them.

Did you get into fights after school? Why?



What grade did you complete (high school and/or school of higher learning)?

Do you remember the amount of your first paycheck?

What did you like the most about your career? What did you like the least about it?

Did you ever live or work in a far away culture? What was that like?

If you served in the military, what made you decide to join the military?



What branch did you join?

What rank did you hold?

Number of years in the service?

What did you learn in the military (whether good or bad)?

Were you ever in combat? Were you wounded? Did you injure anyone?

Were you awarded any medal? Explain. Where is the medal now?

Do you maintain contact with any war buddies?



Did a member of your family die in a war? Explain.

Where was your mom born? Her full name? Your dad's birthplace? His full name?

Did your parents face major hardships (health problems, financial setbacks, addictions, unemployment, divorce, death, etc)? What was your perspective on how that shaped you and your family?

How many brothers and sisters do you have? Their names?

Fondest memories/stories with a sibling?



What were the circumstances surrounding your first meeting with your mate?

Who pursued whom?

Describe the marriage proposal.

How did your parents respond to the news?

What day, month and year were you married? What city? Church?

Your thoughts of the wedding?



Was there a honeymoon? Where? Any stories?

Where did you live when you first married?

Were/are you and your mate alike? What are the biggest differences?

How many years have you been married? If widowed, what year did your spouse pass away?
How did your spouse pass away?

Did you marry again? Please provide details. Do you have any children from another spouse?



Describe any volunteer work you've done. (please name the organizations too).

Did you ever suffer a miscarriage?

Were any of your pregnancies difficult?

How many children did you have? Names and birthdates?



Would you rather have had more?

Did you ever have to rush one of your kids to the hospital? Explain.

If you had no children, was that by choice? Describe the challenge and how you dealt with the emotions associated with being unable to have children.

Were you ever a single parent? Describe what that was like.



Do you think you were a good parent? Describe your strength, the part of parenting you felt you excelled at.

Describe the weakest part of your parenting skills.

What has surprised you about getting older (could be positive or negative)?

What's so great about being a grandparent?



What do your grandkids call you? What do they call your spouse?

Do you have any plans to move to another city or country? Any projects in the works?



Friends and Relatives to be Notified

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____



Executor**Protection**



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____



Executor**Protection**



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____



Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____

Name: _____

Relationship: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____ Email: _____





Estate File Folder



All your documents, accounts, passwords, assets, ongoing bills, etc., at your executor's fingertips. What seems like an '*insignificant gift*' might just be the biggest!

Accounts Receivable

Date: _____

Your name(s): _____

Description: _____

Dates you expect payments & amounts: _____

Payor's name: _____

Payor's address: _____ Tel. _____

Date: _____

Your name(s): _____

Description: _____

Dates you expect payments & amounts: _____

Payor's name: _____

Payor's address: _____ Tel. _____

Date: _____

Your name(s): _____

Description: _____

Dates you expect payments & amounts: _____

Payor's name: _____

Payor's address: _____ Tel. _____



Executor**Protection**



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Business Assets, Partnership Agreements, & Business Insurance Contracts

For business partners, it is crucial to obtain “key man” or “business partner” life insurance. This allows your partner(s) to buy your share of the business (i.e. pay your family) should you die. On the death of an insured business partner, such a policy will typically make a tax-free payment to the surviving business partner(s). This life insurance settlement allows the surviving business partner(s) to purchase the deceased business partner’s share of the business. This is critical if your surviving spouse has no interest in actually taking over your part of the business should you die, and will provide your surviving family with an instant, lump-sum of money for your share of the business.

Key Partner Life Insurance Policy in place? ☐ Yes ☐ No

Insurance Company:		Insured:
Amount:	Beneficiaries:	
BUSINESS NAME:		
Address:		
Business Partners:		
Canada Revenue Agency Business #:		
Location of Corporate/Partnership Documents:		
Bank account #:	Bank:	
Bank Address:		
BUSINESS NAME:		
Address:		
Business Partners:		
Canada Revenue Agency Business #:		
Location of Corporate/Partnership Documents:		
Bank account #:	Bank:	
Bank Address:		



Loans Outstanding: \$ _____ To: _____

Institution & Location of Contracts: _____

Business Lawyers: _____

Business Accounts (institution & address, account numbers): _____

Your name: _____

Business name: _____

Partners: _____

Bank account #: _____ Location: _____

Bank account #: _____ Location: _____

Business Loan — Institution: _____ Acct. #: _____ Balance: _____

I have a buy/sell life insurance policy? ☐ Yes ☐ No

Policy number: _____ Value: _____

Insurer: _____ Beneficiaries: _____

Details: _____

Originals of Business Financial Statements located: _____

Bus. Accountant: _____ firm: _____ tel: _____

Business Lawyer: _____ firm: _____ tel: _____



Credit Cards

Issuer: _____

Card Number: _____

Expiry Date: _____

Issuer: _____

Card Number: _____

Expiry Date: _____

Issuer: _____

Card Number: _____

Expiry Date: _____

Issuer: _____

Card Number: _____

Expiry Date: _____

Issuer: _____

Card Number: _____

Expiry Date: _____

Issuer: _____

Card Number: _____

Expiry Date: _____



Entry Codes and Passwords

We are swamped with technology and its accompanying (and annoying) attempts at privacy. You may have office entry codes, alarm codes for the house, office, cottage, car, garage door, front gate, and passwords for your phone, computer, internet, iPad, Canada Revenue Agency account, banking online, video accounts, iTunes, gym, golf club, marina, etc. Record them, or where to find them if you prefer not to record them, and do your executor a *huge* favour.

[illegible]

Health Care Documents

I have a Representation Agreement? ☐ Yes ☐ No

Name of Representative(s): _____

Location of Document: _____

I have a Do Not Resuscitate Order? ☐ Yes ☐ No

Location of Document: _____

I have an Advance Directive or a Health Care Directive? ☐ Yes ☐ No

Location of Document: _____

I have a MOST (Medical Orders for Scope of Treatment)? ☐ Yes ☐ No

Location of Document: _____

I have a Power of Attorney for Personal Care? ☐ Yes ☐ No

Name(s) of Attorney: _____

I have a Living Will? ☐ Yes ☐ No

Location of Document: _____



Income Tax Returns

My previous tax return files are located: _____

ACCOUNTANT

NAME: _____

ADDRESS: _____

TELEPHONE: _____

EMAIL: _____ FAX: _____



Insurance Policies

List all of your existing insurance policies below. Review annually.
Ensuring your coverage is adequate and updated will greatly help your executor.

Name of Insured:	Amount Insured:
Insurance Co.:	Policy Number:
Type (term life, whole life, disability, critical illness, long-term care, etc.):	
Premium Amount and Frequency:	
Payments from which bank account?:	
Beneficiaries & %:	
Agent, Address & Phone #:	

Name of Insured:	Amount Insured:
Insurance Co.:	Policy Number:
Type (term life, whole life, disability, critical illness, long-term care, etc.):	
Premium Amount and Frequency:	
Payments from which bank account?:	
Beneficiaries & %:	
Agent, Address & Phone #:	



Name of Insured:	Amount Insured:
Insurance Co.:	Policy Number:
Type (term life, whole life, disability, critical illness, long-term care, etc.):	
Premium Amount and Frequency:	
Payments from which bank account?:	
Beneficiaries & %:	
Agent, Address & Phone #:	

Name of Insured:	Amount Insured:
Insurance Co.:	Policy Number:
Type (term life, whole life, disability, critical illness, long-term care, etc.):	
Premium Amount and Frequency:	
Payments from which bank account?:	
Beneficiaries & %:	
Agent, Address & Phone #:	



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Internet Accounts

I have the following online accounts:

Facebook	Username:	Password:
	Associated Email Address:	
Twitter	Username:	Password:
	Associated Email Address:	
Instagram	Username:	Password:
	Associated Email Address:	
Pinterest	Username:	Password:
	Associated Email Address:	
Gmail	Username:	Password:
	Associated Email Address:	
Google	Username:	Password:
	Associated Email Address:	
Yahoo	Username:	Password:
	Associated Email Address:	
Hotmail	Username:	Password:
	Associated Email Address:	
Amazon	Username:	Password:
	Associated Email Address:	
ebay	Username:	Password:
	Associated Email Address:	
Paypal	Username:	Password:
	Associated Email Address:	
Other	Username:	Password:
	Associated Email Address:	
Other	Username:	Password:
	Associated Email Address:	
Other	Username:	Password:
	Associated Email Address:	
Other	Username:	Password:
	Associated Email Address:	



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

List of Named Beneficiaries

Naming a direct beneficiary for all life insurance products and registered plans (such as an RRSP, RRIF, IPP, etc.) can often expedite the efficient and rapid transfer of assets after your passing. This may also enlarge your gift, as such gifts are often tax-free (e.g. all life insurance proceeds; gifts to registered charities; and registered plans when left to a spouse — check with your Financial Planner to identify ways to optimize your gifts).

If, on the other hand, you plan to make a charitable or personal gift through your will, it will be subject to probate fees and legal fees.

ASSET Life Insurance policy #, RRIF, Segregated Funds, etc.	BENEFICIARY full legal name, address, telephone number	OTHER DETAILS

Memberships and Subscriptions

I am a member of the following clubs/organizations:

Name: _____

Contact (phone, email or address): _____

Name: _____

Contact (phone, email or address): _____

Name: _____

Contact (phone, email or address): _____

Name: _____

Contact (phone, email or address): _____

I subscribe to the following publications:

Name: _____

Contact (phone, email or address): _____

Name: _____

Contact (phone, email or address): _____

Name: _____

Contact (phone, email or address): _____

Name: _____

Contact (phone, email or address): _____



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Miscellaneous

American Postal Address

Street Address: _____

City: _____ State: _____ ZIP Code: _____

Storage Locker

Name of Business: _____

Street Address: _____

City: _____ Province: _____ Postal Code: _____

Other



Mortgages & Rental Payments

Your name(s) _____

Rent (monthly): _____ Mortgage (monthly): _____ Due dates: _____

Payable to: _____

Address: _____ Tel. _____

Comments: _____

Your name(s) _____

Rent (monthly): _____ Mortgage (monthly): _____ Due dates: _____

Payable to: _____

Address: _____ Tel. _____

Comments: _____

Your name(s) _____

Rent (monthly): _____ Mortgage (monthly): _____ Due dates: _____

Payable to: _____

Address: _____ Tel. _____

Comments: _____



Other Loans and Debts

Your name(s): _____ Description: _____

Institution / payable to: _____ Due dates: _____

Address: _____ Tel: _____

Your name(s): _____ Description: _____

Institution / payable to: _____ Due dates: _____

Address: _____ Tel: _____

Your name(s): _____ Description: _____

Institution / payable to: _____ Due dates: _____

Address: _____ Tel: _____

Your name(s): _____ Description: _____

Institution / payable to: _____ Due dates: _____

Address: _____ Tel: _____

Executor: Check to see whether any of the above contracts includes any life insurance or accidental death benefits.



Passports and Birth Certificates

Your Name: _____

Location of passport: _____

Location of birth certificate: _____

Spouse's Name: _____

Location of passport: _____

Location of birth certificate: _____

Child's Name: _____

Location of passport: _____

Location of birth certificate: _____

Child's Name: _____

Location of passport: _____

Location of birth certificate: _____

Child's Name: _____

Location of passport: _____

Location of birth certificate: _____

Child's Name: _____

Location of passport: _____

Location of birth certificate: _____

Child's Name: _____

Location of passport: _____

Location of birth certificate: _____

Child's Name: _____

Location of passport: _____

Location of birth certificate: _____

Child's Name: _____

Location of passport: _____

Location of birth certificate: _____



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Payments and Premiums Due, Property Taxes, etc.

Many bills and insurance premiums are paid using auto-pay or pre-authorized debits from bank accounts or credit cards on a monthly, quarterly or annual basis. The following list will help your executor or designated power of attorney ensure payments are made (or cancelled) in a timely fashion.

[illegible]

Personal Contracts

Marriage Certificates, Divorce Orders, etc.

YOUR NAME: _____

	Province of court	Location of papers
Marriage Certificates		
Marriage Contracts		
Cohabitation Agreements		
Separation Agreements		
Divorce Orders		

SPOUSE'S NAME: _____

	Province of court	Location of papers
Marriage Certificates		
Marriage Contracts		
Cohabitation Agreements		
Separation Agreements		
Divorce Orders		



Personal Items Gifted Outside the Will

Household items, jewelry, antiques, china, etc.

Gift (& number if photo included)	Location	Recipient

For jewelry, you can take a photo of the item and number the photo so that it corresponds to the numbered item in this list (photograph can be physical or digital).

Power of Attorney

The Power of Attorney gives authority to another person (or persons) to act on your behalf regarding financial matters. This can be particularly important should you become ill or unable to make financial decisions or if, for example, you are out of the country. You may have a spouse or business partner(s) whom you would like to authorize to take action on your behalf. Ensure, through your lawyer, that you have set up an enduring, general power of attorney. The power of attorney which is typically set up through a bank applies only to specific accounts, and only has effect while you are still mentally competent. An enduring, general power of attorney, on the other hand, allows the person(s) you designate to act on your behalf at any time while you are still alive.

Your Name:	
Date on Power of Attorney:	
Location:	
Power of Attorney was prepared by:	
Address:	Tel:
Name(s) of Attorney:	

Professional Advisors' Contact Information

ACCOUNTANT

Name: _____

Address: _____

Telephone: _____ Fax: _____

Email: _____



Professional Advisors' Contact Information

FINANCIAL ADVISORS

Name: _____

Address: _____

Telephone: _____ Fax: _____

Email: _____

Name: _____

Address: _____

Telephone: _____ Fax: _____

Email: _____



Professional Advisors' Contact Information

LAWYER

Name: _____

Address: _____

Telephone: _____ Fax: _____

Email: _____



Professional Advisors' Contact Information

PHYSICIAN

Name: _____

Address: _____

Telephone: _____ Fax: _____

Email: _____

SPECIALIST

Name: _____

Address: _____

Telephone: _____ Fax: _____

Email: _____

SPECIALIST

Name: _____

Address: _____

Telephone: _____ Fax: _____

Email: _____



Real Estate & Personal Property

Includes real estate, vehicles, boats, equipment, artwork, collectibles, interests in estates or trusts, etc.

Owner(s): _____
Description: _____
Location: _____
Location of ownership papers: _____
Approximate value when acquired: _____
My share: _____
Insured by: _____
Policy # _____
Phone: _____ Contract located: _____
Notes: _____

Owner(s): _____
Description: _____
Location: _____
Location of ownership papers: _____
Approximate value when acquired: _____
My share: _____
Insured by: _____
Policy # _____
Phone: _____ Contract located: _____
Notes: _____

Owner(s): _____
Description: _____
Location: _____
Location of ownership papers: _____
Approximate value when acquired: _____
My share: _____
Insured by: _____
Policy # _____
Phone: _____ Contract located: _____
Notes: _____

Under "Notes" include date and cost of major improvements/renovations, if applicable.



Registered Plans

RRSPs, IUUFs, RESPs, LIFs, IPPs

Your Name: _____ **Account Issuer:** _____
Account type (RRSP, RRIF, etc.): _____ **Acct. #:** _____
Address of Acct. Issuer: _____

Phone: _____ **Date:** _____

Your Name: _____ **Account Issuer:** _____
Account type (RRSP, RRIF, etc.): _____ **Acct. #:** _____
Address of Acct. Issuer: _____

Phone: _____ **Date:** _____

Your Name: _____ **Account Issuer:** _____
Account type (RRSP, RRIF, etc.): _____ **Acct. #:** _____
Address of Acct. Issuer: _____

Phone: _____ **Date:** _____

Your Name: _____ **Account Issuer:** _____
Account type (RRSP, RRIF, etc.): _____ **Acct. #:** _____
Address of Acct. Issuer: _____

Phone: _____ **Date:** _____

Your Name: _____ **Account Issuer:** _____
Account type (RRSP, RRIF, etc.): _____ **Acct. #:** _____
Address of Acct. Issuer: _____

Phone: _____ **Date:** _____

Your Name: _____ **Account Issuer:** _____
Account type (RRSP, RRIF, etc.): _____ **Acct. #:** _____
Address of Acct. Issuer: _____

Phone: _____ **Date:** _____



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Safe Deposit Box

Your name _____

Box #: _____

Institution: _____

Phone: _____

Address: _____

Location of Keys: _____

Location of fire-proof box if at home:

Name, address, tel. no. of other key holders:

Your executor(s) will need both the will and an original death certificate to access the safe deposit box. If your will is in the box, it is a good idea for your executor to have an unsigned copy of the will in their possession.

If your executor(s) cannot find the key, the financial institution will open the safe deposit box (for a fee) provided your executor has the will and an original death certificate.



Executor**Protection**



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES

Savings, Cash and Other Bank Accounts

Owner's name(s): _____

Account type: _____ Account #: _____

Institution: _____ Contact: _____

Address: _____ Phone: _____

Passbook Location: _____

Owner's name(s): _____

Account type: _____ Account #: _____

Institution: _____ Contact: _____

Address: _____ Phone: _____

Passbook Location: _____

Owner's name(s): _____

Account type: _____ Account #: _____

Institution: _____ Contact: _____

Address: _____ Phone: _____

Passbook Location: _____

Owner's name(s): _____

Account type: _____ Account #: _____

Institution: _____ Contact: _____

Address: _____ Phone: _____

Passbook Location: _____

Note: Joint ownership of accounts with your spouse can simplify matters when one person is ill or dies, and can help defer taxes until the second death. Check with your financial planner and legal advisor for advice.



Owner's name(s): _____
Account type: _____ Account #: _____
Institution: _____ Contact: _____
Address: _____ Phone: _____
Passbook Location: _____

Owner's name(s): _____
Account type: _____ Account #: _____
Institution: _____ Contact: _____
Address: _____ Phone: _____
Passbook Location: _____

Owner's name(s): _____
Account type: _____ Account #: _____
Institution: _____ Contact: _____
Address: _____ Phone: _____
Passbook Location: _____

Owner's name(s): _____
Account type: _____ Account #: _____
Institution: _____ Contact: _____
Address: _____ Phone: _____
Passbook Location: _____

Note: Joint ownership of accounts with your spouse can simplify matters when one person is ill or dies, and can help defer taxes until the second death. Check with your financial planner and legal advisor for advice.



Stock and Bond Certificates

All stock and bond certificates should be kept up-to-date and in a safe place, such as a safe deposit box or with a broker. Remember to keep the receipts of original purchases and transfer certificates of stocks and bonds.

Owner's Name: _____

Certificate type: _____ Location: _____

Issuer: _____

Address: _____ Phone: _____

Location of receipt: _____

Owner's Name: _____

Certificate type: _____ Location: _____

Issuer: _____

Address: _____ Phone: _____

Location of receipt: _____

Owner's Name: _____

Certificate type: _____ Location: _____

Issuer: _____

Address: _____ Phone: _____

Location of receipt: _____

Owner's Name: _____

Certificate type: _____ Location: _____

Issuer: _____

Address: _____ Phone: _____

Location of receipt: _____



Survivors' Benefits

Employment, CPP, OAS, Military, MSP, etc.

Pension

Your name: _____

Employer: _____ Contact: _____

Address: _____ Phone: _____

Employee's monthly pension: \$ _____

List of survivor's benefits (e.g. % of employee's monthly pension, approximate amount, length of time; health insurance benefits for spouse & children, length of time, etc.):

Your name: _____

Employer: _____ Contact: _____

Address: _____ Phone: _____

Employee's monthly pension: \$ _____

List of survivor's benefits (e.g. % of employee's monthly pension, approximate amount, length of time; health insurance benefits for spouse & children, length of time, etc.):



Your Will(s)

Make sure your executor(s) has a copy of your will.

Review every five years, or when a significant change in your life/extended family/finances occurs.

Your Name:		Date of will:
Location of original:		
Will was prepared by:		
Address and Phone:		
Executors & trustees:	Addresses and Phones:	

Spouse's Name:		Date of will:
Location of original:		
Will was prepared by:		
Address and Phone:		
Executors & trustees:	Addresses and Phones:	



ExecutorProtection



Canadian Preplanning Council
HELPING FAMILIES AND EXECUTORS BEFORE THE NEED ARISES



Emergency Fund



A special fund you create for your executor that bypasses probate and can't be frozen by the banks so immediate estate bills can be taken care of quickly and easily.

Emergency Fund

To My Executor,

I have created a specific fund of \$_____ to be available to you for immediate estate bills once I am gone. This specialized life insurance policy cannot be frozen by the banks and it bypasses probate.

Should death occur within the first 24 months of creating this fund:

- ☐ either the premiums paid into it will be returned
- ☐ or the full face amount will be paid out

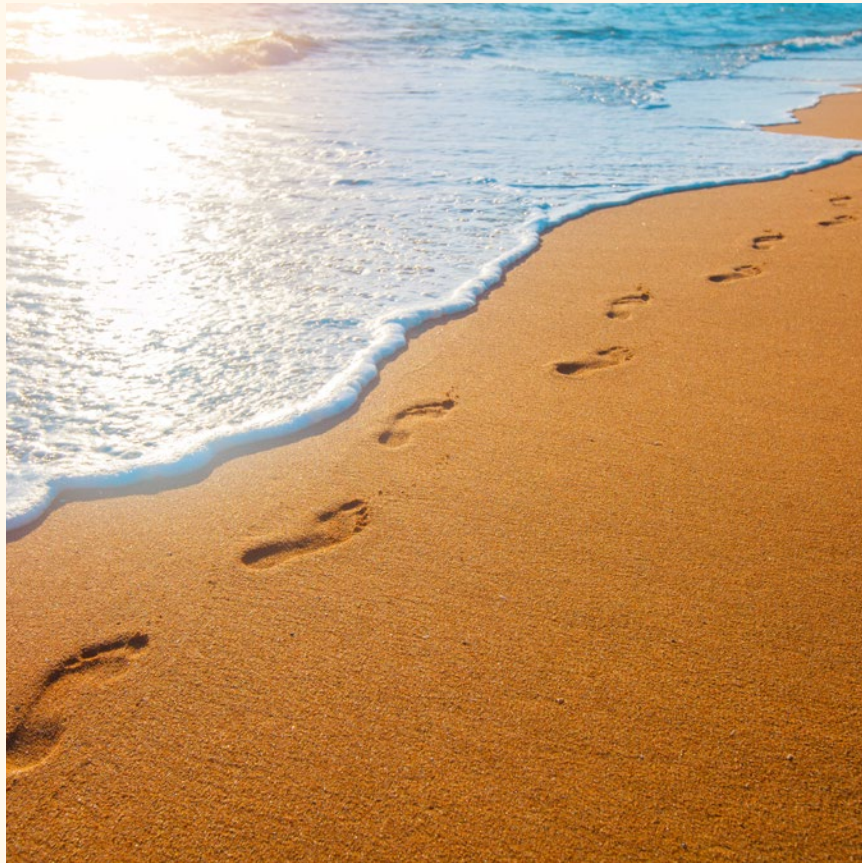
After 24 months, the full face amount is paid out.

If there is any money left over once you've completed settling my estate, please deposit the excess funds into my bank account for distribution according to instructions in my Will.





Establishing Your Legacy



By continuing your generosity, you ensure some money earmarked for the tax man in Ottawa ends up helping your charity instead, and in the midst of constantly erasing your footprint, your executor feels the joy of highlighting it!



My Legacy Plan

To My Family and Executor,

As part of my charitable giving, I have left the following charity:

the sum of \$_____ through my specialized life insurance policy which cannot be frozen by the banks or included in any probate calculation.

Should death occur within the first 24 months of creating this fund, either:

- ☐ the premiums paid into it will be given to the charity
- ☐ or the full face amount will be paid out to them

After 24 months, the full face amount is paid out.

If this charity no longer exists, please ensure that the full amount of money earmarked for planned giving (either the premiums paid into the fund or the full face amount of the fund, whichever applies) is given to a charitable organization of similar purpose of the executor's choosing. If there is no other organization doing similar work to the one I've selected, the money is to go back into the estate.





Worldwide Protection



Your passport to peace of mind.

Anywhere (*in the whole world*)... anytime (24/7)...
one simple phone call and every detail is taken care of.



Journey Home (Travel Protection)

- 100 km or more away from legal Canadian residence or in another country
- One simple phone call to number on Journey Home wallet card starts the coverage which includes:
 1. Locates and engages a local, licensed funeral provider to handle preparations for return of deceased
 2. Recovery and transportation of deceased to local provider
 3. Transportation of the deceased to the Canadian funeral home
 4. Handling the necessary documents including consular services, if outside Canada
 5. Coverage for travelling companion to return home with deceased
 6. If travelling alone – transportation for the next of kin to the foreign location and return home with the deceased
- Service provided by a reputable Canadian owned company – McKinnon & Bowes
- No extra charges – \$595 time pay or single pay – coverage is the same
- Can be purchased as a stand-alone (single page only)

Journey Home is concerned with the return of mortal remains and return of a travel companion. The collection of personal effects (ie. vehicles) would become the responsibility of the family.

