ESTATE PLANNING CHECKLIST

A practical guide to getting your affairs in order

YOUR LEGAL DOCUMENTS

- I have an up-to-date Will
- I've chosen an executor I trust
- I have an Enduring Power of Attorney
- I have a Personal Directive (health care directive)
- My documents reflect my current family situation

YOUR BENEFICIARIES

- Beneficiaries are up to date on RRSPs, TFSAs, pensions and insurance
- I've reviewed how assets will flow (Will vs. direct beneficiary)
- I've considered fairness in blended family situations
- I've documented my intentions clearly

FAMILY & DEPENDENTS

- Guardians are named for minor children
- Plans are in place for dependents with special needs
- Education funding intentions are documented
- I've considered support for aging parents

FARM OR BUSINESS PLANNING

(if applicable)

- There is a written succession plan
- Shareholder or partnership agreements are current
- I've considered inter-generational transfers
- I understand the tax implications of transition
- Key roles and responsibilities are documented

RETIREMENT & INCOME PLANNING

- I understand when I plan to take CPP and OAS
- I've reviewed survivor income planning
- I've stress-tested my retirement income against inflation
- I've considered long-term care needs

TAX & ESTATE EFFICIENCY

- I understand potential estate taxes
- I've reviewed strategies to minimize tax on death
- Capital gains exposure is understood (especially on land/business)
- I've discussed charitable giving intentions

PERSONAL ASSETS & WISHES

- Important documents are organized and accessible
- Digital accounts and passwords are accounted for
- I've listed special assets (land, collectibles, heirlooms)
- My family knows where documents are stored

Estate planning isn't only about documents. It's about clarity for the people you care about. If you're unsure where to start, we can help you prioritize what matters most.

ESTATE PLANNING INFORMATION CHECKLIST

Use this checklist to gather important information for your family or before meeting with a legal professional.

PERSONAL INFORMATION

- Full legal name
- SIN
- Date of birth
- Marriage certificate or separation agreement (if applicable)
- Names and contact information for spouse, children, dependents

LEGAL DOCUMENTS (location noted)

- Current Will
- Enduring Power of Attorney
- Personal Directive (health care directive)
- Trust documents
- Shareholder or partnership agreements
- Marriage contract or prenup

ASSETS

- Bank accounts (institution + account numbers)
- Investment accounts (RRSP, TFSA, non-registered)
- Pensions
- Life insurance policies
- Real estate (including farmland or recreational property)
- Business interests
- Vehicles
- Valuable personal property (jewelry, collectibles, equipment)

LIABILITIES

- Mortgages
- Loans
- Lines of credit
- Credit cards
- Business debt

BENEFICIARIES

- Named beneficiaries on registered accounts
- Insurance beneficiaries
- Contingent beneficiaries listeds

INCOME SOURCES

- Employment income
- CPP / OAS status
- Rental income
- Farm or business income
- Other recurring income

DIGITAL & PRACTICAL INFORMATION

- List of digital accounts
- Location of passwords or password manager
- Funeral or burial wishes
- Key contacts (lawyer, accountant, advisor)
- Location of important documents

Bring this checklist to your next appointment and we'll walk through it together to make sure everything is aligned.