

Appendix A

Confidential Access Information

**CONFIDENTIAL – STORE SEPARATELY FROM THE REST OF THIS SCHEDULE
AND FROM THE LIFE AND LEGACY BINDER**

Prepared for:

Date completed:

Where this appendix is kept, and who knows:

Why this appendix exists. Your Executor and attorney will need confidential details to find, protect and close your accounts. Those details could be misused if they reached the wrong hands, so keep this appendix apart from the rest of this schedule and from your Life and Legacy Binder. A home safe, a safe deposit box or your lawyer’s vault are common choices. Tell your Executor where it is. Some institutions and accounts also appear in the main schedule. That repetition is deliberate, so that this appendix can stand on its own.

Keep it current. Update it whenever a password, card or account changes, review it at least once a year, and cross out anything that no longer applies.

What not to record. Do not write down card security codes or PINs, or the recovery (seed) phrase for a cryptocurrency wallet. Record where those are kept instead.

A caution about sharing access. Many institutions state clearly that sharing your PIN or password with anyone else, family members included, violates their terms and conditions. Doing so can have serious consequences, particularly if fraud causes a financial loss. Discuss this difficult area with your lawyer before you record your secret access codes, and ask whether your Will and power of attorney authorize your Executor and attorney to deal with your digital assets. A valid power of attorney gives your attorney authority to deal with your financial institutions, which must make a reasonable effort to verify and respect it. Use each provider’s own tools, such as a legacy contact, where they exist. Community Legal Information (PEI), Powers of Attorney in Prince Edward Island (Sept. 2026), “Service providers”

Protect it if you complete it on a computer. Save the finished file only on an encrypted device or an encrypted USB drive, and never send it by email or leave it in an unprotected cloud folder. Printing it and completing it by hand is equally acceptable.

Use the blank rows. Each table lists common names to jog your memory; write any other provider you use in the blank rows. If one log-in covers several services (for example, Amazon or Apple), record it once and write “same as” in the other rows.

What is in this appendix

Part	What it covers
Part A	Credit and debit cards, with numbers and telephone numbers
Part B	Online banking
Part C	Investments, insurance and pensions online
Part D	Government, health and other official accounts (including CRA My Account)
Part E	Email accounts
Part F	Devices, home network and password manager
Part G	Social media and messaging
Part H	Cloud storage and photos
Part I	Newspapers, streaming and software
Part J	Shopping, payments and loyalty programs
Part K	Utilities, telephone and household services
Part L	Cryptocurrency, websites and domain names
Part M	Identification numbers, combinations and codes
Part N	Other confidential information

Part A: Credit and debit cards

Do not record the three- or four-digit security code or your PIN. Record only where those are kept, if at all. Add store and gas cards (for example, Canadian Tire or Costco) and any other cards in the blank rows.

A-1 Credit cards

Card	Card name / issuer	Name on card	Card number	Expiry (mm/yy)	Phone number for lost card or customer service
Visa					
Visa					

Card	Card name / issuer	Name on card	Card number	Expiry (mm/yy)	Phone number for lost card or customer service
Mastercard					
Mastercard					
American Express					
Store or gas card					
Store or gas card					

A-2 Debit cards

Bank	Name on card	Card number	Expiry (mm/yy)	Linked account(s)	Phone number for lost card or customer service
RBC Royal Bank					
TD Canada Trust					
Scotiabank					
BMO Bank of Montreal					
CIBC					
National Bank					
Desjardins					

A-3 Gift, prepaid and travel cards

Card and issuer	Card number	Approximate balance and notes

Part B: Online banking

Add your credit union, and any other financial institution, in the blank rows.

Institution	Account number(s)	User name or client card number	Password	Notes (security questions, two-step device)
RBC Royal Bank				
TD Canada Trust				
Scotiabank				
BMO Bank of Montreal				
CIBC				
National Bank				
Desjardins				
Tangerine				
Simplii Financial				
EQ Bank				

Institution	Account number(s)	User name or client card number	Password	Notes (security questions, two-step device)

Part C: Investments, insurance and pensions online

C-1 Investment and brokerage accounts

Firm	Account number(s)	User name	Password	Notes (advisor phone, two-step device)
RBC Direct Investing				
TD Direct Investing				
BMO InvestorLine				
Scotia iTRADE				
CIBC Investor's Edge				
National Bank Direct Brokerage				
Questrade				
Wealthsimple				
Qtrade Investor				

Use the blank rows for your full-service advisor's client portal, any mutual fund company portal (for example, Fidelity or Mackenzie) and any U.S. or foreign brokerage.

C-2 Insurance, pension and benefit plans

Company or plan	Policy or plan number	User name	Password	Notes
Sun Life				
Manulife				
Canada Life				
iA Financial Group				
Medavie Blue Cross				

Use the blank rows for an employer or retiree pension and benefits portal and any other insurance company.

Part D: Government, health and other official accounts

Account	Web address or notes	User name	Password	Notes (sign-in partner, security questions)
Canada Revenue Agency (CRA) My Account				
My Service Canada Account (CPP, OAS, EI)				
Veterans Affairs Canada (My VAC Account)				
Provincial health patient portal				
Provincial government services (for example, vehicle registration)				
Pharmacy or laboratory online account				

Account	Web address or notes	User name	Password	Notes (sign-in partner, security questions)
Medical specialist, clinic or hospital patient portal				
Medical specialist, clinic or hospital patient portal				
U.S. IRS or Social Security account (if applicable)				

Property tax and water accounts are in Part K.

Part E: Email accounts

Your email address is often the key to resetting every other account. Record which address each account uses.

Provider	Email address	Password	Recovery phone / email and security answers	Your wishes (keep, forward or close)
Gmail (Google)				
Outlook or Hotmail (Microsoft)				
Yahoo Mail				
iCloud Mail (Apple)				
Internet-provider email (Bell, Eastlink, Rogers, Telus)				
Work or volunteer email				

Provider	Email address	Password	Recovery phone / email and security answers	Your wishes (keep, forward or close)

Part F: Devices, home network and password manager

F-1 Devices

Device	Make and model	Where kept	Sign-in name	Password or passcode
Desktop computer				
Laptop				
Tablet				
Smartphone				
External hard drive (and encryption password)				
USB or flash drive(s)				
Home Wi-Fi router (network name and password)				
Smart-home hub or speaker				

F-2 Password manager and two-factor authentication

If you use a password manager, you may record only its master password here instead of listing every account. Keep the master password current: it usually cannot be recovered if lost.

Item	Name / provider	Master password or how to gain access	Where recovery information is kept	Notes
Password manager (1Password, Bitwarden, LastPass, Dashlane, Keeper)				
Apple Passwords / iCloud Keychain				
Google Password Manager				
Authentication app (Google Authenticator, Microsoft Authenticator, Authy)				
Backup (recovery) codes				

Part G: Social media and messaging

If you become unable to make your own personal decisions, your personal directive can tell your agent how to handle these accounts. After your death, your Will and each platform's own legacy tools apply. Community Legal Information (PEI), Personal Directives in Prince Edward Island (Sept. 2026)

Platform	User name or email	Password	Your wishes (memorialize, delete or hand over)	Legacy contact named?
Facebook				
Instagram				
TikTok				
X (formerly Twitter)				
LinkedIn				
YouTube				
Pinterest				
Snapchat				

Platform	User name or email	Password	Your wishes (memorialize, delete or hand over)	Legacy contact named?
WhatsApp				
Reddit				
Telegram				

Part H: Cloud storage and photos

Service	User name or email	Password	What is stored	Fee and payment card
Apple iCloud				
Google Drive / Google Photos				
Microsoft OneDrive				
Dropbox				
Amazon Photos				

Part I: Newspapers, streaming and software

I-1 Newspapers and magazines

Add your local or regional newspaper (for example, The Guardian or The Chronicle Herald) in the blank rows.

Publication	User name or email	Password	Account or subscriber number	Cost, renewal date and payment method
The Globe and Mail				
National Post				
Toronto Star				
The New York Times				
The Wall Street Journal				
Maclean's				
Reader's Digest				
The Economist				

I-2 Streaming, audio and reading

Service	User name or email	Password	Account number	Cost, renewal date and payment method
Netflix				
Disney+				
Crave				

Service	User name or email	Password	Account number	Cost, renewal date and payment method
Amazon Prime Video				
Apple TV+				
Spotify				
Apple Music				
YouTube Premium				
Audible or Kindle				
CBC Gem				
SiriusXM				

I-3 Software and apps

Product	User name or email	Password	Licence key or account number	Renewal date and payment method
Microsoft 365 or Office				
Adobe (Acrobat, Creative Cloud)				
Antivirus or security software (Norton, McAfee)				
Tax software (TurboTax, Studio Tax, UFile, H&R Block)				
Financial software (Quicken, QuickBooks)				
Genealogy (Ancestry, MyHeritage)				
Video calling (Zoom, Microsoft Teams)				

Product	User name or email	Password	Licence key or account number	Renewal date and payment method
VPN service				

Part J: Shopping, payments and loyalty programs

J-1 Online shopping, travel and payment services

Account	User name or email	Password	Card or account linked	Notes
Amazon				
eBay				
Etsy				
Walmart				
Costco (online account and membership)				
Best Buy				
PayPal				
Apple Pay / Google Pay				
Other payment service (Venmo, Zelle, Cash App)				
Uber or Uber Eats				
DoorDash				
Airbnb, Expedia or Booking.com				

Account	User name or email	Password	Card or account linked	Notes

J-2 Loyalty and rewards programs

Program	Member number or user name	Password	Approximate points or balance	Notes (expiry rules, linked card)
Aeroplan				
AIR MILES				
WestJet Rewards				
PC Optimum				
Scene+				
Triangle Rewards (Canadian Tire, including its online account)				
Petro-Points				
Marriott Bonvoy				
Hilton Honors				

Add credit card cash back or points programs (write the card name) in the blank rows.

Part K: Utilities, telephone and household services

Service	Provider (company)	Account number	User name	Password
Electricity				
Heating fuel (oil, propane or gas)				
Water and sewer				
Property tax (municipal or provincial)				
Home telephone				
Cell phone (Bell, Rogers, Telus, Eastlink, Freedom)				
Internet, cable or TV				
Home security or alarm company (account and app log-in)				
Yard, snow and home maintenance				

Part L: Cryptocurrency, websites and domain names

L-1 Cryptocurrency

Record only where the recovery (seed) phrase or hardware wallet is kept, never the phrase itself. Whoever holds the phrase controls the coins.

Exchange or wallet	Coins held	User name or email	Password	Where the recovery (seed) phrase or hardware wallet is kept
Coinbase				
Newton				

Exchange or wallet	Coins held	User name or email	Password	Where the recovery (seed) phrase or hardware wallet is kept
Bitbuy				
Shakepay				
Kraken				
Wealthsimple Crypto				
Hardware wallet (Ledger, Trezor)				

L-2 Websites and domain names

Item	Company (registrar or host)	User name or email	Password	Expiry or renewal date and payment method
Domain-name registrar (GoDaddy, Namecheap, Squarespace)				
Website host or builder (WordPress, Wix, Squarespace)				
Blog or content account				

Part M: Identification numbers, combinations and codes

M-1 Identification numbers

Item	Number	Issued / expiry date	Notes
Social Insurance Number (SIN)			
Provincial health card number			
Passport number			
Driver's licence number			
Veterans or military service number			
U.S. Social Security number or ITIN (if applicable)			

M-2 Combinations and codes

Item	Where it is	Combination or code	Notes
Home safe			
Lockbox or key safe			
Home alarm code			
Garage door or gate code			
Storage locker lock			

Part N: Other confidential information

Item	Details