

Where is Everything?

SCHEDULE OF IMPORTANT DOCUMENTS, ADVISORS AND SIMILAR MATTERS

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Prepared for:

DATE OF LAST REVIEW

Date reviewed	Initials	What changed

**Ensure your family knows the location of this document;
consider keeping a copy with your Will.
Store Appendix A (confidential) in a different place.**

How to use this schedule

This schedule answers one question for the people who will one day look after your affairs: where is everything? It records where each document, account and record is kept, and whom to call. Your Executor (the person named in your Will to settle your estate) and your attorney (the person named in your power of attorney to handle your finances if you cannot, who need not be a lawyer) will save time, cost and worry if they can find things quickly.

Record the location, not the secret. This schedule records where things are kept and whom to call. Passwords, card numbers, identification numbers and similar confidential details belong in Appendix A, not here.

Why Appendix A repeats some details. Appendix A lists many of the same institutions and accounts that appear in this schedule. The repetition is deliberate. Appendix A contains very confidential information, so you should store it independently of this schedule and your Binder, in a private location such as your safe deposit box. 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. You may wish to discuss this difficult area with your lawyer before you record your secret access codes.

Be specific. “Second drawer of the grey filing cabinet in the basement office” helps your family; “in the house” does not.

Complete every line that applies. Write “none” or “not applicable” beside the rest, so that your family knows you did not overlook an item. Each item appears in only one place in this schedule; a note points you to that place where a topic touches more than one section.

Use it with your Life and Legacy Binder. The Binder holds copies of your documents in one place. This schedule tells your Executor where the originals are, including items that do not fit in a binder, such as the safe deposit box, the home safe and your electronic devices. The Binder tab letters (A to Z) appear beside each heading below.

Review it every year, ideally at tax time, and record the date and your initials on the cover page. Tell your Executor and your attorney where this schedule is kept.

Words used in this schedule

Term	What it means
Adjusted cost base (cost base)	Generally what you paid for an asset, plus certain costs such as commissions and improvements. It is used to calculate a capital gain or loss for income tax purposes.
Attorney	The person you name in a power of attorney to make your financial decisions. The attorney does not have to be a lawyer.
Beneficial owner	The person who truly owns an asset and enjoys its benefits, whatever name appears on the title or account. It matters for joint accounts and joint property.

Term	What it means
Beneficiary or successor holder designation	A written instruction, kept by an insurance company or plan administrator, that names who receives your plan or policy when you die. A beneficiary receives the money. For a Tax-Free Savings Account (TFSA), a successor holder, who must be your spouse or common-law partner, instead takes over the account itself, and it continues as a TFSA. Some providers use “successor annuitant” for the similar arrangement on an RRSP or RRIF. These designations pass the assets directly, outside your Will. CRA, “Definitions for TFSA,” Canada.ca (successor holder)
Digital assets	Electronic records that you own, license or control, such as email, online banking, social media, photographs in cloud storage and cryptocurrency.
Executor	The person (or trust company) named in your Will to gather your assets, pay your debts and taxes, and distribute what remains. Some provinces use another term, such as estate trustee.
Health care directive	A written statement of your health care wishes, and of the person you name to make health decisions for you if you cannot. In Prince Edward Island, that person is called your proxy. Also called an advance care plan.
Legacy contact	A person you name in advance with a service provider to handle your account after you die or stop using it. Apple and Facebook use the term “Legacy Contact”; Google uses “Inactive Account Manager.”
Password manager	A program or app that stores your passwords behind a single master password. If the master password is lost, the stored passwords usually cannot be recovered.
Personal directive	A written document that names the person (your agent) who makes your personal decisions if you cannot, such as where you live, who you live with and which activities you take part in. In Prince Edward Island, it does not cover your finances or your health care, which have their own documents, and it ends when you die. Community Legal Information (PEI), Personal Directives in Prince Edward Island (Sept. 2026)
Power of attorney	The legal document that names your attorney to make your financial decisions. An enduring power of attorney stays in force if you lose the capacity (the ability to make a legally valid decision) to manage your finances; a non-enduring one ends at that point. It ends when you die. Ask your lawyer whether yours is enduring and when it starts. Community Legal Information (PEI), Powers of Attorney in Prince Edward Island (Sept. 2026)
Registered plans	Savings and income plans registered with the Canada Revenue Agency (CRA): Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF), Tax-Free Savings Account (TFSA), First Home Savings Account (FHSA), Registered Education Savings Plan (RESP) and Registered Disability Savings Plan (RDSP). A locked-in retirement account (LIRA) or life income fund (LIF) holds former employer pension money that must stay invested for retirement income.
Seed (recovery) phrase	A list of words that unlocks a cryptocurrency wallet. Whoever holds the phrase controls the coins, so record only where it is kept.
Two-factor (two-step) authentication	An extra sign-in step, usually a code sent to your phone or produced by an app, required in addition to your password.

1. Start here: this schedule, the Binder and Appendix A

Your family will look for these first. The Will, power of attorney, directives and funeral wishes are recorded in Section 12. The Will is often not read until after the funeral, so keep your funeral wishes where your family can reach them quickly.

Appendix A. To keep your confidential information private, write its location here only if it is your safe deposit box. Otherwise, write the name of the person or persons who know where it is kept.

Item	Where it is kept	Who knows this?
This schedule, Where is Everything?		
Life and Legacy Binder		
Appendix A: Confidential Access Information (store separately)		

2. Personal information

Item	Details
Name	
Date of birth	
Spouse's or partner's name	
Address	
City, province, postal code	
Home phone	
Cell phone	
Email address	

Your business name and address are recorded in Section 8.

Emergency contacts (people to notify first)

Name	Relationship	Phone / email

3. Advisors and key contacts

Binder Tab A

This is the one place for the names and telephone numbers of your advisors, doctors and other key contacts. Other sections point back here.

Role	Name and firm	Phone / email
People named in your documents		
Executor		
Alternate Executor		
Attorney (power of attorney for finances)		
Alternate attorney		
Health care proxy (named in your health care directive)		
Agent named in your personal directive, and any alternate agent		
Professional advisors		
Lawyer who prepared your Will		
Accountant or tax preparer		
Financial planner		
Investment advisor or stockbroker		
Insurance agent (life, home, auto)		
Banker		
Pension plan administrator		
Health care		
Family doctor		
Pharmacy		
Medical specialists (write the specialty in the first column, for example cardiologist)		

Role	Name and firm	Phone / email
Other contacts		
Funeral home		
Clergy or spiritual adviser		
Computer or technology helper		

4. Banking data

Binder Tab I

Your banker's name is in Section 3. Joint accounts are recorded in Section 9.

Bank or credit union	Branch and branch phone	Accounts held (chequing, savings, joint)

Item	Where it is kept / details
Chequebooks, savings and other books	
Cancelled cheques and paper statements	
Pre-authorized deposits and payments: where the list is kept	
Bank power of attorney forms on file: which institutions (some cover only that bank's own tasks)	
Safe deposit box: institution, branch and box number	
Safe deposit box: where the key is kept	
Who is authorized to open the safe deposit box	

5. Credit and debit cards

Binder Tab R

Card numbers, expiry dates and telephone numbers are recorded in Appendix A, Part A. Record here only where the statements and agreements are kept.

Card	Issuer (bank or company)	Where statements and agreements are kept
Visa		
Mastercard		
American Express		
Store or gas card		
Debit card(s)		

6. Tax data

Binder Tabs O, S, T

Your accountant or tax preparer is listed in Section 3. Trust tax (T3) filings are recorded in Section 9. Log-in details for CRA My Account and other online tax accounts are recorded in Appendix A, Part D.

How long to keep tax records. Keep tax returns and the records that support them for at least six years from the end of the last tax year to which they relate, and keep electronic records in a readable electronic format for the same period.

Item	Where it is kept / details
Tax software used, and where the return files are stored	
Copies of filed tax returns	
Notices of assessment (the CRA's summary of each assessed return)	
Tax slips and receipts that support deductions and credits (for example T4, T5, donation, medical and RRSP receipts)	
Cost records for investments, cryptocurrency and business shares: including any copy of Form T664, Election to Report a Capital Gain on Property Owned at the End of February 22, 1994. Real estate cost records are in Section 7.	
Foreign property reporting: any Form T1135 filed. The foreign accounts themselves are in Section 10.	
Business tax records (GST/HST, payroll, corporate returns) and CRA business number	

7. Real estate

Binder Tab M

Mortgages are recorded in Section 16.

Property address and type	Owned by (you, jointly, company)	Purchase date and cost	Where the deed, title papers and purchase records are kept

Item	Where it is kept / details
Property tax bills and assessment notices	
Records of improvements, and of value when received as a gift or inheritance	
Farm or fishing use: areas used and dates, if any of your real estate was used by your family in its own farm or fishing business	
Rental property: leases and tenant contacts	

8. Business interests

Binder Tab O

Business name and address	Your share (percent or amount invested)	Partner(s) or co-owner(s)	Where the records are kept	Contact (lawyer, accountant)

Item	Where it is kept / details
Shareholder, partnership or buy-sell agreement	
Corporate minute book and share certificates	
Succession or exit plan	
Business bank accounts and business insurance (including key-person insurance)	

9. Trusts and joint arrangements

Binder Tab S

Where an account or property is in joint names, write down whether you are still the beneficial owner of 100% or whether all named owners share ownership equally, and how you wish it to pass at your death: directly to the joint owner or under your Will. Some accounts and properties held jointly with a child or another person may be treated as a trust for tax purposes, with filing duties of their own. The rules change, so confirm the current CRA requirements with your tax advisor.

Item	Where it is kept / details
Trust documents you set up (family trust or other trust)	
Trusts in which you are a trustee or beneficiary (for example, one created by a parent's Will)	
Joint bank accounts, investment accounts and other joint property: with whom, whether you are still the 100% beneficial owner, how each is to pass at your death, and where your written note is kept	
Trust tax (T3) filings: location and who prepared them	
Lawyer or accountant who prepared the trusts (if different from those in Section 3)	

10. Investments and registered plans

Binder Tabs H, K, L

Your investment advisor and financial planner are listed in Section 3.

Account or plan	Firm or institution	Where statements and documents are kept
Non-registered (taxable) investment account		
RRSP		
RRIF		
TFSA		

Account or plan	Firm or institution	Where statements and documents are kept
FHSA		
RESP		
RDSP		
Locked-in plan (LIRA or LIF)		
GICs and term deposits		
Mutual funds held directly with a fund company		
Stock, bond or savings certificates		
Annuity		
Employee shares or stock options		
Foreign or U.S. account		
Cryptocurrency exchange account		

Item	Where it is kept / details
List of investments (attach it), or where the investment records and certificates are kept	
Beneficiary and successor holder designations on RRSP, RRIF, TFSA, FHSA, pensions and life insurance: where kept, and who is named	
Hardware cryptocurrency wallet: where it is kept	
Cryptocurrency recovery (seed) phrase: where it is kept (write the location only, never the phrase)	

Confirm that every beneficiary or successor holder designation is current. A former spouse, or a person who has died, is a common problem.

11. Pensions and government benefits

Binder Tabs J, U

Item	Where the statements and letters are kept
Employer pension plan: name of plan (the administrator is listed in Section 3)	
Second or former employer pension: plan name and administrator	
Foreign pension (for example, U.S. Social Security)	
Canada Pension Plan (CPP)	
Old Age Security (OAS)	
Guaranteed Income Supplement (GIS)	
Veterans benefits	
Provincial or territorial seniors' benefits	
Disability or long-term disability benefits	
Annuity income	

12. Will and personal documents

Binder Tabs B–G, W

Your power of attorney and personal directive end when you die; only your Will gives your Executor authority to settle your estate. In Prince Edward Island, digital signatures are not valid on a power of attorney or a personal directive, so the signed paper original matters. Record exactly where each original is kept. Powers of Attorney and Personal Directives Act (PEI), in force November 1, 2025, as summarized in Community Legal Information (PEI), Powers of Attorney in Prince Edward Island (Sept. 2026); Community Legal Information (PEI), Personal Directives in Prince Edward Island (Sept. 2026)

Item	Where it is kept / details
Legal documents	
Original Will	
Date of Will	
Copies of the Will are located at	
Earlier wills and codicils (amendments to a Will)	

Item	Where it is kept / details
Power of attorney (finances): location of the original and of any notarized copy, and who has copies	
Power of attorney starts	☐ When signed ☐ On a set date or event ☐ Not sure
Power of attorney is enduring (stays in force if you lose capacity)	☐ Yes ☐ No ☐ Not sure
Health care directive or advance care plan: location, and who has copies	
Personal directive (names your agent for personal decisions): location, and who has copies	
Letter of wishes and list of personal property gifts: location, and who has copies	
Funeral and final wishes	
Funeral plan and wishes: location	
Is the funeral prepaid?	☐ Yes ☐ No
Funeral contract and receipts: location (the funeral home is listed in Section 3)	
Cemetery plot: location and deed	
Organ and tissue donation: registration details	
Identity and family documents	
Birth certificate	
Marriage certificate	
Separation agreement, divorce papers or marriage contract	
Adoption or change-of-name papers	
Citizenship or immigration papers	
Passport	
Social Insurance Number (SIN) card	
Health card	
Driver's licence	

Item	Where it is kept / details
Military discharge papers and service records	
Diplomas and professional designations	

Record only where the cards and papers are kept. The numbers belong in Appendix A, Part M.

13. Medical data

Your family doctor, medical specialists and pharmacy are listed in Section 3.

Item	Where it is kept / details
List of current medications, allergies and conditions (keep it where family or paramedics can find it)	
Extended health, drug or dental plan (employer, retiree or association): company, policy number and where kept	
Major medical and travel medical insurance: company, type, policy number and where kept	
Accident, health and disability insurance: company, type, policy number and where kept	
Long-term care insurance: company, policy number and where kept	
Online patient portals in use (log-in details are in Appendix A, Part D)	

14. Insurance

Binder Tabs P, Q

Your insurance agent is listed in Section 3.

Individual life insurance policies

Company	Type (term, permanent)	Policy number	Where the policy is kept

Group life insurance (employer, pension or association plans)

Company or plan	Type	Policy or certificate number	Where the papers are kept

Other insurance

Type of insurance	Company and policy number	Where the policy is kept
Auto		
Home or tenant		
Cottage or second property		
Creditor insurance: mortgage, loan or credit card insurance that pays your debt on death or disability		
Umbrella (extra liability)		
Boat, RV or other vehicle		

15. Employment, organizations and memberships

Binder Tab J

Item	Where it is kept / details
Employer or former employer	
Immediate supervisor: name and title (if you are still working)	
Benefits due from business, professional, union or fraternal organizations: contact and where the papers are kept	
Memberships with death benefits or cancellation duties (clubs, associations)	
Volunteer roles that hold accounts, keys or records: organization and contact	

16. Liabilities and debts owed to you

Binder Tab R

Insurance that pays your loans if you die or become disabled (creditor insurance) is recorded in Section 14.

Debts you owe (mortgages, loans, lines of credit)

Lender	Type of debt	Approximate amount	Contact	Where the documents are kept

Guarantees you have given

Borrower	Lender	Contact	Where the documents are kept

Debts owed to you (loans you have made to others)

Borrower	Amount	Contact	Where the written agreement is kept

Item	Where it is kept / details
Other details	

17. Digital assets and devices

Binder Tab X

Many digital assets leave no paper trail, so your Executor may not know they exist. Appendix A lists your accounts (email, password manager, two-factor authentication, cloud storage, photographs, websites and social media), your devices and their sign-in details, and where recovery information is kept. Where Appendix A is kept, or who knows, is recorded in Section 1. Some providers' terms of service prohibit sharing passwords, so ask your lawyer whether your Will and power of attorney give your Executor and attorney authority over your digital assets.

Devices and storage

Device or storage	Where it is kept	Where backups are kept
Desktop computer		
Laptop		
Tablet		
Smartphone		
External hard drive or backup drive		
USB or flash drives		
Home network router and Wi-Fi		
Smart-home devices (cameras, thermostats, speakers)		

Sign-in details for these devices are in Appendix A, Part F. The home alarm system is recorded in Section 18, and the hardware cryptocurrency wallet in Section 10.

Legal authority over digital assets

Item	Where it is kept / details
Does your Will give your Executor authority over digital assets?	☐ Yes ☐ No ☐ Not sure
Does your personal directive cover your social media accounts?	☐ Yes ☐ No ☐ Not sure
Date you discussed digital assets with your lawyer	

Legacy tools (see “Words used in this schedule”)

Legacy tool	Set up?	Person named / notes
Apple: Legacy Contact	☐ Yes ☐ No	
Google: Inactive Account Manager	☐ Yes ☐ No	
Facebook or Instagram (Meta): Legacy Contact	☐ Yes ☐ No	
	☐ Yes ☐ No	

18. Household, keys and valuables

Binder Tab N

Item	Where it is kept / details
Home safe or lockbox: location (the combination is in Appendix A, Part M)	
Where the key to the home safe or lockbox is kept	
Spare keys (house, cottage, vehicles): where kept	
Vehicles (car, truck, motorcycle, boat, RV, trailer): ownership papers and registration (insurance is in Section 14)	
Storage locker: company, unit number and where the key is kept	
Jewellery, art, coins, collectibles and other valuables: where kept, and where the appraisals are	
Firearms and firearms licence: location of the firearms, ammunition and licence	
Household inventory or photo record for insurance	
Items you have lent to others or borrowed	
Pets: names, veterinarian, and the person who will care for them	
Home security or alarm system: company, and who is authorized to deal with it (codes are in Appendix A, Part M)	

19. Regular bills, automatic payments and subscriptions

Binder Tab V

Your Executor needs to know what to cancel, redirect or keep paying. Log-in details for online accounts are in Appendix A.

Bill or subscription	Provider	How paid (from which account or card)
Electricity		
Heating fuel (oil, propane or gas)		
Water and sewer		
Property tax		
Home telephone		
Cell phone		
Internet, cable or satellite TV		
Home and auto insurance premiums		
Charitable donations and pledges		
Club, association and professional dues		
Newspapers, magazines and streaming services		

20. Anything else your Executor or attorney should know

[illegible]