

Life and Legacy Binder Table of Contents

Prepared for: _____ Date of Last Update: _____

Where this binder is kept, and who knows: _____

How to use this index: Tick a section when its documents are in the binder. In the third column, write where each original is kept and who has copies, and date every change. Keep the binder in a fireproof place, and tell your Executor and attorney where it is. Keep your Will and funeral wishes where your family can reach them quickly; the Will is often not read until after the funeral.

Tab	Item	Where the original is kept / who has copies / notes	Updated	Done
Read First – keep this where your family can reach it at once				
A	Key contacts – Executor and alternate; attorney and agent (and alternates); lawyer; tax advisor; financial planner; insurance agent; banker; funeral home; pension administrator	Attach a list with names and telephone numbers		☐
Legal Documents and Wishes				
B	Will (copy)	Original kept at: Lawyer: Date signed:		☐
C	Power of Attorney (copy)	Original kept at: Attorney / alternate: Date signed:		☐
D	Health Care Directive / Advance Care Plan (note who has been given copies)	Copies given to: Date signed:		☐
E	Personal Directive (names your agent for personal decisions; note who has been given copies)	Agent / alternate: Copies given to: Date signed:		☐
F	Letter of Wishes and list of personal property gifts	Kept with:		☐
G	Funeral plan and wishes Is the funeral prepaid? No ☐ Yes ☐	Funeral home: Cemetery plot / organ donation wishes:		☐
Money and Property				
H	Beneficiary and joint-owner designations⁵ – RRSP, RRIF, TFSA, FHSA, pensions and life insurance	Plan or policy, and the person named: 1. 2. 3.		☐
I	Bank account listing¹ (or copies of statements ² to show details)			☐
J	Employer pension plan or savings account documentation (include any foreign pensions)			☐
K	Investment account listing¹ (or copies of statements ²) – e.g., non-registered, TFSA, RRSP, RRIF, FHSA; note original costs ³			☐
L	Cryptocurrency account details – exchange, wallet and where the keys are kept; original costs ³			☐
M	Real estate details¹ (property tax statements ² ; location of deeds; purchase dates; original cost or fair value when a gift or inheritance was received; later improvement costs ³)			☐
N	Vehicles, safe deposit box and other valuables – ownership papers; storage lockers	Box at: Key kept at:		☐
O	Business interests and succession planning documents³			☐
P	Life insurance policies or details ²			☐
Q	Other insurance policy details – household, tenant, group health, disability, critical illness, auto, etc.			☐

Tab	Item	Where the original is kept / who has copies / notes	Updated	Done
R	Mortgage, loan and credit card documents ² – also loans that you have made to others and guarantees that you have given			☐
S	Trusts and joint arrangements – trust documents; accounts and properties held jointly with a child or another person; any trust tax (T3) filings ⁶			☐
Taxes, Benefits and Bills				
T	Tax returns and notices of assessment – keep at least six years	Tax preparer: CRA My Account set up?		☐
U	Government benefits and pensions – CPP, OAS, GIS, veterans and foreign pensions; where your SIN card, health card and passport are kept (record the location, not the numbers)			☐
V	Regular bills, automatic payments and subscriptions – so that they can be cancelled or redirected (utilities, telephone, Internet, insurance, donations)			☐
Records and Digital Access				
W	Copies of other important documents – e.g., birth and marriage certificates, military records, marriage and separation agreements			☐
X	Email, social media, website and online banking accounts, and devices – with instructions on where to find your login information (not the passwords themselves) ⁴	Password manager or login information kept at:		☐
Other				
Y	Other: _____			☐
Z	Other: _____			☐

Notes

¹ Where bank and investment accounts, real estate titles and other assets are in joint name, include a note as to whether the balance is still considered 100% beneficially owned by you (the “beneficial owner” is the person who truly owns the asset and its benefits, whatever the title says), or is owned equally by all named owners. Also indicate how you wish joint assets to be distributed on your death – directly to the joint owner(s) or in accordance with your Last Will and Testament.

² Copies of statements and documents for this purpose are useful to obtain account ownership, number and other details, and do not necessarily need to be the most recent, although you should review them regularly to add new accounts or remove accounts that no longer exist.

³ Costs of assets are required for income tax calculations. Include the cost of investments, cryptocurrency, business shares and real estate, the fair value at the date a gift or inheritance was received, the cost of later improvements, and, if applicable, a copy of the voluntary Election to Report a Capital Gain on Property Owned at the End of February 22, 1994 (Form T664).^{ITA110.6(19)} If any real estate was used by your family for operating their own farm or fishing business, indicate the areas used and the dates of such use for tax considerations.^{ITA110.6}

⁴ Passwords should be stored only in a secure place, such as a password manager, and not in this binder if the binder is generally accessible. Record where your login information is kept and how your Executor may obtain access. Ask your lawyer whether your Will should include wording that allows your Executor to deal with your digital assets and loyalty club points.

⁵ Designations on registered plans (RRSP, RRIF, TFSA, FHSA), pensions and life insurance pass the money to the person named, outside your Will. Confirm that each one is current; a former spouse, or a person who has died, is a common problem.

⁶ 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 its own. The rules change, so confirm the current CRA requirements with your tax advisor.

Annual Review (suggested at tax time)

Date reviewed	Initials	What changed