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| **Name(S)** | | |
| **Disclaimer:**   1. **The following is intended as a general guide through many complex health-related situations regarding preparedness as we grow older.** 2. **The information was compiled from a variety of sources and is offered for information only.** 3. **Please refer to specific government or company documents for more elaborate details or consult with your lawyer.** | | |
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| Advance Care Planning <https://myhealth.alberta.ca/HealthTopics/Advance-Care-Planning> | | |
| 1 | Personal Directive | **Comments/Status** |
|  | 1. A Personal Directive is a legal document under the Personal Directives Act that allows you to name a person (s) you trust to make decisions on your behalf when you no longer have the mental capacity to make your own decisions. 2. The Personal Directive will be in effect when your medical doctor or two other medical practitioners determines your mental incapacity. 3. The areas of authority that your agent will have regarding personal matters of a non-financial nature, may include health care, whom you may live with, participation in social, educational and employment activities, legal matters or other areas that you may want. 4. A key component of the Personal Directive is your direction regarding artificial life-sustaining procedures from an illness, disease of injury. 5. This document should be included with your Green Sleeve documents, a copy should also be given to your agent(s) and family doctor. 6. This document is available on line at: (<https://www.alberta.ca/personal-directive.aspx> ) 7. This legal document ends on the death of the represented senior. 8. This document is typically included in your Will preparation and signed at the same time as the Enduring Power of Attorney. |  |
| 2 | Goals of Care Designation (Green Sleeve) | |
|  | 1. Goals of Care Designation documentation is the classification of your health condition. It is determined based on an assessment by your doctor and does require your doctor’s signature. 2. There are 3 designations or “CODES”, R, M and C with sub-designations in each one:   **R** defines medical care and intervention including resuscitation if required flowed by intensive care unit admission.  **M** medical care and intervention excluding resuscitation  **C** is medical care and intervention focused on comfort.   1. This document should be left on the top of your refrigerator for ease of access during any medical emergencies. 2. This document should also be taken with you during holidays or extended periods of time away from home. 3. For more information go to [www.conversationsmatter.ca](http://www.conversationsmatter.ca) and search “Green Sleeve. Also: <https://www.albertahealthservices.ca/assets/info/acp/if-acp-what-do-I-do-with-my-gs.pdf> |  |
| 3 | Power of Attorney | |
|  | • This document allows seniors to give power to someone else to act on their behalf. • Usually related to financial matters i.e. paying their bills. • In effect only while the senior is alive and able to make their own decisions. • It is best if this document is prepared by a lawyer.   1. **Power of Attorney** is a legal document that can give your defined attorney authority over all or some of your finances and property. 2. It allows your attorney to manage your finances and property on your behalf only while you are mentally capable of managing your own affairs. It ends if you become mentally incapable of managing your own affairs. 3. A power of attorney can be “specific” or “limited”, which can give authority to your attorney for a limited task (e.g., sell a house) or give them authority for a specific period of time. 4. The power of attorney can start as soon as you sign it, or it can start on a specific date that you write in the document. |  |
| 4 | Enduring Power of Attorney | |
|  | An enduring power of attorney is a legal document you can use to appoint someone to make financial and legal decisions on your behalf. A power of attorney is “enduring” if it states its power continues after mental incapacity or it can be written to only take effect when mental capacity is lost. If you prepare this document, there is no need for your family to apply to be your trustee in the event you lose capacity   1. An **Enduring or Continuing Power of Attorney** is a legal document that lets your Attorney continue acting for you if you become mentally incapable of managing your finances and property. 2. An Enduring Power of Attorney can take effect as soon as you sign it. 3. In most cases, it is possible to have the Power of Attorney come into effect only when you become mentally incapable. 4. A copy of this document should be given to your defined attorney (s). |  |
| 5 | Will | |
|  | 1. A Will is a legal document that allows you to redirect how you property and finances will be distributed after your death, name your personal representative who will represent your estate after your death and carry out the wishes you have stated in your will, and name a guardian for any children who are minors at the time of your death. 2. A properly prepared Will allows you to direct where your property will go after your death. 3. A critical item within a Will is to establish an executor that you have trust with. If more than one executor is defined, it is important to establish if they are “And” or “Or”. Having “And” requires all defined executors to act on behalf of the estate together. If it is “Or”, then anyone of the executors can act on the Will requirements. 4. If there are any heirlooms, properties, assets that you want to give to specific family members or friends, recommend generating a list of items, the full name of designated family member or friend and add to your Will documents. 5. Any compensation for the executor(s) should also be defined. Typically, for family members that are the executor(s), there is usually no compensation. For non-family executors often some compensation for their time is included. 6. Financial advisors can be executors as well. A fee for services always applies in such instances. 7. A Will can help relieve stress from your family and loved ones during a time of grief, and can ensure your last wishes are followed. 8. If you die without a Will, the [*Wills and Succession Act*](http://www.qp.alberta.ca/1266.cfm?page=W12P2.cfm&leg_type=Acts&isbncln=9780779757855) sets out how and to whom property is transferred when a person dies. Information about this act is available by visiting alberta.ca/wills-in-alberta.aspx. 9. After death, the Will may have to be probated. A court application is made to prove a Will so the executor can carry out their duties. Most bank institutions will not release funds unless the Will has been probated. 10. It is very important that you let trusted family members know where you keep your signed copy of your Will. Recommended that it be stored in a safety deposit box. 11. A copy of your Will should be given to your executor(s). |  |
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| Check List of Health Care Providers **General Information**   * 1. **The following information is intended to a check list to ensure all your record information is in order.**   2. **During your review, it is imperative that you consider the consequences of each of the following listed items if:**      1. **If single, you die**      2. **If married, if you or your spouse dies or if both of you die at the same time**      3. **Or one or both are you are physically or mentally incapacitated**   3. **At death, many of the listed contacts will most likely require copy of a Death Certificate, in some cases, copy of your Will, copy of your Enduring Power of Attorney. Funeral homes normally provide multiple copies of Death Certificates as part of their services. Ten or more is a normal required number.**   4. **Review this document regularly and whenever major life-cycle changes occur.** | | |
| 6 | Health Care Doctor(s) | **Comments/Status** |
|  | 1. Record family doctor names(s), address and phone number 2. Record name of Chiropractor (s), address and phone number (if applicable) 3. Record name of other doctors, addresses, names and phone number that you many use (if applicable). |  |
| 7 | Health Care Dentist(s) | |
|  | 1. Record family dentist name(s), address and phone number 2. Record other dental specialist names, addresses, phone number that you may use (if applicable) |  |
| 8 | Health Care Pharmacist | |
|  | 1. Record name of your Pharmacist, address and phone number. |  |
| 9 | Health Care Optometrist | |
|  | 1. Record family optometrist names, address and phone number |  |
| 10 | Health Care Insurance Provider | |
|  | 1. Record the name of your Health Care Insurance Provider 2. Indicate insurance plan type |  |
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| Check List of Financial Obligations | | |
| 11 | Life Insurance Policy | |
|  | 1. **Talk to your insurance agent(s)** regarding listed scenarios. 2. Record name of your insurance provider, contact name and contact number. 3. Review the policy names that are on your insurance policies. 4. Review your insurance policies details and make sure the terms are clearly understood in term of payout amounts and process to claim. 5. Review and adjust listed beneficiaries of all insurance policies to help minimize tax implications at time of benefit. The Will and Insurance policy beneficiaries should match. |  |
| 12 | Pension Policy | |
|  | 1. **Talk to your Pension agent(s)** to understand how your pension might be affected in different scenarios. Be sure to understand what portion of your pension would be available to your spouse should you predecease him/her. 2. Record name of your pension provider, contact name and contact number. 3. Benefits do vary from company to company so it is also imperative that policy details are clearly understood in terms of payment and process to claim. 4. Review and adjust beneficiaries within a pension to help minimize tax implications at time of benefit. The Will and pension policy beneficiaries should match. |  |
| 13 | Income Tax | |
|  | 1. **Talk to your income tax accountant or advisor** 2. Record name of accountant(s) and contact number 3. Recommend recording where active receipts are located 4. Recommend recording where historical income tax files are retained. 5. Recommend that you generate a list of all your and your spouse’s T-Forms that you receive to allow easy comparison from year to year to ensure all applicable T-forms are received and available for your accountant. 6. Recommend that if you change residences within the tax year that all applicable tax forms have the most recent and correct address on each piece of information**.** |  |
| 14 | Bank Accounts | |
|  | 1. **Talk to your Banker(s)** regarding the above listed scenarios. 2. Record Name of bank, contact name and phone number 3. Determine implications if you have separate bank accounts. 4. If you have a mortgage, review the implications of who’s on title. 5. Consider joint accounts so either of you can access your funds if necessary. If both of you die at the same time, then the access to the bank account defaults to the executor. 6. Consider having joint **Credit Card** accounts. 7. If you have a **Safety Deposit Box**, it is recommended that you have joint access. What is it’s number, where is it located, and where have you put the key? 8. If you have set up any bank accounts for your family members or special friends, indicate what, the withdrawal terms and where the accounts are held. |  |
| 15 | Investment Accounts | |
|  | * 1. **Talk to your Investment agent(s)** regarding the listed scenarios.   2. Record name on agent(s), and contact number(s)   3. Many accounts have such as RRSPs have tax implications which may necessitate the administration of the various accounts be managed thru the Will process.   4. Review and adjust listed beneficiaries of all investment accounts to help minimize tax implications at time of benefit. **The implications of taxation are significantly different for cash, investments and assets.**   5. If you have set up any investment accounts for your family members or special friends, indicate what, the withdrawal terms and where the accounts are held. |  |
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| 16 | Heirlooms | |
|  | 1. If there are any heirlooms, properties, assets that you want to give to specific family members or friends, recommend generating a list of items, the full name of designated family member or friend and add it to this document and/or include in your Will documents. |  |
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| 17 | Utilities | |
|  | 1. Contact all utilities to ensure both names are on their records. 2. Record Account numbers.    1. Power:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    2. Gas: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    3. Television\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    4. internet: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    5. Telephone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    6. Cell Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    7. Security Company\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_    8. Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 3. For each service, record name of company, contact date, contact number. 4. Changing names after the death on some utility contracts can be very cumbersome with some utility companies. |  |
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|  | Property | |
| 18 | Household and Vehicle Insurance | |
|  | 1. **Talk to your Vehicle and House Insurance agent**(s) regarding the listed scenarios. 2. Record name of insurance company and contact number 3. Recommend that all polices have both names listed. |  |
| 19 | Vehicle Registration |  |
|  | 1. All vehicles should be registered in both names. 2. Record location where vehicle registration is done and contact number. 3. Record where registration form is kept. 4. Record location of keys. |  |
| 20 | Property Tax |  |
|  | 1. Review your property tax bill to confirm listed names. 2. Recommend that both names are on record. |  |
| 21 | Rental Properties |  |
|  | * 1. If rental properties are in your portfolio, recommendation that the properties should be listed in both names. |  |
| 22 | Land Titles |  |
|  | Confirm the names that are on title on the Certificate of Title Document.  It is a good idea to have both husband and wife listed on a land title to eliminate the need of probate.  For couples, if both names are on the Land Titles record, after the death of a spouse, you will be required to visit the office, provide an original Death Certificate and complete necessary paperwork.  Many institutes such as banks and some utility companies will not charge their records until the Land Title record is changed. |  |
| 23 | Warranty Items |  |
|  | Record major items that have extended warranty including place of purchase, contact information, date of purchase, warranty terms including warranty period. Typically items could include: vehicle(s), appliances, furnace, water tank, roofing, and computer, etc. |  |
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|  | Services | |
| 24 | Memberships | |
|  | * 1. Any professional organization, service that gives you points or sport clubs that you are member of should be reviewed to determine the cancellation terms and possible refund should one or both of you die.   2. This could include Airmiles, Aeroplan, Drug Stores, grocery stores, specialty shops etc.   3. Record name of facility and contact number. |  |
| 25 | Subscriptions |  |
|  | * 1. Records any subscriptions you and/or your spouse have including company, expiry dates, how subscription is paid and where record(s) are maintained. |  |
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| 26 | Home-Care Options | |
|  | 1. The following information relates to the situation where one or both of you are physically or mentally incapacitated. This could be because of a debilitating diseases such as MS, dementia etc. 2. **Contact Home Care Services** first for more details and options. 3. In Alberta, there are typically two major options to consider:    1. Private Home Care    2. Government Assisted Home Care 4. Private Home Care is funded with government assistance and gives the most control over day to day operations. The cost for this various and can be in the range of $4-8,000 per month. 5. Government Assisted Home Care is typically categorized in two options: 6. Home Care 7. Facility Care 8. Home Care: 9. A Home Care agent would come to your house to assist with the daily living requirements. 10. There is an established amount of time that is approved for each situation. You can provide additional funding for additional services. 11. This option can be self-directed or government directed with the self-directed option costing more money but does give you more control of the services provided. 12. Depending on your situation and condition, you many need to move to a government Care Facility. 13. Facility Care: 14. If the Home care agent accesses your situation and determines that you would best be looked after in a facility care complex, there are many options to consider but essentially     1. Home of Choice     2. First Available. 15. Home of Choice:     1. This allows you to look at the various facilities available considering proximity to your home, age of facility, proximity to transit etc.     2. You are required to make three choices and would be offered whatever one becomes available.     3. This option could take 0-3 years depending on availability. 16. First Available:     1. This option has a much shorter placement due to the broader available facilities. 17. Driver’s License ID: If you are incapacitated to a point where you can no longer drive a vehicle, you should get a government issued Photo ID. This is available at any registration depot. |  |
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| 26 | Passwords | |
|  | * 1. Most household have a multitude of passwords for bank accounts, investment accounts, utility companies, computers, iPad, IPhone etc.   2. It is highly recommend that a list of accounts and passwords be tabulated and maintained in a secure place with a copy stored with one of your relatives or close friends.   3. This list will have to be updated with changing password. |  |
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| 27 | Record Keeping | |
|  | 1. For ease of finding records when necessary, it is recommended that you make a sample copy of all your key records including Personal Directive, Insurance Policies, Utility Bills, etc. and put the records in a tabulated binder. 2. **Recommend defining on each item listed where the individual records are located. Obviously, this will have to be updated from time to time if changed.** |  |
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| 28 | Funeral Plans | |
|  | 1. Funeral intentions for you and/or your spouse should be consider as part of this review. 2. If you have a funeral company that you are familiar with or intent to use, recommend that you contact them for more details and options. 3. In the meantime, this are some considerations:    1. Burial vs cremation    2. Private or public funeral service or none.    3. Service at funeral home or designated church.    4. Open or closed casket.    5. Special music during service    6. Marker design    7. Interment location.    8. **See document “Are you Ready Funeral Plan”** 4. The cost of a funeral can be horrendous. Cremation is approximately $3,000. Depending on options, a service at a funeral home can be over $5,000. A casket various from $2-15,000.00, a gravesite marker vary but $2-5,000 is common. 5. If cremated in Alberta, it is mandatory to have a casket. 6. Prepayment is an option to consider for many funeral homes. This would reduce the potential for rising costs and lessen the costs to your estate BUT does restrict you to the designated funeral home you choose. 7. Most funeral homes do offer the service of cancelation of many of your records including driver’s license, social insurance number etc. 8. If cremated and ashes must be transported via air, a death certificate must be available for security. 9. Your intentions should be made to your next of kin, Enduring Power of Attorney or trusted family member. 10. Often the funeral arrangements are completed before the detail of the Will are reviewed. Most wills include funeral intentions. |  |
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|  | Post Funeral Check List Executor needs list of bank accounts, credit cards, investments, insurance (car, home, vehicle and life insurers) and organizations and people to be notified. | |
| 29 | Death Certificates **Funeral homes normally provide multiple copies of Death Certificates as part of their services. Ten or more is a normal required number.**   1. You will need multiple copies of the Death Certificate 2. The Funeral Home will provide copies. 3. Additional copies can be obtained from any private registry agent. 4. Most banks, insurance companies and pension plans will require copies of the Death Certificate. |  |
| 30 | Will |  |
|  | 1. The original Will should be located and turned over to the lawyer that you intend to use to manage the affairs of the deceased. 2. The Will must not be shared with other parties including the defined beneficiaries. The lawyer will schedule a time for this to be done. |  |
| 31 | Newspaper Notice  1. Notice in newspapers to creditors is not mandatory but does protect the executor from claims after the 30 days’ notice period if applicable. |  |
| 32 | Insurance Policies |  |
|  | Life Insurance  1. Confirm that all applicate Life Insurance Policies have been found and define the beneficiary requests. 2. Some Insurance Policies are “Accident Insurance” policies that are only paid out of the deceased died because of some external force such as car accidents, plane accidents, explosions. Natural or medical causes of death are not applicable. 3. If the deceased name is on the Life Insurance Policy as a benefactor, this will have to be changes with the Insurance Policy Company. |  |
|  | Disability Insurance  1. If the deceased had Disability Insurance, they should be notified. If the deceased had applied for Disability Insurance before date of death but not collected, continue to correspond with any information they require to close the account. |  |
|  | House Insurance  1. House insurance should be changed to reflect the current policy holder’s name. |  |
|  | Property Insurance  1. If different than the House insurance, the same should be done. |  |
|  | Vehicle Insurance  1. Vehicle Insurance must be changed within 14 days. 2. Contact private registry agent. |  |
| 33 | Pensions  1. Company Pensions where employment occurred should be notified. 2. Confirm if other Pensions are held in or outside Canada. |  |
| 34 | Government Affairs Federal: Notify Service Canada (Income Security Programs (1-800-277-9914)  Provincial: Notify Alberta Seniors (1-877-644-9992) |  |
|  | Canada Pension and Old Age Security  1. Notify Canada Pension and Old Age Security (1-800-277-9914)    1. The estate is to keep OAS and CPP pensions for the month that the death occurred. |  |
|  | Government Death Benefit  1. Apply for Lump Sum Death Benefit    1. If the deceased contributed to the Canadian Pension Plan for at least 3 years, a lump sum death benefit may be available to the estate.    2. The application form is to be completed, then mailed or taken down to one of the Human Resources Canada locations within 60 days. |  |
|  | Workers Compensation Board (WCB)  1. If the death was job-related, there may be an allowance available from WCB. |  |
|  | Survivors Benefit  1. Apply for Survivors Benefit (Widows or Orphans)    1. Form to be completed and sent to Human Resources Canada |  |
|  | Employment Insurance  1. Employment Insurance must be notified if deceased was in receipt of EI Benefits. |  |
|  | Social Insurance Number (SIN)  1. SIN # must be cancelled by calling (1-800-567-6868) |  |
|  | Passport  1. Active passport is to be returned to any Passport Office (1-800-567-6868) |  |
|  | G.S.T.  1. Any GST cheque issued after death must be return to Revenue Canada   (1-800-959-1953) |  |
|  | Veterans Affairs  1. If the deceased was a War Veteran, a benefit may be available,   (1-800-268-0248) |  |
|  | Income Tax Return  1. Revenue Canada Agency (1-800-959-8281)    1. A final tax return must be filed on behalf of the deceased person    2. If the death occurred between January 1 and October 31, the deadline for filing is April 30th of the following year    3. If the death occurred between November 1-December31, the deadline is six months after the date |  |
|  | Driver’s License  1. Driver’s License should be returned to any Motor Vehicle Branch 2. A refund may be available. |  |
|  | Vehicle Registration  1. To change the ownership of the vehicle, you will require a copy of the Will, a document signed by the executor and the vehicle registration number. |  |
| 35 | Housing |  |
|  | Property Tax  * 1. Property Tax records should be changed to reflect any major changes in your life; your family will also need to update property tax records after your death. |  |
|  | Land Titles To transfer the title on Alberta real estate (403-297-6511)  All Land Titles need to be updated |  |
|  | Utilities Notify phone, cable, electricity, gas |  |
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