

# How to plan your estate?



Estate planning is a gesture of love for your nearest and dearest. When everything is in order, you give them a little more peace of mind.

- 1 Define your objectives.** How do you want to protect your loved ones after your death?
- 2 Take a detailed look at your situation.** Make an inventory of your assets and gather your documents, such as bank statements. Make sure to review everything if your situation changes (divorce, new union, purchase or sale of a property, arrival of a child, etc.)
- 3 Choose people who will respect your wishes** and let them know where your important documents are located.
- 4 Make a will.** Estates with a will are often simpler and faster to settle. A notarized can help you avoid homologation (and the costs associated with it).
- 5 Purchase life insurance, if needed.** It's tax-free and can be used to pay taxes or funeral expenses. Remember, there are taxes to pay at the time of death, and depending on the province, fees as well.
- 6 Review everything.** You can seek professional help to make sure everything is in order.

**What else?** Don't forget to think about:

- **Funeral pre-arrangements**
- **Organ and tissue donation**
- **Protection mandate** (your wishes in the event of incapacity to consent to care)

**Give your loved ones this peace of mind.  
We're here to answer your questions.  
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