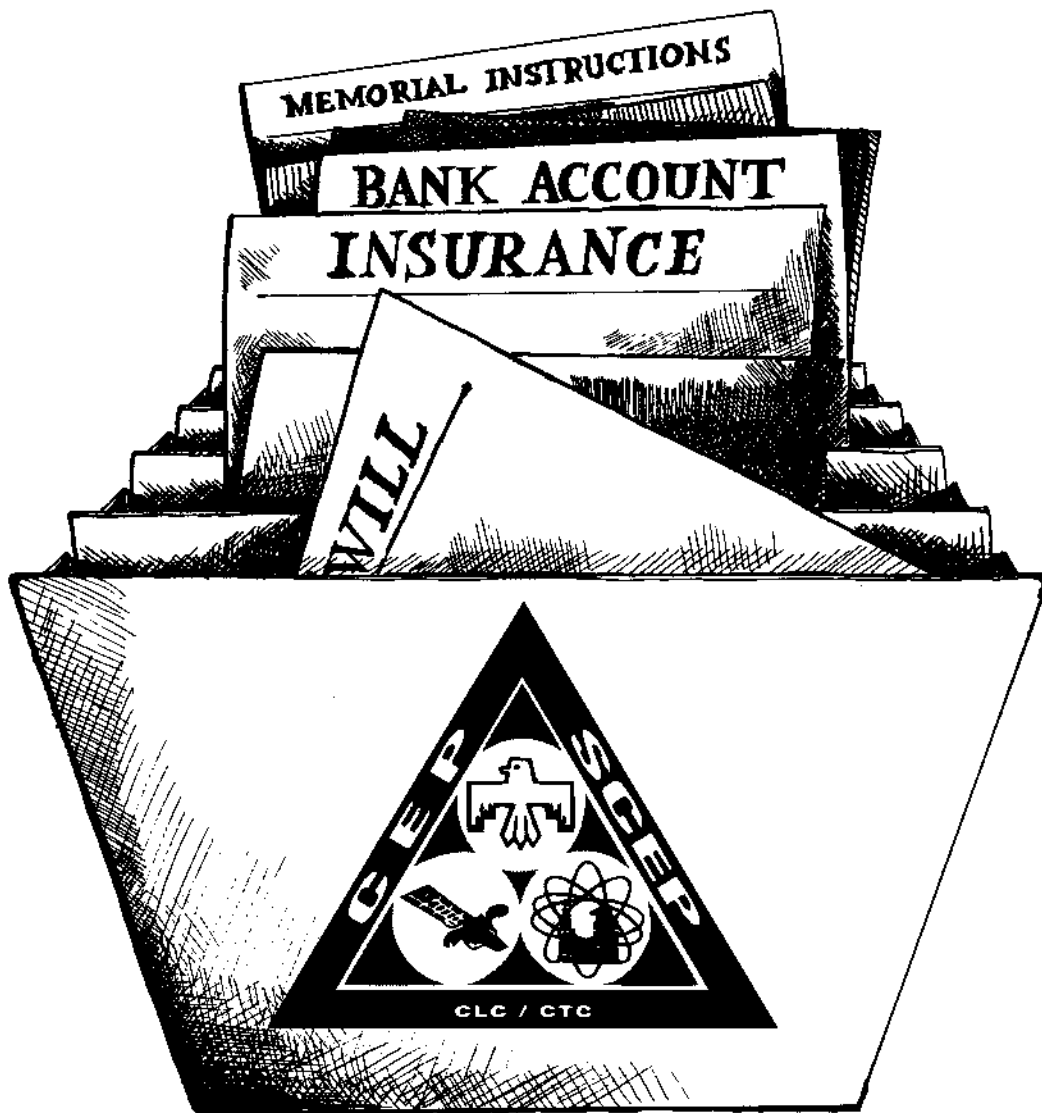


Family Estate Planner

Prepared for the Members of the Health, Safety and Industrial Relations Training Fund

Communications Energy and Paperworkers Union of Canada



To All HSIRTF Local Unions

The CEP Union understands how difficult it can be for families who have been left alone or suffered the loss of their loved ones. Because of this very trying time we have prepared this booklet to assist you in your planning.

The information that can be recorded in this booklet can be of utmost help and assistance during such trying times of those who are left bereaved.

To our loved ones

It is our wish that our loved ones be spared from anxiety, expense and inconvenience at the time of our death.

In this Planner you will find information which we have recorded and which represents our wishes, hoping in this way to assist our family at the time of need.

On the following pages we have recorded certain vital statistics that will be needed, as well as a list of documents you will wish to have.

We sincerely hope you will find these arrangements satisfactory and they will help you retain a warm memory of the wonderful years we have spent together.

God bless all of you.

Signature _____

Date _____

Importance of a Will

A person who leaves no will has failed in their responsibility to their family. What happens if there is no will? The legal machinery of the province takes over - and the property is distributed according to established laws of succession. This is the only impartial way it can be handled - it is also impersonal.

For example, if there is no will, the court must appoint an administrator of the estate. Many times the surviving spouse is appointed, or any person who can qualify. The public administrator, however, must be appointed if there is no one who is qualified to serve. How can they, outside individuals, know your wishes or the needs of your family? They can't. And, in addition, they are bound by the laws of succession, which take no account of individual cases. The law, through the court-appointed administrator, says who is to get what.

This, then, is one of the first reasons why a will is so vital - so that you may choose your executor. It is not a decision to be made lightly or quickly, because the executor must take your place! There is a great deal of work involved in being an executor, no matter how large or small the estate. This should be taken into consideration in planning to name an executor. Does your spouse have the business knowledge needed? Does your brother, sister, aunt or cousin? Or your best friend? Will they have the time to do the job right?

Some people appoint banks, or two or three people as their executors. But whatever you do, think it over carefully. Discuss it with the person you plan to name as executor - find out if that person is willing to serve! Then discuss it with your attorney. And, after you make your will, take your executor into your confidence regarding your desires.

HOW MUCH AM I WORTH?

That is a question that surprisingly few people ever ask themselves - although they labour hard to get the material things of life for their families. If more people figured out what they are worth, more wills would be made! If you have possessions valued at only a few hundred dollars, you should make a will. Consequently, how much more important it is for the average person to make a will!

DO IT NOW!

A properly-drawn, up-to-date will is one of the finest protections that a person can give their family. WE URGE YOU TO SEE YOUR LAWYER AS SOON AS POSSIBLE ABOUT THIS!

My latest will dated _____ is deposited at _____

which is located in _____ . My Executor is _____

Family History

MYSELF

Full Name

First

Middle

Last

Residence Address

Street

City

Province

Birthplace

Birthdate

City

Country

Month

Day

Year

Resided in County

Province

Since

Marital Status

Name of Spouse

If wife, enter maiden name

Marriage

Date

Place

Name and Birthplace of Father

Maiden Name and Birthplace of Mother

Usual Occupation

Name of employing Co.

Kind of Business or Industry

Since

Social Insurance Number

Fraternal Organizations

Sororities

Professional Societies

Others

Family History

SPOUSE

Full Name

First

Middle

Last

Residence Address

Street

City

Province

Birthplace

Birthdate

City

Country

Month

Day

Year

Resided in County

Province

Since

Marital Status

Name of Spouse

If wife, enter maiden name

Marriage

Date

Place

Name and Birthplace of Father

Maiden Name and Birthplace of Mother

Usual Occupation

Name of employing Co.

Kind of Business or Industry

Since

Social Insurance Number

Fraternal Organizations

Sororities

Professional Societies

Others

Check List of Important Documents and Personal Papers

MYSELF

Bank Accounts

Name of Bank	Type of account
Address	
City	Province
Postal Code	Phone
Account No.	

Name of Bank	Type of account
Address	
City	Province
Postal Code	Phone
Account No.	

Name of Bank	Type of account
Address	
City	Province
Postal Code	Phone
Account No.	

Safety Deposit Box

Location	Location of keys
-----------------	-------------------------

NOTE: In most Provinces, upon death, no cheques of a joint account will be honoured until permission has been obtained from the Inheritance Tax Department. Also in most Provinces, upon death, decedents safety deposit box cannot be entered unless an executor or administrator of the estate has been appointed or in the presence of a representative of the Inheritance Tax Department.

Check List of Important Documents and Personal Papers

(Continued)

MYSELF

Location of

Birth Certificate

Children's Birth Certificates

Marriage Certificate

Deeds and Titles

Mortgages and Notes

Last Will and Testament

Military Discharge

Income Tax Records

Other Documents

Annuities

Government or Other Bonds

Savings Passbook

Credit Union Account Records

Title and Registration to Motor vehicles

Divorce Certificate

Divorce Agreement

Check List of Important Documents and Personal Papers

(Continued)

SPOUSE

Location of

Birth Certificate

Children's Birth Certificates

Marriage Certificate

Deeds and Titles

Mortgages and Notes

Last Will and Testament

Military Discharge

Income Tax Records

Other Documents

Annuities

Government or Other Bonds

Savings Passbook

Credit Union Account Records

Title and Registration to Motor vehicles

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Check List of Important Documents and Personal Papers

(Continued)

SPOUSE

Location of

Birth Certificate

Children's Birth Certificates

Marriage Certificate

Deeds and Titles

Mortgages and Notes

Last Will and Testament

Military Discharge

Income Tax Records

Other Documents

Annuities

Government or Other Bonds

Savings Passbook

Credit Union Account Records

Title and Registration to Motor vehicles

Divorce Certificate

Divorce Agreement

Assets & Liabilities

MYSELF

Estimated Fair Market Value

Estimated Gross Assets

Cash (Date Made) \$ (Date Revised) \$

Aggregate Value of All Securities

Notes Receivable

Life Insurance

(including creditor life on loans or accounts listed on insurance page)

Business Interest

Joint & Survivor Pensions and Life Annuities

Annuities

Aggregate Value of all Real Estate

Trusts

RRSP's

LIRA's

Any Death Benefit Liability From Previous Marriage

Miscellaneous Assets - Personal and Household Effects

Motor Vehicles

Total Gross Estate \$

Estimated liabilities

Mortgages \$

Bank Loans

Notes Payable

Taxes Outstanding

Other Debts

Credit Cards # Expiry Date

Account Company

Credit Cards # Expiry Date

Account Company

Credit Cards # Expiry Date

Account Company

Total Liabilities \$

Assets & Liabilities

SPOUSE

Estimated Fair Market Value

Estimated Gross Assets

Cash (Date Made) \$ (Date Revised) \$

Aggregate Value of All Securities

Notes Receivable

Life Insurance

(including creditor life on loans or accounts listed on insurance page)

Business Interest

Joint & Survivor Pensions and Life Annuities

Annuities

Aggregate Value of all Real Estate

Trusts

RRSP's

LIRA's

Any Death Benefit Liability From Previous Marriage

Miscellaneous Assets - Personal and Household Effects

Motor Vehicles

Total Gross Estate \$

Estimated liabilities

Mortgages \$

Bank Loans

Notes Payable

Taxes Outstanding

Other Debts

Credit Cards # Expiry Date

Account Company

Credit Cards # Expiry Date

Account Company

Credit Cards # Expiry Date

Account Company

Total Liabilities \$

Insurance Policy

MYSELF & SPOUSE

We have purchased the following insurance policies:

Company	Policy Number
Name of insured	Amount of Benefit \$
Beneficiary	
Company	Policy Number
Name of insured	Amount of Benefit \$
Beneficiary	
Company	Policy Number
Name of insured	Amount of Benefit \$
Beneficiary	
Company	Policy Number
Name of insured	Amount of Benefit \$
Beneficiary	
Total \$	

The above listed policies are located in:

Name and Phone # of Agent:

*Each insuring company will require a certified copy of Death Certificate. It is considered wise to make others aware of your insurance policies to assure claims are made in event of multiple death. **DUPLICATE THIS FORM AND GIVE A COPY TO SOMEONE OUTSIDE YOUR HOME.***

Mortgage Insurance

Loan Insurance

Credit Card Insurance

Amount Payable to ex-spouse, if any

Check List of Things to do

NOTIFY:

- | | |
|----------------------------------|--|
| 1. The Doctor or Coroner | 9. Pallbearers |
| 2. The Funeral Director | 10. Insurance Agents |
| 3. The Cemetery or Memorial Park | 11. Unions and Fraternal Organizations |
| 4. The Minister and Church | 12. Newspapers |
| 5. All the relatives | 13. Credit Card Companies |
| 6. All the friends | 14. Former Employers |
| 7. Bank | 15. Employer |
| 8. Organist and Singer | |
-

SELECT:

- | | |
|--|---------------------|
| 13. A Memorial Estate and actual space | 20. Food |
| 14. Casket | 21. Furniture |
| 15. Vault or Outer Case | 22. Time |
| 16. Clothing | 23. Place |
| 17. Blanket or Robe | 24. Transportation |
| 18. Flowers | 25. Cards of Thanks |
| 19. Music | |
-

IN ADDITION TO:

26. Providing vital statistics about the Deceased
 27. Preparing and signing necessary papers
 28. Providing addresses for all interested people who must be notified
 29. Answering innumerable sympathetic phone calls, messages and letters
 30. Meeting and talking with everyone about all details
 31. Greeting all friends and relatives who call
 32. Providing lodging for out-of-town guests
 33. Planning Funeral Car List
-

AND YOU MUST PAY THE FOLLOWING:

- | | |
|------------------------|--------------------|
| 34. Funeral | 39. Florist |
| 35. Cemetery Lot | 40. Clothing |
| 36. Internment Service | 41. Transportation |
| 37. Minister | 42. Memorials |
| 38. Organist | |

Immediate Family to Contact

Relationship	Name	Address	City	Province	Postal Code	Telephone
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SPECIAL WISHES:

PERSON RESPONSIBLE IN CASE MYSELF AND SPOUSE DIE TOGETHER

FIRST REFERENCE FOR IMMEDIATE CONTACT:

Arrangements Counselor

Address	City	
Province	Postal Code	Tel.

Attorney's Name

Address	City	
Province	Postal Code	Tel.

Accountant's Name

Address	City	
Province	Postal Code	Tel.

Family Doctor

Address	City	
Province	Postal Code	Tel.

Memorial Instructions

MYSELF

Place of Service: Memorial Chapel

Mortuary Chapel

Church Denomination

Name of Church

City

Province

Please Contact: Minister Priest Rabbi

Name

Address

City

Province

Phone

Participating Organization (Military or Fraternal)

Type of Service: Open Casket Closed Casket

MUSIC

Organist: Yes No

Selection

CLOTHING

Clothing to be used from Current wardrobe New Other

Special Jewelry Stays on Or Return to _____

Wedding Ring Stays on Or Return to _____

Favorite Passage from Bible or other Literature

CEMETERY DECISIONS

Location of Ownership Certificate (Deed for Cemetery Property)

Name of Cemetery

Address

City

Province

Exchange Privileges Yes No

Prefer: Mausoleum Entombment Lawn Crypts Spaces

Actual Description of Cemetery Property to be used

Crypt or Space Tier or Lot Mausoleum or Lawn

Vault Flower Container

Memorial (Bronze, Granite, or Other)

Inscription Emblem

Flowers

Color and Type Preferred

Special Instructions

Memorial Instructions

SPOUSE

Place of Service: Memorial Chapel

Mortuary Chapel

Church Denomination

Name of Church

City

Province

Please Contact: Minister Priest Rabbi

Name

Address

City

Province

Phone

Participating Organization (Military or Fraternal)

Type of Service: Open Casket Closed Casket

MUSIC

Organist: Yes No

Selection

CLOTHING

Clothing to be used from Current wardrobe New Other

Special Jewelry Stays on Or Return to

Wedding Ring Stays on Or Return to

Favorite Passage from Bible or other Literature

CEMETERY DECISIONS

Location of Ownership Certificate (Deed for Cemetery Property)

Name of Cemetery

Address

City

Province

Exchange Privileges Yes No

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Actual Description of Cemetery Property to be used

Crypt or Space

Tier or Lot

Mausoleum or Lawn

Vault Flower Container

Memorial (Bronze, Granite, or Other)

Inscription

Emblem

Flowers

Color and Type Preferred

Special Instructions