



Planning Ahead Checklist

This checklist offers a helpful guide to planning ahead, making it easier to ensure your wishes are honoured and your loved ones are cared for during life's difficult moments. By taking the time to plan while you are well and can think clearly, you give yourself and your loved ones the gift of peace of mind and clear guidance for the future.

Personal and Financial Planning:

- Create or Update Your Will**
 - Name an executor.
 - Specify distribution of assets.
- Establish an Enduring Power of Attorney (EPOA)**
 - Designate someone to manage your finances if you become incapable.
 - Designate alternates in case the primary person is unable or unwilling to serve.
- Prepare a Personal Directive**
 - Appoint someone to make personal decisions for you (health care, housing) if needed.
- Organize Your Financial Records**
 - List bank accounts, investments, insurance policies, pensions, Safety Deposit Box etc.
 - Ensure your executor can access these records without you present.
- Review and Update Beneficiary Designations**
 - Ensure insurance policies, pensions, and registered accounts (like RRSPs) list the correct beneficiaries.
- Tax Planning**
 - Consult a tax advisor to understand estate tax implications and minimize tax liabilities on your estate.
 - Consider charitable giving and other tax-saving strategies.
- Estate Plan Communication**
 - Meet with key individuals (executor, beneficiaries, power of attorney, etc.) to explain your plans and expectations.
- Funeral or Burial Insurance**
 - Consider purchasing insurance to cover end-of-life expenses and reduce the financial burden on loved ones.

Health Care Planning:

- Advance Care Planning**
 - Document your wishes regarding medical treatment and care.
- Organ and Tissue Donation Registration**
 - Consider becoming a donor by registering through the Alberta Organ and Tissue Donation Registry.
- Emergency Medical Information**
 - Create a document listing allergies, chronic conditions, medications, and emergency contacts.
- Discuss Your Wishes with Your Family**
 - Share your health care, end-of-life, and financial wishes with loved ones.
- Healthcare Representation Agreement (if applicable)**
 - In addition to your personal directive, consider naming a representative. A representation agreement, also known as a medical power of attorney, is a legal document that appoints someone to make health care decisions on your behalf if you are unable to do so.

Funeral and End-of-Life Planning:

- Consider Joining a Memorial Society**
 - The Cooperative Memorial Society (CMS) offers support and cost-effective plans with locally-owned funeral homes across Alberta for body disposition and funerals or memorial services.
- Pre-Plan Your Funeral Arrangements**
 - Outline your preferences for the type of service, burial/cremation, and any special requests.
- Prepare a Funeral Planning Form**
 - Provide clear instructions on funeral arrangements to ease the burden on loved ones.
- Record Personal and Legacy Information**
 - Document key life milestones, accomplishments, and stories for a potential obituary or family legacy.
- Environmental or Green Burial Preferences (if applicable)**
 - Document preferences for environmentally friendly burial or cremation options.

Document and Contact Management:

- Make a Secure Document Folder**
 - Store copies of your will, power of attorney, personal directive, and funeral plan in a secure location.
 - Share access with trusted individuals.

- Ensure you have physical and digital backups.
- List Important Contacts**
 - Include details for your lawyer, financial advisor, physician, family members, and anyone involved in your care and estate.
- Organizational Memberships**
 - Document and provide instructions on how to handle memberships and professional affiliations.
- Special Bequests and Letters of Instruction**
 - Outline specific items to leave to particular individuals with any personal notes.

Additional Considerations:

- Digital Assets Planning**
 - Document access to online accounts, social media, and digital subscriptions.
 - Specify what should happen with these assets.
- Plan for Pets**
 - Make arrangements for the care of your pets in your absence.
- Repatriation Insurance for Travelers**
 - Make arrangements for the return of your body should you pass away more than 100 km from home.
- Guardianship for Minor Children (if applicable)**
 - Designate a guardian(s) for any minor children in your will.
- Business Succession Planning (if applicable)**
 - Develop a succession plan to ensure business continuity upon incapacity or passing.
- Long-Term Care Considerations**
 - Plan for potential long-term care needs, including preferred facilities or services and financial planning for care costs.
- Regularly Review and Update Plans**
 - Revisit all documents and wishes periodically or when major life events occur (marriage, birth, divorce, etc.).
- Debt Management Plan**
 - Document any outstanding debts and outline how they should be handled or paid.