

for your life

Estate Planning Guide

Note: *This booklet is a tool to be used in the preparation of your estate plan; its completion is not equivalent to the completion of documents by a lawyer.*

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Enjoy peace of mind and ensure financial security for your loved ones.

Many of life's milestones give us opportunity to pause and consider what will happen to our loved ones and assets when we pass away - a birth, a marriage, a career change or retirement. Generally we're living longer, healthier and more productive lives, but it's still important to plan for that day. Estate planning is one of the smartest decisions you can make to protect your family's future.

Estate planning is the organization of your assets in a tax efficient manner to ensure your money and property is distributed to your beneficiaries in a way that works for you. Estate planning leads to the preparation of a will, enduring power of attorney and personal directive by a lawyer.

Using this Guide

You probably own assets in various forms including bank accounts, investments, real estate holdings and life insurance. This booklet is designed to help you bring pieces of information together to create a complete picture of your estate plan. This guide also works as a useful reference tool for the executor(s) of your estate so all the information they need is in one handy

document. Keep the information up to date and accurate so their job is straightforward.

Sections of this guide are a tool that your lawyer can use when you want to create or amend your will or other legal documents. However, the guide doesn't replace your lawyer who will help you complete the legal documents.

This booklet contains confidential information and should be kept in a secure place like a Servus Credit Union safety deposit box.

Where do we fit in?

We've worked hard to earn your business in other areas and we want to maintain your trust and confidence as you develop your estate plan. We imagine you'll have a few questions, or perhaps you're not quite ready to complete your estate plan but you want to know more about the process. A Servus Credit Union trust and estate services representative will be pleased to discuss your personal situation, answer your questions and help you complete the guide to determine which trust services best meet your goals and objectives.

Estate planning is like making the pieces of a complicated jigsaw puzzle fit together, and sometimes you need a little help filling in the picture. That's where Servus Credit Union comes in.

For estate plan preparation and assistance, please contact the Servus Credit Union Trust and Estate Services department at 780.496.2181.



Collect your important
information for
a solid foundation.

Laying the Groundwork

If you need more room for your information than what is provided here, please use the notes pages at the back of the booklet.

Personal and Family Particulars

Personal Information

Name: _____

Address: _____

Phone Number: _____

Date of Birth: _____

Place of Birth: _____

Citizenship: _____

Residence for Income Tax: _____

Marital Status: _____

Pre/Post Nuptial Agreement: Yes No

First or Second, etc., Marriage: _____

Support Obligations to former Spouse/Partner:

Employer/Occupation: _____

Work Phone Number: _____

Spouse/Partner Information

Name: _____

Address: _____

Phone Number: _____

Date of Birth: _____

Place of Birth: _____

Citizenship: _____

Residence for Income Tax: _____

First or Second, etc., Marriage: _____

Support Obligations to former Spouse/Partner:

Employer/Occupation: _____

Work Phone Number: _____

Children

Name: _____

Date of Birth: _____

Address: _____

Marital Status: _____

Children: _____

Name: _____

Date of Birth: _____

Address: _____

Marital Status: _____

Children: _____

Name: _____

Date of Birth: _____

Address: _____

Marital Status: _____

Children: _____

Summary of Assets

Real Estate

i) Principal Residence

Description: _____

Registration:

- Sole Ownership
- Joint Ownership
- Tenants-in-Common

Estimated Market Value: _____

Estimated Mortgage Balance: _____

Mortgage Life Insured: Yes No

ii) Other Property

Description: _____

Registration:

- Sole Ownership
- Joint Ownership
- Tenants-in-Common

Estimated Market Value: _____

Estimated Mortgage Balance: _____

Mortgage Life Insured: Yes No

Business

Description: _____

Value: _____

Investments

i) Non-Registered

Description: _____

Value: _____

Owner (if married): _____

ii) Registered

Description: _____

Value: _____

Owner (if married): _____

Beneficiary: _____

Insurance

i) Life Insurance

Description: _____

Value: _____

Owner (if married): _____

Policy #: _____

Beneficiary: _____

ii) Disability Insurance

Description: _____

Value: _____

Owner (if married): _____

iii) Critical Care Insurance

Description: _____

Value: _____

Owner (if married): _____



Shape your important
information into
something more.

Building the Plan

Will Details

You will save your family a great deal of unnecessary trouble and expense with a properly drawn will. If you do not leave a will, it becomes the responsibility of the Courts to appoint such administrators and guardians as may be necessary. If your present will is old, it should be reviewed and updated.

An executor is responsible for the protection, evaluation, administration and distribution of the Estate and is personally liable for any errors, whether intentional or not. Some of the qualities your executor should possess are availability, experience, financial responsibility and impartiality. Anyone can be named as executor, but a corporate executor such as a trust company, available through Servus Credit Union, has all of the necessary qualities of an executor and would be appropriate in many circumstances. All executors are entitled to compensation whether personal or corporate.

Executor: _____

Contingent: _____



You may appoint one or more persons to be the Guardians of your minor children upon your death. If the other parent to your children is alive at your death, he or she will be the Guardian.

Guardian: _____

Contingent: _____

Distribution of your estate

1) _____

2) _____

3) _____

4) _____

Trust Conditions



Funeral Arrangements

I wish to be buried: Yes No

The location of my cemetery plot is:

I wish to be cremated: Yes No

Do the following with my ashes:

Additional funeral instructions:

Enduring Power of Attorney

An enduring power of attorney is a document which allows one person to grant authority to another person to manage their financial affairs. It ceases upon the revocation or death of the grantor.

Name the person(s) to whom you are granting power of attorney and indicate any conditions:

Contingent: _____

Beginning with approval
from _____ doctors: Yes No



Immediate: Yes No

Power to deal with Real Estate and to take fees: Yes No

Power to deal with business assets: Yes No

Personal Directive

A personal directive is a document that gives direction regarding the health and maintenance of the individual.

Name an agent to carry out your wishes in the event you are incapable of making health care decisions yourself: _____

Contingent: _____

Beginning with approval from _____ doctors: Yes No

Remove from life support: Yes No

Organ donation: Yes No

Name and address of law firm to prepare documents:





Share the important
information with the
right people.

Getting Organized

Location of Important Documents

Safety deposit box

Financial Institution: _____

Branch Address: _____

Location of Keys: _____

In my home

In my office

Where I keep the following documents

Current Will: _____

Marriage Documents: _____

Birth Certificates: _____

Passport/Citizenship Papers: _____

Credit Cards: _____

Personal Valuables: _____

Business Agreements: _____

Income Tax Returns: _____

Investment Certificates/Stocks/Bonds: _____

Deeds and Other Real Estate Documents:

Outstanding Loan/Creditor Documentation:

Insurance/Benefits Documents:

Current Earnings Statements:

Financial Institution and Advisors

Financial Institution

Name: _____

Financial Advisor: _____

Address: _____

Phone: _____

Investment Advisor

Name: _____

Address: _____

Phone: _____

Accountant

Name: _____

Address: _____

Phone: _____

Lawyer

Name: _____

Address: _____

Phone: _____

Insurance Agent

Name: _____

Address: _____

Phone: _____

Description (Life/Disability Ins, Home Ins,
Vehicle Ins, etc): _____

Priest/Rabbi/Minister/Spiritual Counsellor

Name: _____

Address: _____

Phone: _____

Key People to Contact

Is there anyone, such as a business partner, accountant, lawyer or other professional person who is familiar with your affairs?

Relatives to Notify

In the event of an emergency, the authorities should notify these relatives. They, in turn, will be responsible for notifying the rest of the family members. Include your parents, children and siblings.

Name: _____

Address: _____

Phone: _____

Relationship: _____

Name: _____

Address: _____

Phone: _____

Relationship: _____

Name: _____

Address: _____

Phone: _____

Relationship: _____

People to Notify

List the friends and acquaintances that are meaningful to you and who you do not want to be overlooked in the event of an emergency notification.

Name: _____

Address: _____

Phone: _____

Relationship: _____

Name: _____

Address: _____

Phone: _____

Relationship: _____

Name: _____

Address: _____

Phone: _____

Relationship: _____

Name: _____

Address: _____

Phone: _____

Relationship: _____

Executor Support

By completing this Estate Planning Guide you are helping your chosen executor complete his or her administrative duties. You're filling in the pieces of the puzzle so that your executor doesn't have to hunt for important information. It's important that you complete the Getting Organized section in the guide, keep it with your legal documents, and advise your executor of the documents' location. It's also smart to keep the document up to date if you make any changes to your financial or real estate holdings.

You know us for exceptional service and smart financial help. One of the many ways we provide this to you is through our Trust and Estate Services department. Please advise your executor of these additional services available to him/her at Servus Credit Union:

- The Trust and Estate Services department has equipped Servus Credit Union branches with an Executor Assistance Guide. Executors may simply request this guide from their local branch.
- Where extra guidance is necessary, executors may meet with a Trust Officer for a consultation. There is no charge for this consultation when the executor chooses to hold the estate account at Servus Credit Union.
- In a case where the executor will require the assistance of professionals to perform the duties of administration, he/she may appoint an agent as executor. Servus Credit Union will facilitate this appointment through a Trust Company.



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