



**ESTATE PLANNING GUIDE
FOR CAREGIVERS IN CANADA**

IMPORTANT DISCLAIMER

This guide provides general information about estate planning in Canada. It is not legal, tax, or financial advice. Laws vary by province and territory and change frequently.

The information was current at the time of publication but may not reflect recent legislative changes. Every family situation is unique, and what works for one person may not be appropriate for another.

Always consult qualified professionals—lawyers, accountants, and financial advisors—before making estate planning decisions. This is especially important for complex situations involving trusts, tax planning, business assets, or special-needs beneficiaries.

Provincial legislation referenced includes: Succession Law Reform Act (Ontario), Wills, Estates and Succession Act (British Columbia), Wills and Succession Act (Alberta), and equivalent statutes. Federal legislation includes the Income Tax Act (Canada).

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01

Introduction: Why Caregivers Need Estate Plans

As a caregiver, you already know what happens when planning fails. You've seen the gaps, the delays, the family conflicts. Your own estate planning isn't just about you—it's about everyone who depends on you.

The Caregiver's Unique Vulnerability

Research consistently shows that family caregivers face elevated risks of cardiovascular disease, depression, compromised immune function, and chronic stress-related conditions. The very act of caring for someone else often means neglecting your own health—deferred checkups, skipped meals, interrupted sleep.

This means your estate planning isn't theoretical. You need documents that work if something happens to you tomorrow, not just decades from now.

KEY INSIGHT

The caregiver who doesn't plan for their own incapacity leaves two people vulnerable instead of one. Your planning protects both you and the person you're caring for.

What Makes Caregiver Estate Planning Different

Standard estate planning templates assume you're planning for a distant, theoretical future. Caregivers know that futures can change overnight. Your planning must address:

- **Succession of care.** Who takes over if you can't continue providing care? This isn't just about your death—it's about hospitalization, illness, your own potential incapacity.
- **Financial entanglement.** Caregiving often involves shared expenses, informal loans, use of family property. These need documentation.
- **Family dynamics.** Caregiving can create resentment among siblings. Your estate plan can either amplify these tensions or help resolve them.
- **Your own vulnerability.** You need POA documents not just for your parents—but for yourself.

How to Use This Guide

If you have no estate documents: Read sections 2–3 first, then use the checklists in section 8.

If your documents are old or inadequate: Jump to section 4 for caregiver-specific issues, then review section 5 for tax implications.

If you're in a crisis right now: Go directly to the FAQ (section 10) and emergency checklists (section 8).

This guide gives you enough knowledge to be an informed client—one who asks better questions and recognizes when advice doesn't fit your situation. It's not a substitute for professional help, but it will help you get more value from that help.

Initial Estate Readiness Audit

Before diving into the legalities, assess your current standing. Be honest—this page is for your eyes only.

1. How organized are the care recipient's financial records?

(Chaos) 1 2 3 4 5 6 7 8 9 10 (Perfect)

2. How organized are YOUR OWN estate documents?

(Chaos) 1 2 3 4 5 6 7 8 9 10 (Perfect)

3. Top 3 family dynamics that could cause conflict:

4. Missing Documents Checklist

- Will (Current)
- POA for Property
- POA for Personal Care
- Advance Care Directive

- Asset List
- Funeral Wishes
- Insurance Details
- Beneficiary Review

Notes on Immediate Concerns:

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Canadian Estate Law Overview

Estate law in Canada isn't one system—it's a patchwork of provincial rules layered over federal tax law. Understanding this structure helps you avoid expensive mistakes.

The Federal-Provincial Split

There is no national estate law in Canada. What happens to your assets when you die depends primarily on which province you live in.

Federal jurisdiction covers taxation. When you die, the Canada Revenue Agency treats it as if you sold everything you owned at fair market value. This "deemed disposition" triggers capital gains taxes on appreciated assets and income taxes on registered accounts.

Provincial jurisdiction covers everything else—who can make a valid will, what happens if you die without one, how powers of attorney work, probate procedures, and estate administration.

COMMON MISTAKE

Many Canadians assume common-law partners have the same inheritance rights as married spouses. This depends on the province. In some jurisdictions (including Ontario and Quebec), a common-law partner does not automatically inherit if there is no will—even after decades together. In others (including British Columbia, Manitoba, Saskatchewan, and the Northwest Territories), a qualifying common-law partner may be treated as a "spouse" and inherit under intestacy rules. Always confirm the rule in your province.

Probate Fees by Province

Probate is the court process that validates a will. Fees vary dramatically. These amounts are for \$500,000 of assets requiring probate:

Province	Fee Structure	On \$500K Estate
Ontario	First \$50K exempt; 1.5% on remainder	\$6,750
British Columbia	Tiered: 0.6% (\$25K-\$50K), 1.4% over \$50K, plus \$200 filing	\$6,650
Nova Scotia	\$1,002.65 base + \$16.95 per \$1,000 over \$100K	\$7,783
Alberta	Flat fee, capped	\$525
Quebec (notarial will)	No probate required	\$0

These differences explain why probate avoidance strategies that make sense in Ontario may be unnecessary in Alberta.

¹ Constitution Act, 1867, ss. 91–92 (federal-provincial division of powers)

² Ontario Estate Administration Tax Act, 1998, S.O. 1998, c. 34, Sched. (rates effective Jan 1, 2020)

³ Alberta Surrogate Rules, Alta. Reg. 130/1995, Schedule 2

Intestacy: Dying Without a Will

If you die without a valid will, provincial "intestacy" rules determine who inherits. These formulas rarely match what people actually want.

EXAMPLE: ONTARIO INTESTACY

John dies without a will, survived by his wife and two adult children. Under Ontario's Succession Law Reform Act, his wife receives the first \$350,000 plus one-third of the remainder. The children split the other two-thirds. If the estate is \$500,000, the wife gets \$400,000 and each child gets \$50,000. John might have wanted his wife to get everything—but he never said so.

Key Provincial Legislation

When professionals discuss estate matters, they reference provincial statutes. Knowing the names helps you research your situation:

Ontario

- Succession Law Reform Act
- Substitute Decisions Act
- Estates Act
- Trustee Act

British Columbia

- Wills, Estates and Succession Act
- Representation Agreement Act
- Power of Attorney Act
- Health Care Consent Act

Alberta

- Wills and Succession Act
- Powers of Attorney Act
- Personal Directives Act
- Adult Guardianship Act

Quebec

- Civil Code of Quebec
- Code of Civil Procedure
- Public Curator Act

CAREGIVER NOTE

If you're caring for someone who lives in a different province, or if you might move, your estate documents need to account for these differences. A will valid in Ontario might need modifications for BC.

⁴ Succession Law Reform Act, R.S.O. 1990, c. S.26

⁵ Substitute Decisions Act, 1992, S.O. 1992, c. 30

⁶ Wills, Estates and Succession Act, S.B.C. 2009, c. 13

⁷ Representation Agreement Act, R.S.B.C. 1996, c. 405

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Core Documents: Wills and Powers of Attorney

Three categories of documents form the foundation of any estate plan: wills, powers of attorney, and advance directives. Each serves a distinct purpose, and gaps in any category can create serious problems.

Wills: Your Instructions for After Death

A will tells the world what you want to happen to your assets and dependents after you die. Without one, the province decides—and provincial formulas rarely match family realities.

Types of Wills

Formal (Witnessed) Will: Prepared by a lawyer or using proper forms. Signed in front of two witnesses who cannot be beneficiaries. This is the most reliable form and the hardest to challenge.

Holographic Will: Entirely handwritten by you with no witnesses required. Recognized in most provinces (not PEI); BC may validate under court discretion per WESA s. 58.¹ These are risky because they're easier to challenge or misinterpret.

Notarial Will (Quebec): Prepared by a notary and stored in the official registry. Doesn't require probate.

CRITICAL MISTAKE

If a witness to your will is also a beneficiary, the will remains valid—but that witness's gift typically fails. They inherit nothing. However, some provinces (including Ontario) have statutory provisions allowing courts to validate such gifts in certain circumstances if there was no improper influence. This is one of the most common mistakes in homemade wills—avoid it entirely by ensuring witnesses are not beneficiaries.

Essential Will Contents for Caregivers

Beyond standard provisions, consider including:

- Specific care instructions for dependents with special needs
- Guardianship nominations for minor children
- Digital asset management instructions
- Care instructions for pets
- Funeral or burial preferences
- Explanatory clauses for unequal distributions

When to Update Your Will

Life events requiring review: marriage (rules vary by province—in Ontario, marriage no longer automatically revokes a will as of Jan 1, 2022, but is still a reason to review), divorce, birth or adoption of children, death of executor or beneficiary, moving to a different province, significant change in assets, changes in caregiving responsibilities.

Powers of Attorney: Acting When You Cannot

While wills matter after death, Powers of Attorney matter while you're alive. For caregivers, these documents are often more important—and more urgently needed.

Power of Attorney for Property

This document covers financial and legal matters: banking and bill payments, investment management, real estate transactions, tax filings, business operations, insurance claims.

Types:

- **General POA:** Effective immediately, ends if you become incapacitated. Rarely what you want.
- **Continuing/Enduring POA:** Remains valid even if you become incapacitated. This is what most people need.
- **Springing POA:** Only becomes effective upon incapacity. Sounds logical but creates practical problems—who determines you're incapacitated?

KEY INSIGHT

For most caregivers, a continuing POA that's effective immediately is the best choice. Yes, your attorney could theoretically access your accounts now—but you've chosen someone you trust, and the document is useless if it only kicks in after bureaucratic delays.

Power of Attorney for Personal Care

This document covers healthcare and personal decisions: medical treatment decisions, where you live, daily personal care, safety and security decisions. It only takes effect when you're incapable of making these decisions yourself.

CAREGIVER NOTE

If you're caring for aging parents, they likely need to appoint you as their POA. If they resist, explain that without it, the family may need to go to court for guardianship if they become incapacitated—a costly, public, and stressful process.

British Columbia: Representation Agreements

BC uses a unique system that offers more flexibility than traditional POA documents:

Section 7 Agreement: Covers routine financial and personal care decisions. Can be made by anyone who "understands" the agreement—a lower threshold than full legal capacity. Less formal requirements.

Section 9 Agreement: Covers major decisions including healthcare. Higher capacity requirements. More comprehensive than basic POA.

Advance Directive: Healthcare instructions only—gives directions but doesn't appoint anyone to make decisions.

IMPORTANT LIMITATION

BC's representation agreements are BC-specific. If you move to another province, you'll need new documents. If you have property in multiple provinces, you may need POA documents in each.

Execution Requirements

POA documents must be properly signed and witnessed. Requirements vary by province:

ONTARIO SPECIFIC

In Ontario, POA documents require two witnesses who are both present when you sign. Notarization is NOT a substitute for proper witnessing—a common and expensive mistake. The witnesses cannot be the attorney, the attorney's spouse, your spouse, or certain relatives.

Storage and Access

Unlike wills, POA documents may need to be used during your lifetime—sometimes urgently:

- Give your attorney a copy (or tell them exactly where the original is)
- Provide copies to your bank and investment institutions before you need them
- Keep copies with your lawyer
- Store a copy with your essential documents at home

A POA locked in a safe deposit box that your attorney can't access is worse than useless—it's a trap.

Choosing Your Attorney

The person you appoint (called your "attorney" though they don't need to be a lawyer) should be:

- **Trustworthy:** This person will have significant power over your life
- **Available:** Geographically close enough to act when needed
- **Competent:** Capable of handling financial or medical decisions
- **Willing:** Actually agrees to serve—don't assume

COMMON MISTAKE

Never name someone as attorney without discussing it first. The role involves real work, real responsibility, and real liability. A surprised attorney may refuse to act, or worse, act poorly.

Document Summary: What You Need

Minimum Essential Documents

- Valid will (formal, properly witnessed)
- Continuing POA for Property
- POA for Personal Care
- Advance Care Directive

Additional for Caregivers

- Emergency backup care plan
- Caregiver compensation agreement
- Digital asset instructions
- Updated beneficiary designations

"POA documents only work if people know they exist and can access them when needed."

These four documents take a competent lawyer 2-3 hours to prepare. The cost typically ranges from \$500-\$1,500 depending on complexity and location. It's the best insurance you'll ever buy.

Evaluating Potential Attorneys (POA)

Use this grid to compare individuals you are considering for Power of Attorney roles.

Criteria	Candidate A	Candidate B
Name		
Trustworthiness (1-10)		
Financial Literacy (1-10)		
Geographic Proximity		
Emotional Stability (1-10)		
Willingness to Serve		
Availability		
Relationship with Care Recipient		

Final Decision

Primary POA for Property:

Alternate POA for Property:

Primary POA for Personal Care:

Alternate POA for Personal Care:

Sample Specific Instructions for Personal Care POA

Generic POA documents often include vague language about "best interests." As a caregiver, you know that generic isn't good enough. Consider including specific instructions:

SAMPLE LANGUAGE: LIVING ARRANGEMENTS

"If I require long-term care, I prefer to remain at home with hired caregivers for as long as medically feasible, even if this depletes my estate more quickly than facility care would."

SAMPLE LANGUAGE: CARE STANDARDS

"I do not want to be placed in any long-term care facility that my attorney has not personally visited and assessed."

SAMPLE LANGUAGE: END OF LIFE

"If my condition is terminal and I am unable to communicate, I do not want aggressive life-prolonging measures. Comfort care and pain management are my priority."

Digital Assets

Modern estate plans should address digital property:

- Password manager access
- Cryptocurrency holdings (critical—without private keys, these are lost forever)
- Social media account wishes (memorialize, delete, etc.)
- Digital photo and document archives
- Online financial accounts

CAREGIVER NOTE

Don't put passwords directly in your will—wills become public documents after probate. Instead, reference a secure location: "My digital asset instructions and passwords are stored in the fireproof safe in my home office."

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Caregiver-Specific Considerations

As a caregiver, you're at higher risk of health problems due to stress, irregular schedules, and deferred medical care. Your estate planning must account for this reality—not just for the person you're caring for, but for yourself.

Planning for Caregiver Incapacitation

Most estate planning assumes you're planning for your own distant future. For caregivers, the reality is messier. You might become temporarily unable to provide care (a surgery, an injury). You might develop a progressive condition. You might die suddenly. Each scenario requires different planning.

Scenario 1: Temporary Incapacity

You're hospitalized for two weeks after surgery. What happens to the person you're caring for?

- Who takes over daily care responsibilities?
- Do they know the medication schedule, doctor contacts, daily routines?
- Can they access the home? The medical records?
- How will care expenses be covered during your absence?

PRACTICAL SOLUTION

Create a "Care Succession Binder" with everything a backup caregiver would need: daily routines, medication lists, doctor contacts, insurance information, household instructions, and signed letters authorizing them to act on your behalf with medical providers.

Scenario 2: Progressive Incapacity

You receive a diagnosis—early dementia, Parkinson's, MS. You can still provide care now, but that will change. This scenario requires:

- **Immediate:** Review and update your own POA documents while you still have capacity
- **Short-term:** Begin transitioning caregiving responsibilities gradually
- **Medium-term:** Establish clear authority for whoever will manage both your affairs and your care recipient's
- **Long-term:** Plan for a future where you're both receiving care

Managing Family Dynamics

Family caregiving often creates resentment and conflict. Your estate planning can either amplify these problems or help resolve them.

Documentation Strategy: Keep detailed records of caregiving expenses and decisions. This protects you from later accusations of financial impropriety.

Communication Strategy: Hold regular family meetings to discuss care decisions and costs. Document these discussions.

Legal Strategy: Consider formal caregiver agreements that specify compensation, responsibilities, and decision-making authority.

CAREGIVER NOTE

Caregiver agreements created during the care recipient's lifetime can formalize compensation arrangements and reduce disputes after death. These should be drafted while the care recipient has capacity.

Caregiver Compensation in Estates

Common scenarios:

- Parents want to compensate the caregiving child but worry about fairness
- Caregiving child has sacrificed career opportunities
- Non-caregiving siblings want to formalize additional compensation

Legal mechanisms:

Unequal bequests with explanatory clauses: A will can distribute assets unequally and include a written explanation. Courts generally respect testamentary freedom, but explanatory clauses help defend against challenges.

SAMPLE WILL CLAUSE

"In recognition of my daughter Sarah's extraordinary caregiving efforts during my illness, I leave her an additional \$50,000 above her equal share, to be taken from the estate before distribution to other beneficiaries."

Special-Needs Dependents

If you're caring for someone with disabilities, standard estate planning advice often doesn't apply. Inheritance can disqualify beneficiaries from essential government benefits.

Henson Trusts (Discretionary Trusts)

Purpose: Provides financial support without disqualifying the beneficiary from government benefits like ODSP or similar provincial programs.

How it works: The trust holds assets for the person with disabilities. The trustee has complete discretion over distributions. Because the beneficiary has no legal right to trust assets, they don't count as "assets" for benefit calculations.

Key requirements:

- Must be fully discretionary (no guaranteed payments)
- Trustee must be independent (not the beneficiary)
- Proper trust documentation is critical

RDSP Integration

Registered Disability Savings Plans can work alongside Henson trusts but require careful coordination:

- RDSP contributions may be limited if trust distributions are too predictable
- Trust distributions might affect government contribution matching
- Withdrawal timing needs coordination
- The 10-year repayment rule affects withdrawal planning

CAREGIVER NOTE

RDSPs have contribution deadlines: no new contributions after age 59. Government matching (Grants and Bonds) stops at age 49. Plan accordingly.

Other Compensation Mechanisms

Caregiver compensation agreements during lifetime: Formalizing payment creates a contractual obligation and can reduce estate value at death. This can be advantageous for tax planning but requires careful documentation.

Joint ownership arrangements: Adding a caregiver to property title can transfer assets outside the estate, but creates significant risks:

- Capital gains tax liability
- Exposure to child's creditors or divorcing spouse
- Loss of principal residence exemption
- Potential challenges from other siblings

Trust structures: Trusts can provide ongoing support with conditions and oversight built in.

IMPORTANT LIMITATION

Unequal bequests may still be challenged under dependants' relief legislation. A surviving spouse, minor children, or other dependants may have statutory rights to claim against an estate regardless of will provisions.

Managing Caregiver Burnout in Estate Planning

Estate planning itself can become a source of stress. Build manageable processes rather than trying to solve everything at once.

Phase 1: Immediately

- Basic will
- POA documents
- Emergency contacts organized

Phase 2: Within 6 Months

- Review beneficiary designations
- Organize important documents
- Family conversations

"Focus on the most likely and most catastrophic risks first. A basic will and POA documents completed today protect your family better than a perfect comprehensive plan that never gets finished."

The Care Succession Document

Consider creating a standalone document—separate from your will—that addresses immediate care succession. This document should:

- Name backup caregivers in order of preference
- Describe current care arrangements and needs
- Specify short-term funding sources
- Include emergency contact information
- Authorize the backup caregiver to make immediate decisions

Unlike a will, this document can be shared widely. Your backup caregivers, family members, and the person you're caring for (if appropriate) should all know it exists and where to find it.

KEY INSIGHT

This isn't about legal documents—it's about practical preparation. A binder with care instructions, emergency contacts, and authorization letters can be more valuable than a perfect legal structure that no one can find or use in a crisis.

Questions to Answer Now

- If you were hospitalized tomorrow, who would care for your dependents?
- Does that person have access to the home, medical information, and funds?
- Have you discussed this with them?
- Is there a written plan they can follow?
- Do other family members know and accept this arrangement?

The 48-Hour Care Takeover Plan

If you were hospitalized today, who steps in? Provide the vital details someone would need to maintain care for the first 48 hours.

Primary Emergency Contact for Care

Name: _____ Phone: _____

Relation: _____ Has house key: Yes / No

Morning Routine

Critical Medications

Mobility/Transfer Instructions

(e.g., use of walker, wheelchair, Hoyer lift, transfer belt)

Dietary Restrictions / Meal Prep Notes

Evening Routine / Bedtime

Critical Care Information

Medical Contacts

Role	Name	Phone
Family Doctor		
Specialist		
Pharmacy		
Home Care Agency		

Current Medications

Medication	Dosage	Time	Notes

Known Allergies

Health Card / Insurance Numbers

Preferred Hospital

05

Financial and Tax Planning

Death triggers significant tax events that can surprise families. Beneficiary designations on registered accounts often override will instructions. Understanding these mechanics helps you avoid costly mistakes.

Beneficiary Designations

Beneficiary designations on registered accounts often override will instructions. This can create unintended consequences. Review these designations whenever you update your will.

RRSPs and RRIFs

- Naming a spouse or common-law partner as beneficiary allows tax-free rollover
- Naming financially dependent children or grandchildren allows tax deferral
- Other beneficiaries trigger immediate taxation of full account value
- No beneficiary designation means assets go through estate (and probate)

IMPORTANT CLARIFICATION

RRSP/RRIF rollovers ARE available to qualifying common-law partners under CRA rules, provided they meet CRA's definition (cohabitation for at least 12 continuous months). However, provincial estate law may not grant automatic inheritance rights.

TFSA

Spouse or common-law partner can inherit tax-free if named as "successor holder." This preserves contribution room. A regular beneficiary designation does not preserve contribution room.

Life Insurance

- Proceeds bypass estate if beneficiary named directly
- Avoids probate fees entirely
- Consider naming contingent beneficiaries

Employment Benefits

Don't forget: group life insurance, pension plans, stock options, deferred compensation. These often have separate beneficiary designations that need review.

Common Beneficiary Mistakes

Mistake: Naming your care recipient as beneficiary without considering their capacity to manage inheritance.

Solution: Consider naming a trust or appointing someone to manage the inheritance.

Mistake: Forgetting to update beneficiaries after family changes.

Solution: Review annually. Beneficiary designations made decades ago may name ex-spouses or deceased relatives.

Mistake: Assuming beneficiary designations and will instructions will be reconciled.

Solution: They won't. Beneficiary designations override your will.

Tax Implications at Death

Canada has no estate tax or inheritance tax, but death triggers a "deemed disposition" that can result in significant income tax liability on the final tax return.

Deemed disposition: At death, you're considered to have sold all assets at fair market value. This triggers capital gains on appreciated assets. Principal residence is usually exempt. Investment properties, stocks, and mutual funds trigger full capital gains.

RRSP/RRIF taxation: Full value included in final tax return as income unless rolled to spouse or financially dependent child.

KEY INSIGHT

A \$500,000 RRIF with no surviving spouse will add \$500,000 to the deceased's final tax return. At top marginal rates, this could mean \$250,000+ in taxes.

Probate Fee Strategies

Higher-Fee Provinces

- **Ontario:** ~1.5% (\$15,000 per \$1M)
- **BC:** ~1.4%
- **Nova Scotia:** ~1.7%

Lower-Fee Jurisdictions

- **Alberta:** Capped at \$525
- **Quebec:** No probate for notarial wills
- **Territories:** Generally lower

Strategies to Minimize Probate:

- Joint ownership (passes automatically to survivor)
- Beneficiary designations (avoid probate entirely)
- Inter vivos trusts (have ongoing costs)
- Gifts during lifetime (consider tax implications)

CAREGIVER CAUTION

Don't let probate avoidance override good caregiving planning. Joint ownership can create problems if the joint owner becomes incapacitated, faces creditor issues, or divorces.

Tax Planning Strategies

- **Lifetime giving:** Consider attribution rules
- **Income splitting:** Where permitted
- **Medical expense credits:** Often underutilized
- **Canada Caregiver Credit:** For supporting eligible dependants

Trust Structures

Trusts aren't just for wealthy families—they can solve specific problems for caregivers.

When Trusts Make Sense:

- Minor beneficiaries (avoid 18-year-olds inheriting directly)
- Spendthrift protection
- Tax planning
- Incapacity planning
- Disability benefits preservation (Henson trusts)

Types of Trusts

Testamentary trusts: Created in your will, comes into effect at death. Trustee manages assets according to will terms.

Inter vivos trusts: Created during your lifetime. Immediate transfer of assets. Can observe trustee performance. Taxed at top marginal rate.

Alter ego and joint partner trusts (age 65+): Special rules for seniors allow tax deferral. Assets avoid probate at death.

Trust Administration Realities

- Annual costs typically \$3,000–\$10,000+
- Trustees need investment knowledge, tax understanding, and interpersonal skills
- Trusts can last decades

CAREGIVER NOTE

Before establishing a trust, calculate total administration costs over its expected life. A trust costing \$5,000 annually may consume \$100,000+ over 20 years. For smaller inheritances, simpler structures may be more appropriate.

Financial Planning Checklist

Beneficiary Designations to Review:

- RRSPs and RRIFs
- TFSAs (successor holder vs. beneficiary)
- Life insurance policies
- Pension plans
- Group benefits through employer

Tax Planning Considerations:

- Potential deemed disposition tax on death
- RRSP/RRIF taxation without spousal rollover
- Capital gains on investment properties
- Principal residence designation
- Medical expense and caregiver credits

Questions for Your Financial Advisor:

- What is the estimated tax liability on my estate at death?
- Are all my beneficiary designations current and coordinated with my will?
- Would life insurance help cover estate taxes?
- Should I consider a trust structure?
- Am I claiming all available caregiver-related tax credits?

KEY INSIGHT

Many financial advisors focus on accumulation, not estate planning. Ask specifically about estate tax implications and beneficiary coordination. If your advisor can't answer these questions, consider consulting an estate specialist.

Beneficiary Designation Review

Complete this for each registered account and insurance policy. Review annually.

Account Type	Institution	Current Beneficiary	Last Reviewed
RRSP #1			
RRSP #2			
RRIF			
TFSA #1			
TFSA #2			
Life Insurance			
Group Life (Work)			
Pension Plan			
RESP			
RDSP			

Action Items

Beneficiaries that need updating:

06

Housing, Guardianship, and Long-Term Care

As a caregiver, housing decisions often involve complex family dynamics and competing interests. Property transfers, long-term care funding, and guardianship each carry consequences that require careful planning.

Property Ownership Structures

Joint Tenancy

- Right of survivorship (automatic transfer)
- Equal access and responsibility
- Can't leave share in your will
- Creditor risks affect both owners

Tenants in Common

- Each owner leaves share to anyone
- Shares can be unequal
- More flexibility, no automatic inheritance
- Each share goes through probate

COMMON MISTAKE

Parent adds adult child to house title to avoid probate. This can create: capital gains tax liability, exposure to child's creditors or divorcing spouse, loss of principal residence exemption, and potential challenges from other siblings.

Principal Residence Rules

Each family unit can only designate one principal residence at a time for the capital gains exemption. Adult child moving into parent's home to provide care may lose ability to shelter future gains on their own property if ownership transfers.

KEY INSIGHT

The Supreme Court's *Pecore v. Pecore* decision established that transfers to adult children are presumed to be gifts, not trusts, unless evidence proves otherwise. Document your intentions clearly.

Long-Term Care Costs

Home and Community Care

- Home care (private): \$25–50+/hour
- Adult day programs: \$40–80/day
- Respite care: \$100–200/day

Facility-Based Care

- Assisted living: \$3,000–6,000+/month
- Long-term care: \$2,500–4,500+/month
- Memory care: \$4,000–8,000+/month

Funding Sources

- Provincial home care services
- Long-term care bed subsidies
- Disability benefits (ODSP, AISH, PWD)
- Veterans Affairs benefits
- Private long-term care insurance
- Critical illness insurance
- Sale of family home
- Reverse mortgages

Asset Protection Considerations

Look-back periods may apply—provinces examine asset transfers before applying for subsidized care. Trust structures must be established well before the need arises to be effective.

CAREGIVER NOTE

If you're considering transferring assets to qualify for subsidized care, consult a lawyer first. Improper transfers can result in denial of benefits and family conflict.

Guardianship

When POA documents aren't sufficient or don't exist, formal guardianship may be required through court proceedings.

When Guardianship is Necessary

- Person lacks capacity and no valid POA exists
- Existing POA is inadequate or being abused
- Major decisions exceed POA authority
- Family disputes about capacity
- No one willing or able to act under existing POA

Types of Guardianship

- **Guardianship of the person:** Healthcare, residence, personal care
- **Guardianship of property:** Financial and legal decisions
- **Limited guardianship:** Specific areas only
- **Temporary guardianship:** Short-term situations

Process

Requires medical evidence of incapacity, proposed care plan, financial information, and family notifications. Court considers least restrictive alternative, person's wishes, best interests, and guardian's suitability.

CAREGIVER NOTE

Guardianship applications typically cost \$3,000–\$10,000+ in legal fees and take 3–6 months. This is why POA documents created while someone has capacity are so important.

"The best time to create POA documents is when you don't need them. The worst time is when you do."

Housing and Care Planning Checklist

Property Matters:

- Current ownership structure documented
- Principal residence designation clear
- Mortgage and insurance information accessible
- Property transfer intentions documented

Care Planning:

- Current care costs calculated
- Future care funding identified
- Government benefits applications reviewed
- Private insurance coverage assessed

Legal Authority:

- POA documents in place and accessible
- POA authority sufficient for anticipated needs
- Backup decision-makers identified
- Guardianship avoided through proper planning

KEY INSIGHT

Housing and care decisions often involve trade-offs between different family members' interests. Document these decisions and the reasoning behind them to reduce conflict later.

Questions to Discuss with Family

These conversations are difficult but essential:

- What are the care recipient's preferences for where they want to live?
- What level of care is realistic at home vs. in a facility?
- How will care be funded if savings run out?
- Who will make decisions if the primary caregiver can't?
- How will the family home be handled if the care recipient moves to a facility?
- Are there family members who expect to inherit the home?
- What happens if the caregiver needs care themselves?

CAREGIVER NOTE

Consider having these conversations with a neutral facilitator—a family mediator, social worker, or estate planning lawyer. This can prevent the conversation from becoming personal.

Resources

- Provincial health authority home care programs
- Local Alzheimer Society chapters (for memory-related conditions)
- Family Caregiver Support Programs (available in most provinces)
- Community Care Access Centres (Ontario) or equivalent
- Veterans Affairs Canada (for eligible veterans)

Housing and Care Decision Matrix

Use this worksheet to evaluate housing options for the care recipient.

Current Living Situation

Address:

Ownership Status: Owned Rented Living with Family

Monthly Housing Cost: \$_____

Accessibility Issues:

Care Level Assessment

Need	Current	6-Month Projection
Mobility Assistance		
Meal Preparation		
Medication Management		
Personal Care (bathing, dressing)		
Supervision (safety)		
Medical Care		

Family Meeting Preparation

Use this worksheet to prepare for difficult family conversations about care and estate matters.

Meeting Date:

Attendees:

Key Topics to Discuss:

Potential Points of Conflict:

Decisions That Need to Be Made:

Action Items from Meeting:

Task	Responsible	Deadline

07

Executor Selection and Duties

Choosing the right executor is one of the most important estate planning decisions. The wrong choice can result in delays, disputes, and depleted estates.

Essential Executor Qualities

Organizational skills: Estate administration involves tracking deadlines, managing paperwork, and coordinating with multiple professionals. Missing a tax filing deadline can result in penalties.

Financial competence: Executors handle investments, tax filings, and asset valuations. They don't need to be experts, but they must be able to work with professionals and ask good questions.

Availability: Estate administration typically takes 1–2 years and can be time-consuming, especially in the first few months.

Interpersonal skills: Executors often mediate family disputes and communicate with beneficiaries who may be grieving or angry.

Geographic proximity: While not essential, local executors can handle practical matters more easily.

Family vs. Professional Executors

Family Member Pros

- Understands family dynamics
- Usually willing to serve without fee
- Motivated by family interest
- Available for immediate response

Family Member Cons

- May lack technical expertise
- Could be emotionally involved
- Might face family pressure
- Personal liability for mistakes

Professional Executor Pros

- Expertise in estate administration
- Neutral in family disputes
- Professional liability insurance
- Continuity over long periods

Professional Executor Cons

- Expensive (typically 3–5% of estate)
- Less personal attention
- May be overly conservative
- Potential conflicts of interest

The Caregiver as Executor

If you've been the primary caregiver, you might be the natural choice for executor, but consider:

- You may be exhausted and grieving when duties begin
- Other family members might resent your additional authority
- You already know the deceased's wishes and financial situation (advantage)
- You understand the family dynamics better than anyone (advantage)
- Accusations of self-dealing may arise if you also benefit from the estate

Co-Executor Arrangements

Consider appointing co-executors to balance skills and provide oversight:

- **Caregiver + sibling:** Balances knowledge with family representation
- **Family member + professional:** Balances personal attention with expertise

CO-EXECUTOR WARNING

Co-executors must act jointly unless the will specifies otherwise. Both signatures on every cheque, both approvals on every decision. If co-executors disagree, estate administration can halt. Choose co-executors who can work together.

Executor Responsibilities

Immediate (First 30 Days)

Secure assets: Change locks if necessary, notify banks, secure valuable items and documents, arrange insurance coverage.

Legal and administrative: Locate and review will, apply for probate if required, notify beneficiaries, arrange funeral.

Financial: Open estate bank account, redirect mail, review income sources and obligations, begin asset inventory.

Ongoing

Asset management: Complete inventory and valuations, manage investments, sell assets as directed or necessary, collect debts owed to estate.

Debts: Identify and validate all debts, negotiate payment terms, pay ongoing expenses, file tax returns.

Distribution: Calculate beneficiary entitlements, plan distribution timing, prepare final accounting, obtain releases.

KEY INSIGHT

Executors can be personally liable for estate debts paid to beneficiaries before all creditors are satisfied. Don't rush to distribute—ensure all debts, taxes, and claims are resolved first.

Executor Compensation

Provincial guidelines:

- **Ontario:** Up to 5% (2.5% receipts + 2.5% disbursements)
- **BC:** Up to 5% plus management fees
- **Alberta:** "Fair and reasonable" (typically 3–5%)

Common Executor Mistakes

Mixing estate and personal funds: Always use dedicated estate accounts.

Inadequate record-keeping: Document everything, even small expenses.

Inappropriate investments: Seek professional advice when uncertain.

Family favoritism: Treating some beneficiaries preferentially violates fiduciary duties.

Premature distribution: Can leave executor personally liable for unpaid obligations.

Unreasonable delays: Balance caution with efficiency.

Protection Strategies

- **Professional guidance:** Engage lawyers, accountants, investment advisors. The estate pays reasonable fees.
- **Beneficiary communication:** Regular updates reduce suspicions and conflicts.
- **Court approval:** Seek court approval for major decisions or disputes.
- **Insurance:** Consider executor liability insurance for complex estates.
- **Releases:** Obtain signed releases before final distributions.

FOR THOSE NAMING EXECUTORS

Always name an alternate executor. If your first choice can't serve, the alternate steps in without court involvement. Consider naming two alternates.

Executor Selection Checklist

Have you considered:

- Does this person have the time and availability?
- Do they have the organizational skills required?
- Can they handle family conflict diplomatically?
- Are they geographically accessible?
- Have you discussed this with them?
- Have you named alternates?

Have you addressed:

- Whether co-executors can act independently
- Executor compensation expectations
- Authority to hire professionals
- Specific instructions for complex assets

KEY INSIGHT

Executors can resign if the burden becomes too great, but it requires court approval. If named as executor and don't want to serve, renounce before taking any actions—it's much simpler than resigning mid-administration.

"The executor you choose will be making decisions during one of your family's most difficult times. Choose someone who will bring calm, competence, and fairness to the role."

Evaluating Potential Executors

Use this grid to compare individuals you are considering for the role of executor.

Criteria	Candidate A	Candidate B
Name		
Organizational Skills (1-10)		
Financial Competence (1-10)		
Time Availability		
Geographic Location		
Ability to Handle Family Conflict		
Willingness to Serve		
Also a Beneficiary? (Y/N)		

Final Decision

Primary Executor:

First Alternate:

Second Alternate:

REMINDER

Have you discussed this role with your chosen executor? Do they understand what's involved and have they agreed to serve?

08

Practical Checklists and Tools

When crisis hits, having organized information saves crucial time and reduces stress. Print these checklists, fill them in, and keep them accessible.

Estate Document Checklist

Core Documents:

- Will (date last updated: _____)
- Continuing POA for Property
- POA for Personal Care
- Advance Care Directive / Living Will

Location of Originals:

- Lawyer's office: _____
- Home safe/lockbox: _____
- Safety deposit box: _____

People Who Have Copies:

- Executor: _____
 - POA (Property): _____
 - POA (Personal Care): _____
 - Alternate: _____
-

Asset Inventory Checklist

Financial Assets:

- Bank accounts (checking, savings, money market)
- Investment accounts (RRSPs, RRIFs, TFSAs, non-registered)
- Pension plans and employment benefits
- Life insurance policies
- Business interests

Real Property:

- Principal residence
- Vacation properties
- Rental properties
- Land

Asset Inventory (continued)

Personal Property:

- Vehicles (cars, boats, RVs)
- Jewelry and valuables
- Art and collectibles
- Household contents

Digital Assets:

- Email accounts
- Social media accounts
- Cryptocurrency
- Online financial accounts
- Cloud storage
- Domain names and websites

Liabilities:

- Mortgages
- Lines of credit / HELOCs
- Credit cards
- Personal loans
- Tax obligations
- Support payments

Beneficiary Designation Review

Account Type	Institution	Current Beneficiary	Last Reviewed
RRSP			
TFSA			
Life Insurance			
Pension			

Emergency Contact List

Professional Contacts:

- Lawyer: _____ Phone: _____
- Accountant: _____ Phone: _____
- Financial Advisor: _____ Phone: _____
- Insurance Agent: _____ Phone: _____
- Doctor: _____ Phone: _____

Family Emergency Contacts:

- Primary: _____ Phone: _____
- Secondary: _____ Phone: _____
- Out-of-area: _____ Phone: _____

Backup Caregivers:

- First choice: _____ Phone: _____
- Second choice: _____ Phone: _____

Care Succession Information

For the person I care for:

- Daily routine documented: Yes / No
- Medication list current: Yes / No
- Doctor contacts available: Yes / No
- Insurance cards accessible: Yes / No
- Backup caregiver briefed: Yes / No
- Emergency funds accessible: Yes / No

CAREGIVER NOTE

Keep a copy of this emergency information in your wallet or phone, and another copy with a trusted person who can access it if you're incapacitated. Update whenever information changes.

Document Location Master List

Document	Location
Will (original)	
POA for Property	
POA for Personal Care	
Birth Certificate	
Marriage Certificate	
Passport	
SIN Card/Documentation	
Property Deeds	
Vehicle Titles	
Insurance Policies	
Tax Returns (last 6 years)	
Investment Statements	
Safe Deposit Box Key	
Password Manager Access	

KEY INSIGHT

Give a copy of this location list to your executor and POA. Update it whenever you move documents.

The Digital Vault: Passwords and Access

Important: Do not write your master password here. Use this to list the existence of accounts and where the master key is located.

Location of Digital Master Key / Password Manager

Category	Account / Service	Access Instructions
Primary Email		
Secondary Email		
Social Media		
Online Banking		
Investment Accounts		
Cloud Storage		
Utilities		
Subscriptions		
Cryptocurrency		

CRITICAL WARNING

Cryptocurrency requires special attention. Without private keys or wallet recovery phrases, crypto assets may be permanently inaccessible.

Real Property Details

Property 1: Principal Residence

Address:

Ownership: Sole Joint Tenancy Tenants in Common

Mortgage Holder: _____ Balance: _____

Location of Deed: _____

Property 2

Address:

Type: Vacation Rental Commercial Land

Ownership: Sole Joint Tenancy Tenants in Common

Mortgage Holder: _____ Balance: _____

Property 3

Address:

Type: Vacation Rental Commercial Land

Ownership: Sole Joint Tenancy Tenants in Common

Mortgage Holder: _____ Balance: _____

09

Working with Professionals

Not every situation requires a lawyer, but some absolutely do. Understanding when to seek professional help—and how to choose the right professionals—saves time, money, and legal problems.

When Professional Help is Essential

Always consult a lawyer for:

- Business succession planning
- Blended family situations
- Special-needs beneficiaries (Henson trusts)
- Cross-border issues
- Estate litigation or disputes
- Complex trust structures
- Significant tax planning

Always consult an accountant for:

- Business interests in estates
- Complex investment portfolios
- Tax-efficient estate distribution
- Estate tax returns
- International tax issues

Finding the Right Professionals

Estate Lawyers: Look for lawyers who specialize in estate planning, not just "wills and estates" as a sideline. Ask about their experience with situations similar to yours.

Accountants: Look for CPAs with estate experience. They should understand deemed disposition rules, estate tax returns, and trust taxation.

Financial Advisors: Look for advisors with estate planning credentials (TEP, CFP with estate specialization). Ask specifically about their experience with estate coordination.

CAREGIVER NOTE

Many professionals offer free initial consultations. Use these to assess fit before committing.

Cost Expectations

Service	Typical Cost Range
Simple Will	\$300–\$600
Will + POA Package	\$500–\$1,500
Complex Estate Plan	\$2,000–\$5,000+
Trust Creation	\$3,000–\$10,000+
Estate Administration	3–5% of estate value
Guardianship Application	\$5,000–\$15,000

Questions to Ask

Before hiring:

- What is your experience with situations like mine?
- How do you charge (hourly, flat fee, percentage)?
- What's included in your fee?
- Who will actually do the work?
- How long will this take?

During the process:

- What decisions do I need to make?
- What are my options?
- What do you recommend and why?
- What could go wrong with this approach?

KEY INSIGHT

A good professional doesn't just tell you what to do—they explain your options and help you make informed decisions. If you feel rushed or confused, ask for clarification.

Professional Advisor Directory

Keep this information current and share with your executor and POA.

Estate Lawyer

Name: _____ Firm: _____

Phone: _____ Email: _____

Last Consulted: _____

Accountant / Tax Preparer

Name: _____ Firm: _____

Phone: _____ Email: _____

Last Consulted: _____

Financial Advisor

Name: _____ Firm: _____

Phone: _____ Email: _____

Accounts Managed: _____

Insurance Agent

Name: _____ Company: _____

Phone: _____ Email: _____

Policies Held: _____

Banker / Credit Union

Institution: _____ Branch: _____

Contact: _____ Phone: _____

10

Frequently Asked Questions

Quick answers to the questions caregivers ask most often. For complex situations, consult a professional.

Do I need a lawyer for a will?

Not legally required, but strongly recommended for anything beyond simple situations. DIY wills frequently have technical problems that create expensive issues later. The cost of a lawyer-prepared will is typically far less than the cost of fixing problems.

Can I write my own will?

Yes, but it's risky. Holographic (handwritten) wills are valid in most provinces, and will kits are available. However, these often fail to address important issues and are more easily challenged.

How often should I update my will?

Review after any major life event (marriage, divorce, birth, death, move to new province). Otherwise, every 3-5 years. Update immediately if your executor or beneficiaries' circumstances change significantly.

What happens if I die without a will?

Provincial intestacy rules determine who inherits—formulas that rarely match what people actually want. Common-law partners often get nothing. The court appoints an estate administrator. The process is slower and more expensive.

Does a will avoid probate?

No. Having a will doesn't avoid probate—it just makes probate easier. To avoid probate, assets must pass outside the estate through beneficiary designations, joint ownership, or trusts.

What's the difference between an executor and a POA?

A POA acts while you're alive (when you're incapacitated). An executor acts after you die. They can be the same person, but they serve different functions.

Can I change my will without a lawyer?

Minor changes can be made through a codicil (a formal amendment). However, for significant changes, it's usually better to create a new will entirely. Never just cross things out or write changes on an existing will.

What if my POA misuses their authority?

POAs are fiduciaries—they must act in your best interests. Misuse can result in civil liability, removal by court order, and potentially criminal charges. Prevention is key: choose someone trustworthy, consider requiring two people to act jointly for major decisions, and build in accountability.

Do beneficiary designations override my will?

Yes. Beneficiary designations on RRSPs, TFSAs, life insurance, and pensions pass directly to named beneficiaries regardless of what your will says. Review and update these regularly.

Should I put my adult child on the title to my house?

Usually not a good idea despite its popularity. Risks include exposure to child's creditors, divorce claims, capital gains issues, and family conflict. Better alternatives often exist.

What is a Henson trust?

A discretionary trust that provides for a person with disabilities without disqualifying them from government benefits. The trustee has full discretion over distributions, so assets don't count as the beneficiary's resources for benefit calculations.

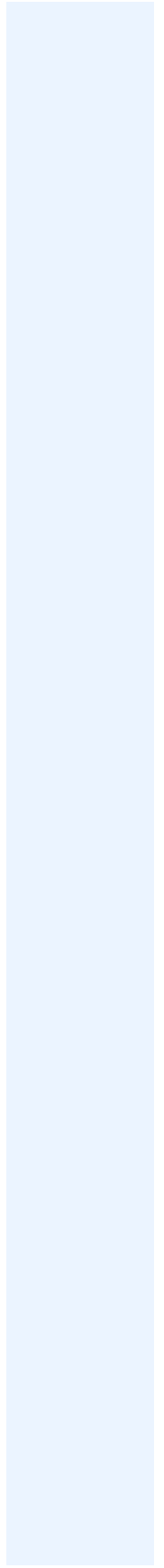
How do I find out if someone left a will?

Check with their lawyer, bank, and among their personal papers. Some provinces have will registries. If no will is found after a thorough search, apply for estate administration as intestate.

11

Glossary and Resources

| Key terms and where to find help.



Key Terms

Administrator: Person appointed by the court to manage an estate when there is no will or no executor.

Beneficiary: Person or entity that receives assets from an estate, trust, or account.

Codicil: A formal amendment to an existing will.

Continuing Power of Attorney: POA that remains valid even if you become mentally incapacitated.

Deemed Disposition: Tax rule treating you as having sold all assets at fair market value at death.

Estate: All assets and liabilities left by a deceased person.

Executor: Person named in a will to administer the estate.

Fiduciary: Person legally required to act in another's best interests.

Henson Trust: Discretionary trust for a person with disabilities that doesn't affect government benefit eligibility.

Holographic Will: Will entirely handwritten by the testator, with no witnesses.

Inter Vivos Trust: Trust created during your lifetime (as opposed to through a will).

Intestate: Dying without a valid will.

Joint Tenancy: Shared ownership where survivor automatically inherits deceased's share.

Power of Attorney: Legal document authorizing someone to act on your behalf.

Probate: Court process validating a will and confirming executor authority.

Testamentary Trust: Trust created through a will, taking effect at death.

Testator: Person making a will.

Provincial Resources

Ontario:

- Law Society of Ontario Lawyer Referral Service: 1-800-268-8326
- Ontario Government: ontario.ca/page/make-will

British Columbia:

- Lawyer Referral Service: 604-687-3221
- Nidus Personal Planning Resource Centre: nidus.ca

Alberta:

- Law Society of Alberta Lawyer Referral: 1-800-661-1095
- Centre for Public Legal Education Alberta: cplea.ca

Quebec:

- Barreau du Québec: barreau.qc.ca
- Chambre des notaires du Québec: cnq.org

Professional Organizations

- Society of Trust and Estate Practitioners (STEP): step.ca
- Canadian Bar Association: cba.org
- Financial Planning Standards Council: fpsc.ca

Caregiver Support

- Canadian Caregiver Network: canadiancaregivernetwork.ca
- Alzheimer Society of Canada: alzheimer.ca
- Family Caregivers of British Columbia: familycaregiversbc.ca

FINAL THOUGHT

Estate planning isn't a single event—it's an ongoing process. Start with the basics, build over time, and review regularly. The best plan is one that actually gets completed.

Legislative References

Federal Legislation

- Constitution Act, 1867, ss. 91–92 (federal-provincial division of powers)
- Income Tax Act, R.S.C. 1985, c. 1 (5th Supp.)
 - s. 70(5) — deemed disposition at death
 - s. 60(l) — RRSP/RRIF rollover provisions
 - s. 146(8.8)–(8.9) — registered account taxation
 - s. 118.2 — medical expense tax credit
 - s. 118(1)(d) — Canada Caregiver Credit
 - s. 122(1)–(2) — Qualified Disability Trust graduated rates
 - s. 73(1.01)–(1.02) — alter ego and joint partner trusts
 - s. 54 — principal residence definition
 - s. 230 — record retention requirements
 - s. 248(1) — common-law partner definition
 - s. 146.4 — RDSP provisions
- Income Tax Act, s. 146.4 (RDSP provisions); Canada Disability Savings Act, S.C. 2007, c. 35

Ontario Legislation

- Succession Law Reform Act, R.S.O. 1990, c. S.26
 - Part V — Dependants' Relief
- Substitute Decisions Act, 1992, S.O. 1992, c. 30
 - s. 10(1)–(2) — POA witness requirements
 - Part III — statutory guardianship
- Estate Administration Tax Act, 1998, S.O. 1998, c. 34, Sched.
- Trustee Act, R.S.O. 1990, c. T.23, s. 61 (executor compensation)
- Trustee Act, R.S.O. 1990, c. T.23, s. 27 (prudent investor standard, as amended 1998)
- Health Care Consent Act, 1996, S.O. 1996, c. 2, Sched. A
- Ontario Disability Support Program Act, 1997, S.O. 1997, c. 25, Sched. B; O. Reg. 222/98, s. 28 (trust exemptions)

British Columbia Legislation

- Wills, Estates and Succession Act, S.B.C. 2009, c. 13
 - s. 58 — substantial compliance (holographic wills)
 - Part 4 — wills variation
- Representation Agreement Act, R.S.B.C. 1996, c. 405, ss. 7, 9
- Power of Attorney Act, R.S.B.C. 1996, c. 370
- Probate Fee Act, S.B.C. 1999, c. 4
- Trustee Act, R.S.B.C. 1996, c. 464, s. 88 (executor compensation)

Alberta Legislation

- Wills and Succession Act, S.A. 2010, c. W-12.2
- Powers of Attorney Act, R.S.A. 2000, c. P-20
- Personal Directives Act, R.S.A. 2000, c. P-6
- Adult Guardianship and Trusteeship Act, S.A. 2008, c. A-4.2
- Surrogate Rules, Alta. Reg. 130/1995
 - Schedule 2 — probate fees
 - r. 130 — executor compensation

Other Provincial References

- Probate Act, R.S.P.E.I. 1988, c. P-21 (holographic wills not recognized)
- Civil Code of Quebec (notarial wills, succession)

Case Law

- Pecore v. Pecore, 2007 SCC 17 (presumption of gift for transfers to adult children)
- Re Toronto General Trusts Corp. and Central Ontario Railway (1905), 6 O.W.R. 350 (executor compensation tariff)
- Saylor v. Saylor, 2017 ONSC 5935 (risks of adding children to property title)

Other Sources

- CRA Folio S3-F10-C1 — Qualified Investments
- CRA Folio S1-F3-C2 — Principal Residence
- Schulz, R. & Sherwood, P.R. (2008). Physical and Mental Health Effects of Family Caregiving. *American Journal of Nursing*, 108(9 Suppl), 23–27.

