

STEP-BY-STEP GUIDE

Write your Will with family & charity in mind.

START

Welcome to the guide to writing your Will with heart! Because a Will is more than just a legal document...it's an expression of love, and a powerful way to make change in this world.

Writing a Will is about making a series of choices. We've made it easy for you. Use this workbook to gather the building blocks you'll need to create a Will with family and charity in mind.

1

Who are the important people in my life? Who do I need to take care of?

2

What kind of impact do I want to leave in this world?

3

What do I have to give? How am I going to divide it?

4

Who is going to put my Will together? Who will be responsible for carrying out my wishes?



You don't need all the answers. Write your Will for where you are in life now, then update it as things change. The most important thing is to get started so the people you love, and the things you care about, are protected.

If you're feeling stuck. Make a plan to move forward:

If I'm having a hard time starting my Will, I will...

Examples:

...break down tasks into bite sized chunks.

...set a reminder to complete one task at a time.

...find motivation in reading about others who have gone through the process.



THINK ABOUT THE IMPORTANT PEOPLE IN YOUR LIFE

Who do you want to support in your Will? Who will inherit the bulk of your property?

P.S. You'll want to think of a few back-up beneficiaries too.

Who will take care of your minor children, pets, or dependants In case something happens to you (and your partner, if applicable).

Have you let them know? Have they agreed?

Yes☐

No☐

Things to consider when choosing a guardian:

- Someone who shares your values
- Someone dependable, who can provide a stable environment
- A loving caretaker, who your dependants know and trust
- The most seamless transition for your dependants



Feel stuck? Make a plan:

If I'm having a hard time choosing a guardian for my dependants, I will...

- Examples:
- ...speak to friends to see what they've done.
 - ...make a list of candidates and weigh the pros & cons.
 - ...spend some quality time with potential candidates in their home.



THINK ABOUT THE IMPACT YOU WANT TO MAKE IN THIS WORLD

What issues or causes are most important to you?

What kind of change would you like to see happen?

Which charities tackling these issues would you want to partner with?

[Find a charity by cause](#) and see what impact you could make. 



When you include a charity in your Will, try not to get too specific with your donation. Who knows what will be needed in the future? Most legal professionals will recommend that you make your gift general in nature.

Name the charities you want to include in your Will:

Legal name: Legal name:

Charity reg. number: Charity reg. number:

Feel stuck? Make a plan:

If I’m having a hard time choosing a charity I will...

- Examples:
- ...look to the charities I’m already involved with.
 - ...think about the charities that have helped me/my family in the past.
 - ...make the best decision for now, knowing I can revise my Will in the future.



TAKE STOCK OF WHAT YOU HAVE

What assets do you own?

- ☐ Real estate
- ☐ Cash savings
(In bank accounts for example)
- ☐ Investments
(RRSP, TFSA, RESP, stocks, etc.)
- ☐ Vehicles
- ☐ Your business
- ☐ Pension plan
- ☐ Insurance policies
- ☐ Valuable property
(Jewelry, art, collectibles, etc.)

Do you have any debt?

- ☐ Mortgage
(And/or home equity line of credit)
- ☐ Consumer debt
(Credit card bill, installment payments, etc.)
- ☐ Vehicle loans
- ☐ Student loans
- ☐ Business loans

Total

Don't worry about exact numbers or future values. Your assets and debt will all change over time anyway. What's important is that you get a sense of the pie so you can decide how you want to split it.



How much would you like your inheritors to receive?

% of Total : (approx.)

P.S. Think about any specific gifts you'd like to make like valuable heirlooms.

How much will go to the charities you've chosen?

% of Total : (approx.)

Feel stuck? Make a plan:

If I'm hesitant to talk to my partner about including a charity in my Will, I will...

Examples: ...pique their interest with [an article about someone who has done this](#).
...show them the tax benefits.
...use it as an opportunity to chat about our legacy, make it a family discussion.
...have a slightly different Wills.

BONUS: A DONATION IN YOUR WILL CAN HELP SAVE ON TAXES!

Chances are, when you die, your “estate” will get a hefty tax bill. That’s because all your assets will be turned into income (except those transferred to a spouse) and taxed accordingly.

Good news! That donation you plan to leave in your Will? It will result in a charitable tax credit that can seriously lower those taxes...



Everyone's situation is different. If you're interested to find out more, you'll want to speak to an expert who specializes in this area.

Get help from a financial advisor. 



PUTTING IT ALL TOGETHER

Who is going to help you draft your legal documents?

- ☐ I'd like advice on how to divide my estate, save on taxes, etc.
- ☐ I have a complicated situation, i.e. blended family, dependants with special needs, assets outside of Canada, etc.
- ☐ I live in Quebec
- ☐ I have a pretty straightforward situation

If you checked any of the first three boxes, it's a good idea to use a lawyer (or notary in QC or BC) to draft your Will. Otherwise you might choose a lawyer or a trusted online Will platform.



Not all legal professionals are familiar with how best to include a charity in a Will. Bring this [factsheet](#) to your advisor to get the conversation started, or find an advisor that specializes in this area.

[Find legal professionals or online Will services](#) that can help.



Who will administer your estate and carry out your wishes when you die?

Have you let them know? Have they agreed?

Yes

☐

No

☐

P.S. It's also important to have a back-up executor, just in case.

Though not officially part of the Will, many people include a Power of Attorney and Personal Directive among their legal documents. This ensures there is someone in place to take care of you and your affairs if you're ever incapacitated, and your end of life wishes are well laid out.



You



Did It!

You've done all the hard work. You now have all the basics to get your legal documents drafted. Once completed, you can feel good knowing your family is taken care of and you've left **a legacy to be proud of.**

A few things you'll want to do when you have your Will:

Let your executor know where your Will is stored. Include bank information, digital passwords, and any other important information.

Done

☐

Tell your family about your plans. It's best not to leave any surprises.

Done

☐

Tell your charities about your future gift so that it will be used in the way that you want. Don't worry, you won't be held to any commitment.

Done

☐

Set a reminder to review your Will in 5 years to make sure it's up to date.

Done

☐

Will Power is a national public education campaign showing Canadians how to create positive change through their Wills.

Any information provided in this guide should be considered general in nature and should not be relied upon as a substitute for professional advice. It is recommended that users seek the guidance of a legal professional before making any decision.



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