



The Professional Institute
of the Public Service
of Canada



Comprehensive End-of-Life Planning Guide

Prepared by the Retired Members
Guild of the Professional
Institute of the Public
Service of Canada (PIPSC)

Planning ahead: what to do during your lifetime

We all hope for a long and healthy life, but taking time now to plan for the future is one of the kindest gifts you can give to your loved ones. Planning ahead not only brings you peace of mind but also provides clarity and support for your family during what will inevitably be an emotional time.

Here are some heartfelt suggestions to help you prepare:

Essential documents to prepare

Though it may feel overwhelming to think about these matters, having these key documents in place brings tremendous peace of mind. Each document serves a different purpose in ensuring your wishes are honored and your loved ones are protected. Taking time now to prepare these papers is truly an act of love for those who may one day need to make decisions on your behalf.

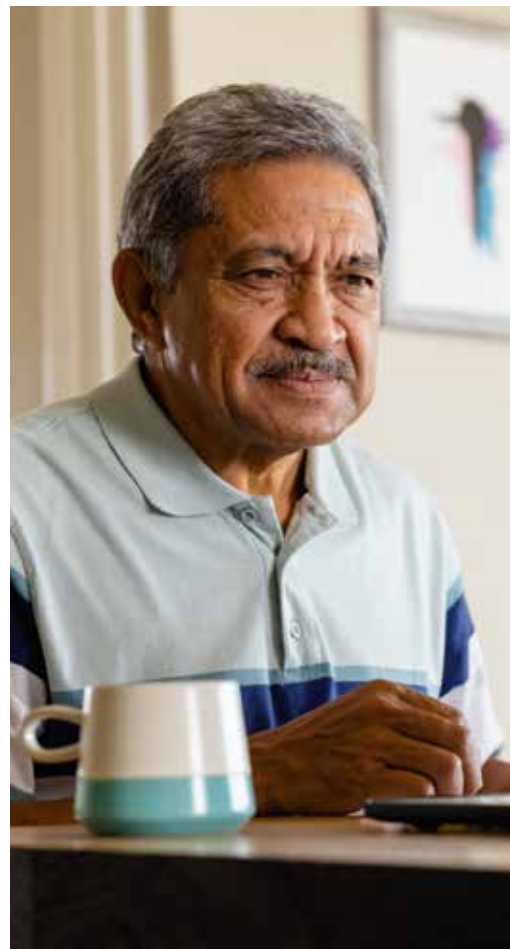
Will: Establishes how your assets will be distributed after your death.

Power of Attorney/Protection Mandate*: Designates someone to make decisions on your behalf if you become unable to do so.

Life insurance policies: Ensures financial support for your beneficiaries.

Advance medical directives: Outlines your wishes for medical care if you cannot communicate them.

*Note: this document is called a Protection Mandate in Quebec and a Power of Attorney in the rest of Canada.





Creating your will

Your will is perhaps the most personal document you'll ever create—it's your voice speaking at a time when you can no longer be present. While thinking about mortality isn't easy, creating a will is one of the most caring things you can do for your family. Without this important document, provincial laws will determine how your assets are distributed, which may not align with your wishes. Additionally, the process may become more complicated and costly for your loved ones.

A notarial will offers several wonderful advantages:

- Takes effect immediately upon your passing without needing court validation
- Provides greater protection against contestation
- Remains safely preserved (notaries keep official copies)
- Offers thoughtful guidance from the notary during preparation

Friendly reminder: It's wise to review your will after significant life moments such as marriage, divorce, welcoming children, or major changes in your financial situation.

Good to know: Notaries often gently caution against specific bequests (like "car to one child, cottage to another") as our assets tend to change over the years.

Selecting executors/liquidators

Choosing someone to handle your final affairs is another significant decision in your estate planning journey. This person (or people) will carry out your wishes, manage your assets, and navigate potentially complex family dynamics during an emotional time. Your executor becomes your voice after you're gone, so it's important to choose thoughtfully. Many people select a spouse, adult child, or trusted friend, but regardless of who you choose, make sure they're prepared for this important responsibility.

Choosing someone to handle your affairs is a deeply personal decision. Consider entrusting this role to individuals who are:

- Trustworthy and organized (they'll be handling many details)
- Available and ideally living nearby
- Comfortable with financial matters
- Able to navigate family relationships with care and sensitivity

Thoughtful suggestion: Have a heart-to-heart conversation about compensation with your chosen executor(s) and include these wishes in your will. This clarity will be appreciated later.



Important documents inventory

When we're no longer here, our loved ones often struggle to piece together our financial and legal affairs. Maintaining an organized inventory of important documents is like leaving behind a treasure map that guides them through unfamiliar territory. This thoughtful preparation can save your family countless hours of searching and unnecessary stress during an already difficult time, while ensuring nothing important gets overlooked.

Creating a loving roadmap for those who'll need to handle your affairs means gathering these important documents and keeping them somewhere safe (like a safety deposit box), while ensuring your executor knows how to find them:

Document type	Purpose	Location
Will and testament	Directs distribution of assets	
Power of Attorney/ Protection Mandate	Appoints decision-maker if incapacitated	
Life insurance policies	Provides death benefits to beneficiaries	
Financial statements	Lists bank accounts, investments, etc.	
Tax documents	Required for final tax returns	
Marriage/divorce contracts	Affects division of assets	
Trust documents	Details terms of any trusts	
Password list (digital assets)	Allows access to online accounts	
Property deeds	Proves ownership of real estate	

Caring tip: Consider updating this inventory yearly, perhaps around your birthday or at tax time, or whenever life brings significant changes.

Asset inventory

Beyond legal documents, creating a detailed inventory of what you own and what you owe provides invaluable guidance to those settling your estate. Think of this as telling your financial story—what you’ve built, what you value, and what responsibilities remain. This inventory helps ensure nothing falls through the cracks and can prevent unnecessary costs and complications for your loved ones.



Maintain a compassionate and thorough list of your assets and debts, including:

- Real estate (primary residence, vacation properties)
- Vehicles and recreational equipment
- Financial accounts (checking, savings, investments)
- Retirement accounts (RRSPs, RRIFs, pension plans)
- Insurance policies (life, disability, property)
- Personal valuables (jewelry, art, collectibles)
- Digital assets (cryptocurrency, valuable online accounts)
- Outstanding debts and obligations

Gentle reminder: This inventory becomes especially important in blended families, second marriages, or when family relationships are complex. Don't forget to ensure your pension plan has correct and current information about your spouse/dependents and beneficiaries.

Approximate costs

Understanding the financial aspects of creating these important documents helps with planning. While these costs may seem significant, consider them an investment in your family's future peace of mind and in protecting the legacy you've worked so hard to build. Many professionals offer package pricing that makes comprehensive planning more affordable.

Creating proper end-of-life documentation typically costs:

**Will and Power
of Attorney/
Mandate package
(for a couple):**
\$950-\$1,500

**Individual
will:**
\$400-\$700

**Individual
Power of Attorney/
Protection Mandate**
\$400-\$700



After death: supporting steps for family and executors

When we lose someone dear to us, there are practical matters that need attention alongside our grief. Here's a compassionate guide for those handling affairs after a loved one's passing:

Immediate actions

In the hours and days following a loss, those left behind often feel overwhelmed by grief while simultaneously needing to handle urgent matters. This sensitive time requires both emotional support and practical guidance. These first steps help family members navigate the immediate aftermath with care and ensure that nothing crucial is overlooked during this difficult period.

- 1 Obtain** the death certificate from the funeral home (they'll guide you through this process)
- 2 Reach out** to a funeral home for help with arrangements and services
- 3 Connect** with family and close friends to share the news
- 4 Ensure** the home is secure and make arrangements for any beloved pets
- 5 Find** the will and get in touch with the named executor(s)

Government notifications

Beyond immediate family and friends, various government agencies need to be notified of a person's passing. These notifications help prevent issues like continued benefit payments that might later need to be repaid, and also initiate important benefits that surviving family members may be entitled to receive. Though it may feel like bureaucratic paperwork during a difficult time, these notifications are an important part of bringing closure to a loved one's affairs.

Canada Revenue Agency:

- Report the date of death
- Cancel benefits or transfer to surviving spouse where applicable
- Phone: Contact CRA's individual tax line

Service Canada (for CPP/OAS benefits):

- Apply for the CPP/QPP death benefit
- Apply for survivor benefits if applicable
- Phone: 1-800-561-7930

Pension administrators for any private pensions

Financial institutions and insurance

Financial matters require special attention after a loss, both to protect the estate and to access benefits that can provide important financial support during this transition. Most financial institutions have compassionate care teams specifically trained to guide families through these processes with sensitivity. Don't hesitate to ask questions—these professionals understand you're going through a difficult time and are there to help.

Banks and credit unions:

- Notify of the death
- Determine accounts and safe deposit boxes
- Freeze individual accounts and establish estate account

Investment firms:

- Notify of death
- Transfer investments to beneficiaries or estate

Insurance companies:

- File claims for life insurance benefits
- Canada Life: 1-855-415-4414
- Sun Life: 1-888-757-7427



Probating the will

Probate is the legal process that validates a will and confirms the executor's authority to carry out its instructions. Not all estates require probate—it often depends on the types of assets involved and their value. Understanding whether probate is necessary and how to navigate the process helps executors fulfill their duties correctly and protects them from potential personal liability. Though it may seem like an added burden during a difficult time, probate provides important legal protections.

The will may need to be probated (validated by the court) if:

- Financial institutions require it to release assets
- The will is not notarial (in Quebec)
- There are questions about the will's validity
- Real estate needs to be transferred

In Quebec: Submit application to the Superior Court in the judicial district where the deceased lived.

Note: If the probate process seems complex or if you anticipate disputes, consult a legal professional before proceeding.





Tax responsibilities

Even after we're gone, our final tax obligations need to be fulfilled. This often falls to the executor, who must ensure all income is reported and any final taxes are paid before distributing assets to beneficiaries. This step protects both the estate and the executor from potential tax liabilities. While thinking about taxes during grief might feel inappropriate, completing this responsibility properly is an important part of honoring your loved one and bringing their affairs to proper closure.

The executor will need to:

FILE

a final tax return by April 30 of the year following passing (or June 15 if self-employed)

HANDLE
any taxes owed from estate funds

REQUEST

a clearance certificate from CRA before sharing estate assets

Helpful suggestion: For peace of mind, especially with complex estates, consider consulting a tax professional who can guide you through this process with care.

Compassionate reminder: Don't forget to care for yourself through this process. Grief can be exhausting, and it's okay to ask for help or take breaks when needed.

Helpful resources

Government resources

Search for these resources online:

- [Canada Revenue Agency – Handling a deceased person’s taxes](#)
- [CPP Death Benefit Information](#)
- [Government of Canada Pensions and Benefits](#)

Quebec-Specific resources

Search for these resources online:

- [Retraite Québec](#)
- Québec Pension Plan:
1-800-463-5185

Remember that grief support services are available to help family members during this difficult time. Most funeral homes can provide information about local support groups and compassionate counseling services. Taking care of your emotional wellbeing is just as important as handling the practical matters.

This guide was created with care by the Retired Members Guild of PIPSC to support our members and their families through difficult transitions. While we’ve made every effort to provide accurate information, we recommend confirming details with appropriate professionals for your specific situation.

