



# WHERE EVERYTHING IS

The free blank binder: where everything is, who to call, and what to do first.

Last updated: \_\_\_\_\_

**Not a will. No legal force.**

This is not a will and cannot name an executor, a guardian, or who receives your estate, only a will does that. Informational guide only, not legal advice.

A map, not a key: every row asks where and who, never what.

These are wishes, not instructions with legal force; the will and powers of attorney are the legal documents.

Five sections: The people; The money; The home and the things in it; The paper; The wishes that are not legal documents. The list of what is still to find is at the back.



## 1. THE PEOPLE

Your name, as it should read on the cover

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The province you live in

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Spouse or partner: name and how to reach them

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The executor named in your will: name and city only

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Your power of attorney for property, if you have one: who is named, and where the document is

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The person named for your personal care, if you have named one: who, and where the document is

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Children, and who has their care day to day

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Family doctor: name and clinic

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Employer or HR contact

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Contact any workplace or private pension plan administrators. Survivor benefits may be available. Also verify group benefits (extended health, life insurance) through any former employer.

Landlord or property manager, if you rent

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One close friend who knows the house

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## 2. THE MONEY

Notify all banks, investment accounts, and credit card issuers. Most will freeze the account and require a certified Death Certificate and (often) probate documents before releasing funds to the estate. What CDIC insures: chequing/savings deposits, RRSP, RRIF, TFSA, RDSP, RESP and FHSA held as deposits, each category insured separately up to \$100,000. CDIC does not insure crypto.

☐ Chequing account ☐ Savings account ☐ TFSA ☐ RRSP ☐ RRIF ☐ RESP ☐ FHSA ☐ LIRA (locked-in RRSP) ☐ LIF ☐ Workplace pension, defined benefit ☐ Workplace pension, defined contribution ☐ Group benefits through work (life, health, disability) ☐ CPP in payment ☐ OAS in payment ☐ Credit card ☐ Mortgage ☐ HELOC ☐ Line of credit ☐ Car loan (auto loan/lease) ☐ Life insurance ☐ Home insurance ☐ Tenant insurance (renter's insurance) ☐ Car insurance ☐ Safety deposit box ☐ Crypto-assets

**Chequing account: Institution**

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**Chequing account: Whose name it is in**

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**Chequing account: Roughly where (city, branch or online)**

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**Savings account: Institution**

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**Savings account: Whose name it is in**

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**Savings account: Roughly where (city, branch or online)**

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**TFSA: Institution**

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**TFSA: Whose name it is in**

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**TFSA: Roughly where (city, branch or online)**

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**TFSA: Does your TFSA name a successor holder or a beneficiary? Where is the form?**

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A successor holder becomes the new owner; a beneficiary receives the funds without becoming the account owner; both bypass the estate; with neither, it falls into the estate.

**RRSP: Institution**

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**RRSP: Whose name it is in**

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**RRSP: Roughly where (city, branch or online)**

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**RRSP: Does your RRSP/RRIF name a beneficiary? Where is the form?**

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The pass-outside-estate effect is a matter of who is named, which is why the to-find question matters.



**RRIF: Institution**

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**RRIF: Whose name it is in**

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**RRIF: Roughly where (city, branch or online)**

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**RRIF: Does your RRSP/RRIF name a beneficiary? Where is the form?**

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The pass-outside-estate effect is a matter of who is named, which is why the to-find question matters.

**RESP: Institution**

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**RESP: Whose name it is in**

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**RESP: Roughly where (city, branch or online)**

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**RESP: If you hold an RESP, does the contract name a successor subscriber, or would it fall to your estate?**

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RESP ownership is the one registered plan in this checklist that routes through the estate by default.

**FHSA: Institution**

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**FHSA: Whose name it is in**

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**FHSA: Roughly where (city, branch or online)**

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**FHSA: Does your FHSA name a successor holder or beneficiary?**

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Only a survivor (spouse/common-law partner) can be a successor holder; anyone else can only be a designated beneficiary; with neither, it goes to the estate.

**LIRA (locked-in RRSP): Institution**

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**LIRA (locked-in RRSP): Whose name it is in**

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**LIRA (locked-in RRSP): Roughly where (city, branch or online)**

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**LIF: Institution**

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**LIF: Whose name it is in**

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**LIF: Roughly where (city, branch or online)**

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**Workplace pension, defined benefit: Institution**

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**Workplace pension, defined benefit: Whose name it is in**

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**Workplace pension, defined benefit: Roughly where (city, branch or online)**

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**Workplace pension, defined benefit: Does your workplace pension exist? Ask your plan administrator or HR: is there a death benefit before retirement, and who is it paid to?**

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This depends on which pension standards law covers the plan (a different Pension Benefits Act per province, or the federal one for federally regulated employers) and on the plan's own terms, so it cannot be stated as one Canada-wide rule.

**Workplace pension, defined contribution: Institution**

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**Workplace pension, defined contribution: Whose name it is in**

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**Workplace pension, defined contribution: Roughly where (city, branch or online)**

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**Workplace pension, defined contribution: Does your workplace pension exist? Ask your plan administrator or HR: is there a death benefit before retirement, and who is it paid to?**

---

This depends on which pension standards law covers the plan (a different Pension Benefits Act per province, or the federal one for federally regulated employers) and on the plan's own terms, so it cannot be stated as one Canada-wide rule.

**Group benefits through work (life, health, disability): Institution**

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**Group benefits through work (life, health, disability): Whose name it is in**

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**Group benefits through work (life, health, disability): Roughly where (city, branch or online)**

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**Group benefits through work (life, health, disability): Does your life insurance name a person as beneficiary, or your estate? Where is the policy?**

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The wizard should ask the same beneficiary question for group life as for personal life insurance rather than assume the two behave identically.

**CPP in payment: Institution**

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**CPP in payment: Whose name it is in**

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CPP in payment: Roughly where (city, branch or online)

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OAS in payment: Institution

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OAS in payment: Whose name it is in

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OAS in payment: Roughly where (city, branch or online)

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Credit card: Institution

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Credit card: Whose name it is in

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Credit card: Roughly where (city, branch or online)

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Mortgage: Institution

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Mortgage: Whose name it is in

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Mortgage: Roughly where (city, branch or online)

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HELOC: Institution

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HELOC: Whose name it is in

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HELOC: Roughly where (city, branch or online)

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Line of credit: Institution

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Line of credit: Whose name it is in

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Line of credit: Roughly where (city, branch or online)

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Car loan (auto loan/lease): Institution

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Car loan (auto loan/lease): Whose name it is in

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**Car loan (auto loan/lease): Roughly where (city, branch or online)**

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**Life insurance: Institution**

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**Life insurance: Whose name it is in**

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**Life insurance: Roughly where (city, branch or online)**

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**Life insurance: Does your life insurance name a person as beneficiary, or your estate? Where is the policy?**

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Passes outside the estate when a beneficiary is named, as a matter of provincial insurance law, not just tax law.

**Home insurance: Institution**

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**Home insurance: Whose name it is in**

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**Home insurance: Roughly where (city, branch or online)**

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**Tenant insurance (renter's insurance): Institution**

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**Tenant insurance (renter's insurance): Whose name it is in**

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**Tenant insurance (renter's insurance): Roughly where (city, branch or online)**

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**Car insurance: Institution**

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**Car insurance: Whose name it is in**

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**Car insurance: Roughly where (city, branch or online)**

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**Safety deposit box: Institution**

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**Safety deposit box: Whose name it is in**

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**Safety deposit box: Roughly where (city, branch or online)**

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**Crypto-assets: Institution**

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**Crypto-assets: Whose name it is in**

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**Crypto-assets: Roughly where (city, branch or online)**

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**Where the last tax return is**

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Notify the CRA of the death. File a final (terminal) T1 return on behalf of the deceased.

**Who prepared it**

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### 3. THE HOME AND THE THINGS IN IT

**Do you own or rent your home?**

Real property (home, condo, land) must be transferred to the estate or beneficiaries by a lawyer or notary.

**Mortgage lender, if any**

**Property tax: which municipality, and where the bills are kept**

**Home or tenant insurer**

**Where the lease is, if you rent**

**Where the receipt for the rent deposit is, if you rent**

**Electricity: provider**

Cancel or transfer utilities (hydro/electricity, gas, internet, phone) and recurring subscriptions (streaming, memberships). Contact each provider directly.

**Gas or heating: provider**

**Water: provider**

**Internet: provider**

**Phone: provider**

**The car: owned outright, or is there a lender or lease?**

**Car lender or leasing company, if any**

**Car insurer**

**Where the vehicle ownership (registration) is kept**

**Pets: the vet**

**Pets: who would take them**



#### 4. THE PAPER

**The will: where the original is**

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**Does a lawyer or notary hold the original will?**

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**Powers of attorney (or the protection mandate): where the documents are**

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**Marriage certificate**

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**Birth certificates**

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**Passports**

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Cancel the Canadian passport with Passport Canada. The passport should be returned or destroyed.

**SIN card**

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Cancel the Social Insurance Number (SIN): notify Service Canada. The SIN card should be destroyed.

**Health card**

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**Deed or lease**

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**Insurance policies**

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File life insurance claims. Each insurer has its own process. Named beneficiaries typically receive proceeds outside the estate; no probate needed for those.

**Safety deposit box: which branch, and where its key is**

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**Where this binder will be kept**

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## 5. THE WISHES THAT ARE NOT LEGAL DOCUMENTS

These are wishes, not instructions with legal force; the will and powers of attorney are the legal documents.

**Are you registered as an organ and tissue donor?**

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**Funeral preferences**

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**Who should be told**

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**Who should not be told**

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**Online accounts to close or memorialise (which services, not how to get in)**

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**Anything else**

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**STILL TO FIND**

Every row you answer "I don't know" to belongs here, so the family knows what to look for and where to start asking.

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