Estate Information Organizer

BMO Wealth Management
BMO Nesbitt Burns

PERSONAL & CONFIDENTIAL

Everyone has their own system for filing important documents and financial records, and can easily access this information when needed. However, if someone else were to step into your shoes, would they know where you keep your Will and life insurance policies, the location of your safety deposit box and keys, or details about your digital assets such online accounts, loyalty programs and subscriptions?

The BMO Estate Information Organizer will help your family, executor (referred to as a "liquidator" in Quebec), or Power of Attorney for Property (referred to as a "mandatory" in Quebec) locate all of your important documents and other information needed to administer your estate or act as your Power of Attorney for Property. Using this resource, you can specify where documents or accounts are located, identify appropriate contacts and provide security access details for your online accounts. The Estate Information Organizer can be invaluable in helping to ensure that nothing is overlooked in the administration of your estate.

To make sure the information in the Estate Information Organizer is always current, be sure to review it regularly. It's also a good idea to either make a copy for your executor, or at a minimum, tell your executor where it can be located.

Due to the personal and confidential nature of the information included, we advise you to keep your Estate Information Organizer in a secure, but accessible, location.

Should you require additional space when completing the Estate Information Organizer, please use the 'Notes' section on page 17, or attach copies of the applicable documents.

Name: ______________________________

Date of Birth: ______________________________

S.I.N.: ______________________________

Address: ______________________________

Phone: ______________________________

E-mail: ______________________________

Part 1 – Details of Funeral Arrangements

Include information regarding pre-arranged services, cemetery plots, burial versus cremation instructions, organ donation, etc.	

Part 2 – Will Documents and Power of Attorneys

Will Documents

	Location	Dated (dd/mm/yyyy)
Original Will		
Copy of Will		
Codicil		
Personal Effects List		

Name and Address of Executor

Name	
Address	
City, Province	
Telephone	
Email	

Power of Attorney for Property

Name of Power of Attorney	
Address	
City, Province	
Telephone	
Email	
Location of Power of Attorney document	

Power of Attorney for Personal Care

Name of Power of Attorney	
Address	
City, Province	
Telephone	
Email	
Location of Power of Attorney document	

Part 3 – Family Information

Please use the space below to add information about family members (i.e., spouse, siblings, parents, etc.)

	Spouse	Ex-Spouse
Name		
Address	☐ Same as yourself	
Telephone Number		
Email		
Date of Birth		

	Child / Dependant	Child / Dependant
Name		
Address		
Telephone Number		
Email		
Date of Birth		
Relationship		

	Child / Dependant	Child / Dependant
Name		
Address		
Telephone Number		
Email		
Date of Birth		
Relationship		

	Other	Other
Name		
Address		
Telephone Number		
Email		
Date of Birth		
Relationship		

Part 4 – Insurance Policies

Prompt notification to the applicable insurance companies will help ensure there is cash available for meeting immediate and ongoing expenses. Include personal term, universal and whole life policies. Show group plans separately in **Part 5 – Employment Information**. If you have online access to these policies, provide website, login/username and password.

Life Insurance

	Policy 1		Policy 2	
Insurance Company Name				
Policy Number				
Face Value of Policy				
Location of Policy Document				
Beneficiary		☐ First to Die ☐ Last to Die		☐ First to Die ☐ Last to Die
Agent's Name				
Agent's Telephone Number				
Agent's Email				
Online Account Access Details				

Disability Insurance

Insurance Company Name	
Policy Number	
Location of Policy Document	
Agent's Name	
Agent's Telephone Number	
Agent's Email	
Online Account Access Details	

Critical Illness Insurance

Insurance Company Name	
Face Value of Policy	
Policy Number	
Location of Policy Document	
Agent's Name	
Agent's Telephone Number	
Agent's Email	
Online Account Access Details	

Long-Term Care Insurance

Insurance Company Name	
Policy Number	
Location of Policy Document	
Agent's Name	
Agent's Telephone Number	
Agent's Email	
Online Account Access Details	

Part 5 – Employer Information

Employer Name	
Contact	
Address	
City, Province	
Telephone	
Email	
Participate in the following employer plans	☐ Registered Pension ☐ Employee Stock Purchase ☐ Group Life Insurance ☐ Deferred Profit Sharing ☐ Group RRSP ☐ Employee Stock Option ☐ Medical/Dental ☐ Other

Part 6 – Current Income Sources

Income is currently being received from the sources listed below. These individuals or institutions must be advised so they can make the necessary adjustments to the amount of income being paid or to re-direct the payment.

Alimony/Child Support

	Payor Information
Name	
Address	
City, Province	
Telephone	
Email	

Retirement Savings Plan (i.e., RRIF)

	Payor Information
Name of Financial Institution	
Address	
City, Province	
Telephone	
Email	

Annuity

	Payor Information
Name of Financial Institution	
Address	
City, Province	
Telephone	
Email	

Registered Pension Plan

	Payor Information
Name of Financial Institution	
Address	
City, Province	
Telephone	
Email	

Rental Income

	Payor Information
Name	
Address	
City, Province	
Telephone	
Email	

Other (i.e., CPP/QPP, Foreign Pension)

Recipient of Canada /Quebec Pension Plan Payments	☐ Yes ☐ No
Recipient of Old Age Security	☐ Yes ☐ No

	Payor Information
Plan-type	
Name of Financial Institution	
Address	
City, Province	
Telephone	
Email	

Part 7 – Description and Location of Assets and Liabilities

1. Assets

Include items such as savings and chequing accounts, investment accounts, RRSPs, TFSAs, RESPs and any Locked-In accounts. If you have online access to any of the accounts, provide website, login/username and password.

Account Description	Name and Address (or branch) of Financial Institution	Account Number	Ownership	Online Account Access Details
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	

Real Estate

Include items such as your residence, cottage, vacation property or rental property.

Description of Property	Address	Location of Property Deed	Ownership	Mortgage Outstanding
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	☐ Yes ☐ No
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	☐ Yes ☐ No
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	☐ Yes ☐ No
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	☐ Yes ☐ No

Other Assets

Include jewelry, automobiles, art, loan receivables, business assets (including private company shares) and other valuables.

Description of Asset	Location (Include address of location of asset and any contact person, if applicable)	Ownership
		☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other
		☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other
		☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other
		☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other
		☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other
		☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other
		☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other
		☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other

2. Liabilities

Include mortgages, lines of credit and credit cards (even if there is no outstanding balance) and any other loans, including personal guarantees given. If you have online access, provide website, login/username and password.

Description of Liability	Name and Address (or branch) of Financial Institution	Account Number	Ownership	Online Account Access Details
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	
			☐ Sole Ownership ☐ Joint - Spouse ☐ Joint - Other	

Part 8 – Location of Other Important Documents

Marriage or Co-Habitation Agreement	
Separation Agreement or Divorce Decree	
Child Support Agreements	
Business Agreements/Contracts	
Formal Trust Documents where you are the Beneficiary or Trustee	
Property Insurance	
Lease Agreements	
Other Agreements	
Birth Certificate	
Adoption Papers	
Passport	
Prior 2 Years Income Tax Returns	
Prior 2 Years Income Tax Returns for Other Countries	
SIN Card	
Citizenship Card/Naturalization Certificate	

Part 9 – Secure Storage

Safety Deposit Box

Financial Institution	
Address	
Box Number	
Location of Keys	
Person(s) Authorized to Access Safety Deposit Box	
Ownership	☐ Client ☐ Joint - Spouse ☐ Joint - Other

Storage Locker

Storage Facility Name	
Address	
Locker Number	
Location of Keys/Lock Combination	
Ownership	☐ Client ☐ Joint - Spouse ☐ Joint - Other

On Premise Personal Secured/Fireproof Vault

Address	
Actual Location of Vault on the Premises	
Location of Keys/ Combination to Open Vault	
Ownership	☐ Client ☐ Joint - Spouse ☐ Joint - Other

Part 10 – Memberships, Subscriptions and Loyalty Programs

The following memberships, subscriptions and loyalty programs will need to be cancelled or transferred. Provide online account access details, if applicable.

Professional Memberships	
Fitness Memberships	
Other Memberships	
Retail Memberships	
Associations	
Cooperators	
Charities	
Provincial Health Program	
Magazine Subscriptions	
Newspaper Subscriptions	
Loyalty Programs	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	
Other: ________________	

Part 11 – Digital Assets

Include details (website address, login/username and password) for all online accounts not captured in other sections of the Estate Information Organizer that will need to be closed, transferred or cancelled. Include utility accounts managed online (i.e., hydro, water, property taxes), email and social media accounts, cloud and storage services, intellectual property such as domain names and websites, online commerce accounts such as Amazon and eBay and any online payment systems such as PayPal accounts.

You may also want to itemize the location of electronic devices such as computers, smartphones, tablets, e-readers, digital cameras and provide any logins/usernames and passwords needed to access these devices.

Description of Digital Asset	Details

Part 12 – Professional Contacts

Lawyer/Legal Advisor

Name	
Firm	
Address	
Telephone	
Email	

Or attach business card here

Accountant

Name	
Firm	
Address	
Telephone	
Email	

Or attach business card here

Investment Advisor

Name	
Firm	
Address	
Telephone	
Email	

Or attach business card here

Financial Planner/Personal Banker

Name	
Firm	
Address	
Telephone	
Email	

Or attach business card here

Doctor

Name	
Address	
Telephone	
Email	

Or attach business card here

Doctor (Specialist)

Name	
Address	
Telephone	
Email	
Specialty	

Or attach business card here

Dentist

Name	
Address	
Telephone	
Email	

Or attach business card here

Spiritual Advisor

Name	
Address	
Telephone	
Email	

Or attach business card here

Charitable/Philanthropic Contact

Name	
Firm	
Relationship	
Address	
Telephone	
Email	

Or attach business card here

Other

Name	
Firm	
Relationship	
Address	
Telephone	
Email	

Or attach business card here

Other

Name	
Firm	
Relationship	
Address	
Telephone	
Email	

Or attach business card here

Other

Name	
Firm	
Relationship	
Address	
Telephone	
Email	

Or attach business card here

Other

Name	
Firm	
Relationship	
Address	
Telephone	
Email	

Or attach business card here

Notes

Use this section to provide any further instructions or information not captured elsewhere in this document. For example, indicate if you have a collection of valuables that require an appraisal, or if your collection is on loan to a gallery or museum. Also, provide details of family members/friends (outside your direct circle) who you wish to be notified of your passing, and their contact information.

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