



Estate Planning

A Catholic's Guide
to Will preparation,
Powers of Attorney,
funeral and burial instructions,
and cemetery selection



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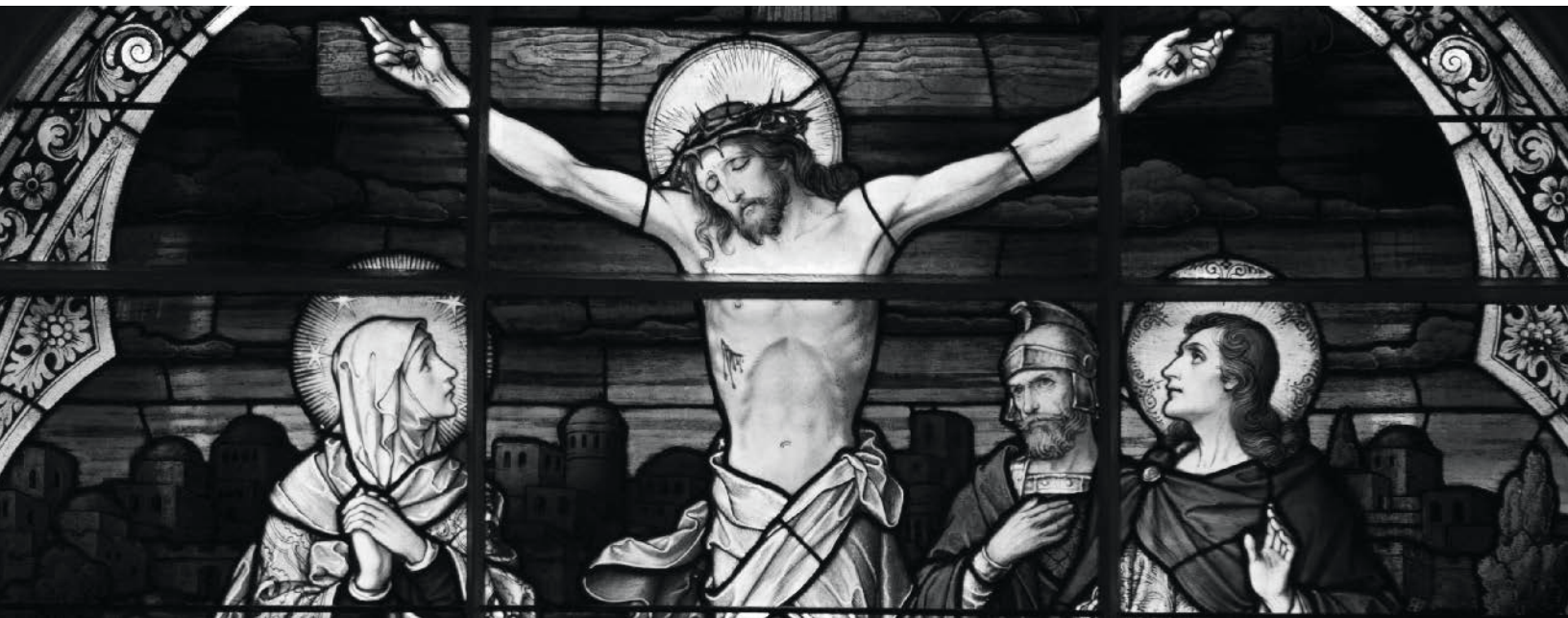


**CATHOLIC CEMETERIES
& FUNERAL SERVICES**
ARCHDIOCESE OF TORONTO

Catholic Estate Planning Guide

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*“Remember that when you leave
this earth, you can take with you
nothing that you have received —
only what you have given:
a full heart enriched by honest
service, love, sacrifice and courage.”*

— St. Francis of Assisi

Prepared for: _____

Date completed: _____

Dates reviewed: _____

Estate Plan Checklist

Use the detailed checklist below to keep track of the information you gather in order to complete the forms in this guide and properly plan your estate, funeral and burial.

If You Already Have a Will

- ☐ Is your current Will out of date?
- ☐ Have you moved to a new province?
- ☐ Has your net worth or employment status changed?
- ☐ Have you recently married or had children?
- ☐ Do you want to add or remove any beneficiaries?

Getting Started

- ☐ Have you chosen a lawyer?
- ☐ Have you used a tax advisor to minimize current tax and the tax your estate will have to pay?
- ☐ If you do not have a lawyer or tax advisor, the Development Office of the Archdiocese of Toronto keeps a list of professionals in your area.

Information You Will Need to Gather: Assets

- ☐ Bank accounts
- ☐ Life insurance policies
- ☐ Safety deposit box or storage facility
- ☐ Securities, Investments RRSPs and RRIFs
- ☐ Principal residence (current market value)
- ☐ Rental properties or cottage (current market value)
- ☐ Other property: vehicles, boats, art antiques, expensive jewellery or collectables, etc.
- ☐ Do you own your own business? What is its value?
- ☐ Are you expecting any inheritances?

Create a Summary of Your Liabilities

- ☐ List all your debts, including: mortgages, credit cards, car loans, credit lines, etc.

Your Estate Trustee

- ☐ Have you chosen your Estate Trustee and asked him/her if they are willing and able to serve?
- ☐ Does your Estate Trustee know where your Will is kept?
- ☐ Will your Estate Trustee have the authority to invest your assets until the final disbursement is done? Do you want restrictions placed?

Guardian of Your Children

- ☐ Have you named a Guardian of your minor children?
- ☐ Do you have an alternate Guardian in case your first choice is unable or unwilling to serve?
- ☐ Have you told your Guardian the importance of making sure your children are raised in the Catholic faith and receive all their Sacraments?

Your Beneficiaries

- ☐ If you are married, have you left your RRSPs or RRIFs to your spouse or dependent child?
- ☐ Are the beneficiaries of the assets in your Will consistent with the beneficiary listing in the attached plans (e.g., RRSPs, insurance policies)?
- ☐ Are there personal items that you would like a certain family member or friend to have?
- ☐ Do you need a testamentary trust for your spouse or dependent child?
- ☐ Does a beneficiary require special care?
- ☐ Have you included your parish or favourite archdiocesan charity in your Will?
- ☐ Have you notified the Development Office of your bequest intention so you can be included in the Legacy Society of the Archdiocese of Toronto?

Questions to Ask Your Lawyer

- ☐ How can you reduce probate?
- ☐ How can you reduce your estate's income tax?
- ☐ Should you have a common disaster clause in case of an unexpected accident?
- ☐ If you have a business, do you need a succession plan?
- ☐ How can including the Church in your Will reduce your estate taxes?

Other Issues

- ☐ If you want to be an organ donor, have you signed a donor card and told your family of your wishes?
- ☐ Do you need a Power of Attorney for Management of Property?
- ☐ Do you need a Power of Attorney for Personal Care (or Living Will)?
- ☐ Is your Power of Attorney for Personal Care (or Living Will) in line with Church teaching?
- ☐ Have you shared your wishes with your family?

Final Arrangements

- ☐ Have you pre-planned your funeral and burial arrangements with Catholic Cemeteries & Funeral Services - Archdiocese of Toronto? If you have not pre-planned, opening a file costs you nothing.
- ☐ Have you informed your Estate Trustee and family that you want a Catholic Funeral Mass and a Catholic burial?
- ☐ Have you considered your parish and/or favourite archdiocesan charity as your in lieu of flowers designation?
- ☐ Have you identified who will be the individuals involved in the Funeral Mass/Service, e.g., Pastor, Lectors, Offertory Gifts, Pall bearers, etc.?
- ☐ Have you identified the hymns and readings to be used?

Christian Stewardship and Estate Planning

The Catholic Archdiocese of Toronto is pleased to provide this guide to Will preparation and estate planning to help you collect, in one place, an inventory of all the things God has entrusted to you. This guide will help you thoughtfully establish goals and objectives for yourself, your family and dependents. By completing this booklet before visiting your lawyer, you will save time and money, and ensure that your Will is tailored to your personal needs and wishes.

Even if you already have a Will, this guide will serve as an excellent means of updating your estate plan. Keep it with a copy of your Will. Your Estate Trustee, who is charged with carrying out your last wishes, will also find it invaluable as it will eliminate the need for costly and lengthy searches for important details concerning your estate.

It is truly an act of love to give your loved ones peace of mind by making a Will. The same care and attention that you have put into accumulating your estate should be put into passing it on at the end of your life. Having a Will allows you to personally determine the disposition of your estate, distribution of your possessions, management of a family business, care of minor children and support of various church and charitable causes, organizations and institutions.

Preparing your Will is an act of Christian stewardship and will serve as the cornerstone of your estate plan. Remembering your parish, diocese, ShareLife, The Shepherds' Trust or some of the many ministries, organizations and institutions of our Church in your estate planning is a decision of generosity and faith. It is truly an investment in the future of our Catholic community and a legacy of faith to future generations.

The Development Office of the Archdiocese of Toronto has information available to assist you in making a gift that is appropriate and tax effective. We can also connect you to advisors in your community who can provide confidential, no-obligation advice. There is no charge for this service.



If we can be of assistance in helping you complete this guide, contact the **Development Office**
416-934-3411 or 1-800-263-2595
development@archtoronto.org
www.archtoronto.org/development

Personal Information

Before you begin, gather together the personal documents you will need, such as your Social Insurance Number, a copy of your existing Will and Powers of Attorney, personal financial or investment statements, insurance policies, etc. You may even wish to quickly page through the booklet to identify any other documents that you may need to complete this guide. Having them at hand will make completing the guide easier for you.

Personal Information

Surname: _____

Given names: _____

Any other names used: _____

Address: _____

City: _____

Province: _____ Postal code: _____

Are you planning to move in the foreseeable future? ☐ Yes ☐ No

Do you live for part of the year outside of Canada? ☐ Yes ☐ No

Please explain: _____

Home telephone: _____

Business telephone: _____

Email: _____

Occupation: _____

Employer: _____

Date of birth: _____

Citizenship: _____

Social Insurance Number: _____

Marital status: ☐ Single (never married) ☐ Separated ☐ Married
☐ Widowed ☐ Divorced ☐ Common Law

Mother's Maiden Name: _____

Birthdate: _____ Birthplace: _____

Father's Name: _____

Birthdate: _____ Birthplace: _____

If single, skip to information about children/dependents.

Spousal Information

A. Complete if presently married or in some other significant long-term relationship.

Spouse's name: _____

Spouse's address (if different from yours): _____

Occupation: _____

Employer: _____

Date of birth: _____

Citizenship: _____

Date of marriage: _____

Place of marriage: _____

Social Insurance Number: _____

Do you have a marriage contract or pre-nuptial agreement?
☐ Yes ☐ No If yes, provide your lawyer with a copy.

B. Complete if any previous marriage(s).

Spouse's name: _____

If widowed, date of spouse's death: _____

If divorced, date of divorce: _____

Place of divorce: _____

Was there a separation agreement and/or divorce decree?
☐ Yes ☐ No

Are there continuing financial obligations under the agreement?
☐ Yes ☐ No

Provide your lawyer with a copy of the agreement and/or decree.

Information about Children/Dependents

If there are more than four names, attach an additional sheet for more information.

1. Full name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Relationship: _____

Date of birth: _____

Marital status: _____

Number of children/ages: _____

2. Full name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Relationship: _____

Date of birth: _____

Marital status: _____

Number of children/ages: _____

3. Full name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Relationship: _____

Date of birth: _____

Marital status: _____

Number of children/ages: _____

4. Full name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Relationship: _____

Date of birth: _____

Marital status: _____

Number of children/ages: _____

If you have other personal information you wish to discuss in more detail with your lawyer (e.g., disabled child), provide additional details below.

Information about Your Assets

Indicate if not applicable. Attach an additional sheet for more information about assets if required.

A. REAL ESTATE

1. Principal Address

Address: _____

City: _____

Province: _____ Postal Code: _____

Manner of ownership*: _____

Approximate current value of property: _____

Original cost: _____

Mortgage(s) with: _____

Approx. Amount: _____

2. Recreational Property

Address: _____

City: _____

Province: _____ Postal Code: _____

Manner of ownership*: _____

Approximate current value of property: _____

Original cost: _____

Mortgage(s) with: _____

Approx. Amount: _____

3. Rental, Investment, Business or Other Real Property

Address: _____

City: _____

Province: _____ Postal Code: _____

Manner of ownership*: _____

Approximate current value of property: _____

Original cost: _____

Mortgage(s) with: _____

Approx. Amount: _____

B. BUSINESS

Business Name (in full): _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Nature of business: _____

Manner and percentage of ownership: _____
(Corporation, Partnership, Sole Proprietor)

Approximate current value of your business interest: _____

Has Buy-Sell or other shareholders' agreement been entered into?

☐ Yes ☐ No If yes, provide your lawyer a copy.



* (alone, joint tenants with survivorship, tenants in common, partnership, through corporation)

C. Bank Accounts

Name of Bank	Location	Type of Account *	Account No.	Current Balance

* Joint Chequing; Individual Chequing; Joint Savings; Individual Savings

D. Safety Deposit Box

Box Location	Box Number	Key Location

E. Cars, Trucks or Recreational Vehicles

Describe, if you intend to deal with specific vehicles in your Will. (type, value, ownership and original cost)

F. Personal and Household Items

List any items of personal property you wish to distribute in your Will.

G. OTHER ASSETS AND INVESTMENTS

(Bonds, stocks, mutual funds, GIC's, monies owed to you and secured by mortgage or otherwise, interest in any trust or estate)
Provide details, including approximate value.

Asset	Date Acquired	Original Cost	Current Value	Owner (spouse/joint)

Investment company where securities are held: _____

Other location of documents: _____

Registered Pension Plans, Retirement Savings Plans, Retirement Income Funds and Annuities

Do you belong to a company pension plan? ☐ Yes ☐ No If yes, name of beneficiary: _____
Does your spouse? ☐ Yes ☐ No If yes, name of beneficiary: _____
Do you have a Registered Savings Plan, Income Fund or Annuity? ☐ Yes ☐ No
Provide details:

Company	Contract No.	Plan Owner	Name of Beneficiary	Current Value

Credit Cards: Let your loved ones know whether or not your credit cards have life insurance or other coverage:
Credit Card Name: _____ Amount of Coverage: _____
Credit Card Name: _____ Amount of Coverage: _____

Canada Pension Plan Benefit: A one-time death benefit may be paid to the estate or to your spouse at the time of your death. Children may also be eligible for this payment. For more information on this benefit, please check with Service Canada.
Canada Pension Plan Payments: A surviving spouse or children will be likely eligible for Canada Pension Plan payments. Please check with Service Canada for more information.
Veterans Benefits: Please contact Veterans Affairs Canada for additional information on what a veteran of the Canadian Armed Forces is entitled to.

H. LIFE INSURANCE POLICIES

Company	Policy No.	Type of Policy	Face Amount	Name of Insured	Beneficiaries	Cash Value

Location of policies: _____

If there are more assets, RRSPs, RRIFs, annuities or policies, attach an additional sheet of information.

Liabilities

List bank loans and other significant debts other than mortgages listed in previous section. (Do not include normal household debts, e.g., credit card balances.) if there are more liabilities, attach an additional sheet for more information.

You:

1. Creditor _____

Amount \$ _____

2. Creditor _____

Amount \$ _____

Spouse:

1. Creditor _____

Amount \$ _____

2. Creditor _____

Amount \$ _____

Summary

Total value of Assets \$ _____

Less total value of Liabilities \$ _____

Net Value of your Estate \$ _____



PROFESSIONAL ADVISORS

The information below will greatly assist your Estate Trustee

Lawyer: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Accountant: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Stock Broker: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Insurance Agent: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Personal Financial Advisor: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Physician: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Other: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____



Why Make A Will?

It's never too early...

Many people postpone making a Will until faced with an overseas trip or an unexpected illness. There are many reasons that a Will should be made earlier and revised regularly as part of your personal and financial plans.

Mental Competence

In order to make a valid Will, you must be of sufficiently "sound mind" to appreciate:

- I) the act of making a Will;
- ii) the extent of your property; and
- iii) the identity of family and friends who should be considered as potential beneficiaries.

Mental competence may be impaired due to illness, advanced age, strong medication, or other factors. If competence is in question, a Will should only be made by experienced lawyers who are aware of any such medical opinion, and who will take the time to assess the client's mental capacity, and properly document their reasons for proceeding.

Selection of an Estate Trustee

A Will usually contains an appointment of one or more Estate Trustees (**formerly known as Executors**) whose authority will be effective from the moment of death. If an Estate Trustee is not appointed in your Will, the court will appoint someone to administer your estate (usually the spouse or the closest next of kin).

The selected person may not be the best candidate due to a lack of familiarity with your assets or a lack of financial expertise. The court usually appoints only one person as administrator of the estate. More than one Estate Trustee may be appointed in a Will, allowing you to choose family members and/or professionals and provide for alternate Estate Trustees if those appointed cannot act.

Selection of a Guardian

In a Will, as a parent, you can appoint someone to have custody and be the guardian of any child who is under the age of 18 at the date of death of the parent. This appointment is temporary and expires 90 days after the date of death unless the person so appointed applies for a Court Order of Guardianship.



Personal Wishes

A Will may contain your instructions with respect to both funeral arrangements and organ donation, though this is not the best place for such instructions. Many people deal with these matters in a letter to the Estate Trustee that is kept with the Will. Such instructions are merely an expression of your wishes and are not legally binding on the Estate Trustee. (See inside cover for information about Catholic Cemeteries.)

Consult a Lawyer

While some Wills can be drawn-up using an off-the-shelf kit, we urge you to select a lawyer. If you do not have a lawyer, the Archdiocese of Toronto maintains a list of Catholic lawyers who can assist you. Contact the Development Office for more information.

Other Obligations

An existing domestic contract (cohabitation, marriage or separation agreement), shareholders' agreement or partnership agreement may require the parties to make a Will containing specific terms. Income tax plans may be incorporated into the dispositions contained in the Will. However, the freedom to make a Will leaving your property as you see fit is restricted by current legislation protecting spouses and dependents whose rights to share in the estate may thwart your intentions.

If You Die Without a Will

If you die in Ontario without a Will, provincial laws designate who will receive your assets and the amount of the inheritance. This distribution of assets may not necessarily coincide with your wishes. Your jointly held assets may not pass immediately to the surviving owner. In the absence of a Will, your surviving legally married spouse, if any, and other heirs who are chosen on the closeness of the blood relationship to you receive all your assets.

- Children will inherit at age 18, which is often too young.
- No gifts will be made to friends, family or to your Church or favourite archdiocesan charity, no matter how much it meant to you during your lifetime.
- A court-appointed Estate Trustee may have to post a bond — an additional cost to your estate.

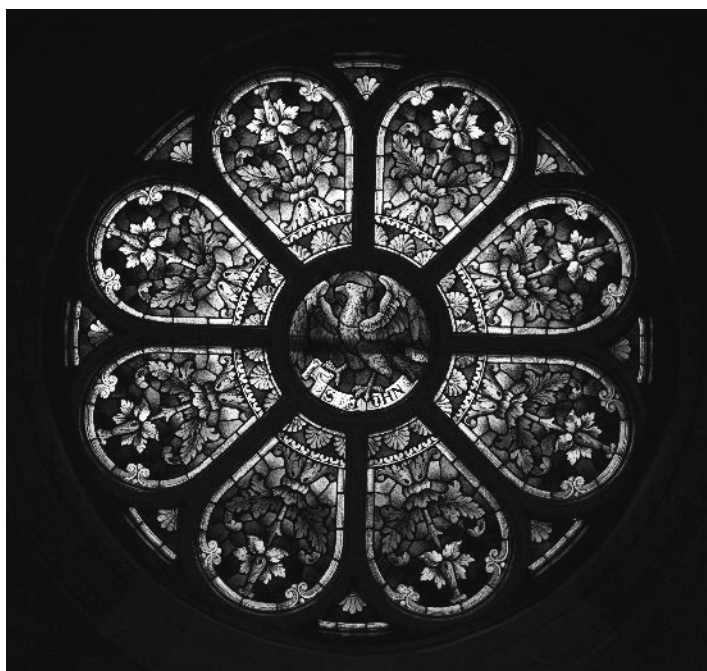
Why a Will?

By preparing a Will, you can choose your beneficiaries based on their existing and potential financial needs, as well as their relationship to you. You can establish Trusts and determine at what age your children or beneficiaries will receive their inheritance. Family heirlooms and items of sentimental value can be given in a Will to specific beneficiaries avoiding conflict among family members. You can make charitable bequests to your Parish, ShareLife, The Shepherds' Trust or other Catholic institutions and organizations that have always been important to you.

Review your Will Regularly

Once made, a Will should be regularly reviewed and revised whenever circumstances have changed, including:

- significant change in your personal assets;
- death of your spouse;
- change in the status of dependents, such as a child turning 18 years or financial independence or an aging parent becoming a dependent;
- change in marital status. For instance, a marriage revokes an existing Will. If a separation or divorce from a spouse or commencement of a common-law relationship occurs, it is necessary to have your Will reviewed by a lawyer to ensure that your wishes are carried out regarding the distribution of your assets;
- change in residency and/or location of assets which may require that a Will be made in international form or that multiple Wills be made in different jurisdictions;
- change in one of the assets specifically gifted in the Will; or
- changes in Income Tax legislation could have a major impact on the distribution of your assets.



Existing Will, Trust(s) and Records

Do you have a Will now? ☐ Yes ☐ No

Date of this Will? _____

Where is this Will kept? _____

Does your spouse have a Will? ☐ Yes ☐ No

Date of spouse's Will: _____

Have you already set up a (inter-vivos/"living") Trust to benefit another person? ☐ Yes ☐ No

If yes, date of Trust(s): _____

Names and addresses of Trustees: _____

Beneficiaries of Trust: _____

Approximate Value of Trust(s): _____

Assets in the Trust(s): _____

Name and address of lawyer who prepared Trust Agreement:

Where do you keep your financial records and other important papers?

Where will your new Will/Powers of Attorney be kept?

Estate Trustee(s)

Otherwise known as an Executor

Check here if spouse is to be a Trustee: ☐ Yes ☐ No

Proposed Trustee(s) if not spouse or if co-Trustee with spouse:

1. Full Name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

2. Full Name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Proposed Alternate Trustee(s):

1. Full Name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

2. Full Name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Majority decision binding? ☐ Yes ☐ No ☐ (unanimous)

Proposed Guardian of Children Under 18 Years Old

First choice of Guardian

Full Name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Relationship to you: _____

Alternate choice of Guardian

Full Name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Relationship to you: _____

Estate Trustee's Checklist

Consider keeping a copy of this checklist with your own Will and important documents in your safety deposit box. This way, your Estate Trustee will find everything he or she needs in one place when the time comes. You can also use the checklist to assist you if you are named as the Estate Trustee of an estate. Have your lawyer review the list to see if anything should be added or removed to suit your individual circumstance.

Your First Steps

- ☐ Locate the Will.
- ☐ Request the Funeral Director's Statement of Death.
- ☐ Apply for the Death Certificate.
- ☐ Ask the pastor to update the parish records to reflect that the parishioner is deceased.
- ☐ If you're a family member (or are asked by the family), make the following arrangements:
- ☐ If the deceased was Catholic, contact the pastor at the parish where the deceased worshipped. Ask for guidance about the procedures and rites pertaining to a Catholic funeral and burial.
- ☐ Request a Mass to be celebrated for the repose of the deceased's soul.
- ☐ Inform the funeral home/director that the deceased is Catholic.
- ☐ Consider the parish or an archdiocesan charity for in lieu of flowers intentions.
- ☐ Coordinate obituary and notify family, friends, colleagues, employer, etc. of visitation and funeral schedule.

Legal Requirements

- ☐ Find an estate lawyer.
- ☐ Apply for probate, if necessary.
- ☐ Send a copy of the will to all the beneficiaries.
- ☐ Notify charities of bequests, if necessary.

Assets

- ☐ Locate bank accounts, notify bank, and request balances as of date of death.
- ☐ Open an estate account and transfer all bank balances to it.
- ☐ Locate documents for all real estate, stocks and bonds, GICs, RRSPs, etc.
- ☐ List contents of deceased's safety deposit box.
- ☐ Itemize personal belongings, e.g., clothes, books, furniture, etc. for proper distribution or donation.
- ☐ Obtain appraisals of real estate, vehicles, jewellery, artwork, etc., if necessary.
- ☐ Store valuables, if necessary.
- ☐ Locate real estate deeds and, if proper and necessary, sell.
- ☐ Apply for all life insurance payouts.
- ☐ Invest surplus money (with the proper investment advice).

Liabilities

- ☐ Notify creditors by placing an "Advertisement for Creditors" in the local newspaper.
- ☐ Get the closing balance of all loans and credit cards; pay them off, and then close them.
- ☐ Settle funeral bills of the estate.
- ☐ Settle monies owed to all other valid creditors.

Administration

- ☐ Apply for Canada Pension Plan Death Benefits.
- ☐ Cancel Old Age Security, health coverage, driver's license, newspaper and magazines subscriptions, cable, telephone, etc.
- ☐ Cancel all preauthorized payments.
- ☐ Request Canada Post to reroute mail.
- ☐ Close the deceased's safety deposit box.
- ☐ If the deceased rented, terminate the lease.

Other Financial Steps

- ☐ Call deceased's accountant and have him/her prepare the proper returns.
- ☐ Pay all income tax owed, if any.
- ☐ Get the tax clearance certificate from Canada Customs and Revenue Agency (CCRA).

Distribution

- ☐ Make sure all bills associated with the estate are paid.
- ☐ Establish any trusts as stipulated in the Will.
- ☐ According to Will, distribute all assets to the proper beneficiaries.
- ☐ Have beneficiaries sign and return a Release form.

** In Ontario, the term "Estate Trustee" is used to describe the person(s) who will carry out your wishes as set out in your will. Another common term for this role is "executor".*

Ways to Give to Your Favourite Archdiocesan Charity

Cash and Outright Gifts

An outright gift of cash and/or property to one of the archdiocesan registered charities entitles the donor to a charitable tax receipt.

Bequests

A bequest in a Will to the archdiocese is a deferred gift and is an acknowledgement of your returning to God a portion of the gifts He has bestowed on you during your lifetime. Bequests will have a significant favourable impact on your final tax return. You can also request in your Will that the Canada Pension Plan Death Benefit be left to the Church.

Life Insurance

Contributions of life insurance policies can be made to the archdiocese as a gift. This option often makes the gift affordable, will not diminish your estate after death, proceeds are paid promptly to the Church and are not reduced by taxes and probate fees. When you make the archdiocese both the owner and beneficiary of a new or existing policy, the insurance premiums are tax deductible. The cash surrender value of an existing policy can also be given to your favourite archdiocesan charity.

Gift of Listed Securities

Gifts of listed securities — including shares, bonds, mutual funds, bills, warrants and futures — listed on approved stock exchanges can be donated to an archdiocesan charity. The donor benefits in two ways:

- The donor receives a tax receipt for the full amount of the value of the security when transferred to the charity.
- The donor does not have to pay any capital gains tax on the gift.

“The rich man is not one who is in possession of much, but one who gives much.”

– St. John Chrysostom

Gifts of Retirement Plan Accumulations

Gifts of Registered Retirement Plans (RRSPs, RRIFs) can be made to an archdiocesan charity upon death and assuming the entire contribution can be used, the tax credit could offset the tax payable on the proceeds. Catholics often consider including their favourite charity as a contingent beneficiary in case their spouse or family has predeceased them.

The Development Office has information available to assist you in making a gift that is appropriate and tax effective. We can also connect you to advisors in your community who can provide confidential, no-obligation advice.



Division of Estate among Beneficiaries

Indicate if you have directed a specific sum of money or some specific item or piece of personal property to a certain individual, your parish, ShareLife, St. Augustine’s Seminary, The Shepherds’ Trust or another charitable organization.

A. Disposition of personal effects, household goods, jewelry, cars, etc.

If spouse survives: _____

If children survive: _____

How is distribution to be effected? ☐ Not applicable

OR Trustees’ sole discretion ☐ Yes ☐ No **OR** As children agree ☐ Yes ☐ No

OR Memorandum binding ☐ Yes ☐ No **OR** Memorandum persuasive ☐ Yes ☐ No

If none of immediate family survive:

Item	Desired Disposition

Attach an additional sheet for more information if required.

B. Disposition of real estate
(home, cottage, etc.), if applicable

Which property: _____

To: _____

Outright: _____

OR In Trust: _____

Held with: _____

Expenses will be paid by: _____

The duration of the Trust will be: _____

Then property goes to: _____

C. Legacies (Cash) to individuals and/or parish, ShareLife, Archdiocese of Toronto, The Shepherds' Trust, other charities

Name	Charity Amount or % of Estate

When should these legacies be paid?

On your death? ☐ Yes ☐ No

On death of survivor of you and your spouse? ☐ Yes ☐ No

D. Special Trusts (e.g., educational fund for child)

E. Other Charity Arrangements
(private foundations, advised fund, etc.)

F. Residue

1. Division of Residue:

If spouse is living on the 30th day following date of death:

Outright distribution ☐ Yes ☐ No

OR Trust with: - life interest ☐ Yes ☐ No

- all income ☐ Yes ☐ No

- power to encroach on capital ☐ Yes ☐ No

On the death of the survivor of you and your spouse:

- all to children or their beneficiaries? ☐ Yes ☐ No

If children or beneficiaries are under age 18, then capital distributed at the following ages and in the following percentages or amounts:

Age: _____ Percent/Amount: _____

Age: _____ Percent/Amount: _____

Age: _____ Percent/Amount: _____

For the care and benefit of the children or beneficiaries:

- all income in meantime ☐ Yes ☐ No

- income in Trustees' discretion ☐ Yes ☐ No

- power to accumulate income ☐ Yes ☐ No

If child or beneficiary dies before receiving all capital:

- to their children ☐ Yes ☐ No

- to surviving siblings or other beneficiaries ☐ Yes ☐ No

2. If no spouse or children or if your immediate beneficiaries predecease you, please name the other beneficiaries (individuals, your Parish, ShareLife, Archdiocese of Toronto, The Shepherds’ Trust, other charitable organizations):

Full name: _____
Address: _____
City: _____ Province: ____ Postal Code: _____
Age: _____ Percent/Amount: _____

Full name: _____
Address: _____
City: _____ Province: ____ Postal Code: _____
Age: _____ Percent/Amount: _____

Full name: _____
Address: _____
City: _____ Province: ____ Postal Code: _____
Age: _____ Percent/Amount: _____

Full name: _____
Address: _____
City: _____ Province: ____ Postal Code: _____
Age: _____ Percent/Amount: _____

Full name: _____
Address: _____
City: _____ Province: ____ Postal Code: _____
Age: _____ Percent/Amount: _____

Full name: _____
Address: _____
City: _____ Province: ____ Postal Code: _____
Age: _____ Percent/Amount: _____

Organ and Tissue Donations

- Say “Yes” to organ and tissue donation today by:
- Visiting your local Service Ontario Health Card Services - OHIP office or outreach site.
 - You can also download and complete a Gift of Life Consent Form available at www.giftoflife.on.ca or call 1-800-263-2833 and request a form.

Even if you have signed a donor card, you still need to register your consent through one of these two methods to ensure that your decision to donate is known and respected. If you have made such arrangements, please give details here.

Location of Records and Documents:

Please summarize where your important records, files or other information can be found:

Social Insurance Number (SIN)	_____
Last Will and Testament	_____
Powers of Attorney	_____
Military Discharge	_____
Deed for Cemetery Property	_____
Funeral Arrangements	_____
Deeds and Titles	_____
Mortgages and Loan documents	_____
Insurance Policies	_____
Marriage Certificate	_____
Family Birth Certificates	_____
Income Tax Records	_____
Investment Account Records	_____
Bank Account Records	_____
Valuables and other assets	_____
Safety Deposit Box (see note on page 21)	_____
Location of Safety Box Key	_____
Others	_____

Passwords for Online Accounts and Social Media

Legal Names

It is important that your Will contains the correct legal names of recipients of your charitable gifts. The following are some of the legal names you may wish to provide to your lawyer.

- **Archdiocese of Toronto:** Roman Catholic Episcopal Corporation for the Diocese of Toronto, in Canada.
- **Local Parish:** Roman Catholic Episcopal Corporation for the Diocese of Toronto, in Canada for the benefit of [Name of Parish and City].
- **ShareLife:** ShareLife
- **Priests' Retirement Fund:** The Shepherds' Trust
- **Catholic Seminary:** St. Augustine's Seminary
- **Choir School:** St. Michael's Choir School

If you want to designate your gift, please ask your lawyer to include the following Right to Vary Clause in your Will:

"If, in the sole and unrestricted opinion of [The Archbishop of Toronto/the Trustees of the charity], it should become impossible, inadvisable or impractical to apply this said fund for the said purposes, or, in the sole and unrestricted opinion of the [Archbishop/Trustees], part of the said fund is not required for such purposes, the [Archbishop/Trustees] shall use the said fund or such part thereof for such other purposes consonant with the spirit and intention of this gift."

Other Catholic agencies, organizations, institutions or religious orders

The Development Office would be happy to provide you or your lawyer with proper legal names and addresses upon request.

"He is rich enough who is poor with Christ."
– St. Jerome

Masses in Your Will

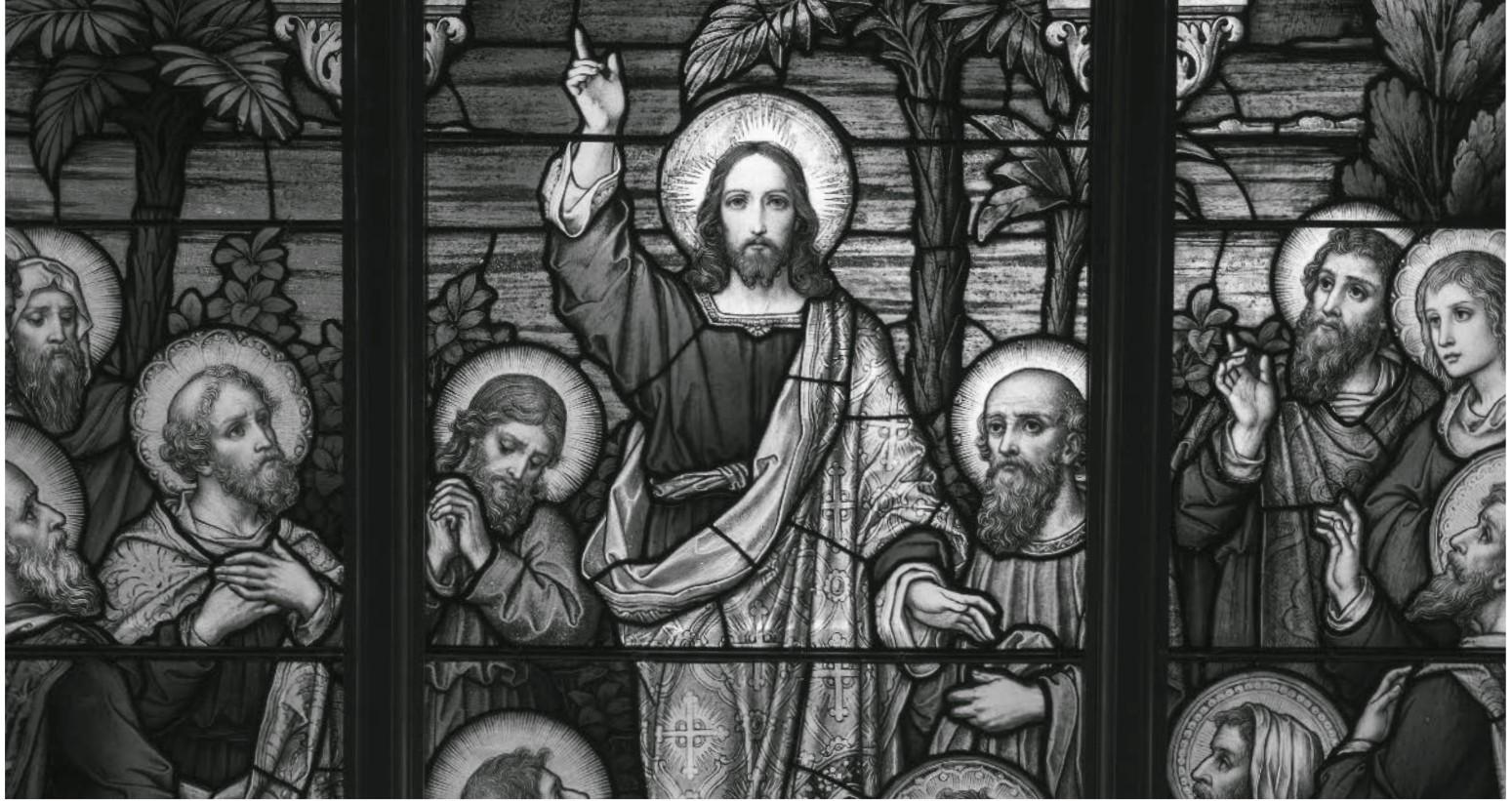
Catholics often want to include a bequest in their Will for Masses to be celebrated for the repose of their soul or for family members. This custom is praiseworthy, but can sometimes cause logistic problems for the parish. The amount allocated for Masses cannot be used directly by the parish for any of its projects or needs. It must be transferred in the form of stipends, or offerings, to priests who actually offer the Masses.

Church law requires that the number of Masses celebrated is equal to the bequest divided by the current Mass stipend. If the bequest is for a significant amount, this can present a scheduling problem due to the number of requests that are normally received in the average parish. We recommend the following wording when Masses are requested in your Will.

Wording for Celebration of Masses:

"I GIVE and BEQUEATH to (name of parish) Roman Catholic Church, (city and province) the sum of (amount) dollars (\$) which said sum shall be used for celebrating Masses for myself (and spouse, etc.). I direct that the receipt of the Treasurer for the time being of the said church shall be a sufficient discharge to my Estate Trustee for such payment."





Why Make Powers of Attorney?

Continuing Power of Attorney for Property

A mentally competent person may give a continuing power of attorney for the management of property to another person or persons. Such a power of attorney for the management of property states, simply, that the attorney may do anything (except make a Will) in respect of property on behalf of the person giving power of attorney (the “donor”) that the donor could do himself or herself if capable. A power of attorney cannot be used to carry out any functions of an office, such as the duties for an Estate Trustee or a director.

If you give a power of attorney for the management of property without restriction, it can be exercised any time, not just if you become incapable. Such a document can be used for all types of transactions and property management, but these dealings should be to your benefit. The law authorizes the attorney to make gifts and loans on your behalf to your friends and relatives and charitable gifts subject to certain conditions. The attorney is entitled to be paid reasonable compensation from your property, for his or her work as your attorney. A power of attorney may be given to one person or two or more and can require multiple attorneys to act unanimously or not.

A power of attorney may be general, as described above, or specific. Whether general or specific, it may contain restrictions such as an expiry date or a provision that the power may only be used in conjunction with a certificate from a doctor attesting to the donor’s incapacity to manage property.

If You Have No Power of Attorney

If you have not put a continuing power of attorney for the management of property in place:

- If you become a psychiatric patient and a psychiatrist certifies you incapable of managing your property, then the Public Guardian and Trustee, a provincial government official, will step in to manage your property.
- If you become incapable but there is no certification by a psychiatrist, you have lost the legal ability to give a power of attorney and to deal with your property. Someone must have you assessed and found to be incapable triggering the appointment of the Public Guardian and Trustee. A friend or relative can apply to take over, but must submit a management plan and may be required to post a security bond. An alternate route is a court application to have a judge declare you incapable of managing property and appoint someone to do it for you.

To avoid the intervention of the Public Guardian and Trustee and/or court proceedings, it is important under current legislation to have a power of attorney for the management of property in place that names at least one attorney and an alternate. An alternate is especially critical where spouses or friends appoint each other as attorney but travel together.

The Public Guardian and Trustee will automatically be entitled to manage your property if you are certified as incapable, despite an existing power of attorney. The advantage to having given power of attorney will be that your attorney can apply to take over from the Public Guardian and Trustee with few formalities.

Power of Attorney for Personal Care ("Living Will")

A power of attorney for personal care allows you to appoint someone to make decisions regarding life support, artificial feeding and other medical measures from a Catholic perspective. This power of attorney allows you to give general or detailed instructions about the types of care and medical treatment you would or would not like administered.

This is generally a separate document from the power of attorney for management of property. A different person can be chosen to deal with your personal care than you have chosen to deal with your finances.

In executing powers of attorney and making a well planned Will, you will ensure:

- the orderly administration of assets and continuing support to dependents in the event of your incapacity and death;
- medical treatment and personal care decisions by a substitute decision maker if you are unable to make such decisions; and
- the ultimate disposition of your assets in accordance with your personal wishes

(Suggested wording to be used in your Will is provided on page 19 under Legal Names.)



"If everyone would take only according to their needs and would leave the surplus to the needy, no one would be rich, no one poor, no one in misery."
—St. Basil

Power of Attorney for Property

Have you granted continuing power of attorney for property?

☐ Yes ☐ No

Date power granted: _____

Name of attorney(s): _____

Name of alternate attorney(s), if any: _____

If new Attorney for Property is required, indicate if spouse is to be the attorney:

☐ Yes ☐ No

Proposed attorney(s) if not spouse or if co-attorney with spouse:

A. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

B. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Proposed alternate attorney(s):

A. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

B. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Note:

Keep a summary of where your important records, files or other information are located and advise your loved ones of this list.

For safety deposit boxes, please note that access may not be immediately available unless a trustee or administrator of the estate has been appointed or unless a person's name and signature has been added to the account prior to death of the account owner. Spouses and next-of-kin are not entitled to access the box if they are not joint owners of the box and are not named executors.

Power of Attorney for Personal Care

Have you granted power of attorney for personal care

(Living Will)? ☐ Yes ☐ No

Date power granted: _____

Name of attorney(s): _____

Name of alternate attorney(s), if any: _____

If new attorney for Personal Care is required, indicate if spouse to be the attorney:

☐ Yes ☐ No

Proposed attorney(s) if not spouse or if co-attorney with spouse:

A. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

B. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Proposed alternate attorney(s):

A. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

B. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Suggested Wording for Power of Attorney for Personal Care

“I wish to live in my home at

and at my cottage/summer home/winter home at

for as long as possible. If I become too old or too ill or incapacitated or too much of a burden for my children, I wish to be at ‘name of seniors’ residence, etc.’ I want God to decide whether I should live or die. Therefore, if I become terminally ill and unable to make decisions concerning my treatment, and have no reasonable expectation of recovery, then I request that no ethically extraordinary treatments be used to prolong my life, but that my pain be alleviated if it becomes unbearable, even if this results in shortening my life. No treatment, however, should be used with the intention of shortening my life. As a Roman Catholic, I wish to have Mass and Holy Communion daily, unless this is impossible. I want a Priest called to give me the Sacrament of the Anointing of the Sick as soon and as often as I become seriously ill.”

Remember

- If you are to be admitted for surgery, please call your parish priest if you wish to receive the Sacrament of the Anointing of the Sick.
- Upon admission to the hospital, identify yourself as Catholic. If you do not disclose that you are a Catholic, no priest, deacon or Catholic lay minister will be informed and thus will not be able to visit you.
- Commonly known as Last Rites, the Sacrament of the Anointing of the Sick can be requested at any time.
- Tell your Power of Attorney for Personal Care that you want to receive the Sacraments should you fall seriously ill.
- As Catholics we can never accept assisted suicide/euthanasia.



Funeral and Burial Instructions

In the Funeral Liturgy, these words are often prayed: “Lord, for your faithful people life is changed, not ended.” It is in this light, the light of faith, that we look at funeral and burial plans. To consider these decisions is an act of hope that the promise made to us by the Lord in Baptism will be fulfilled. By pre-arranging these very important decisions you are assured that your wishes for a Catholic Funeral Mass and Catholic burial will be known.

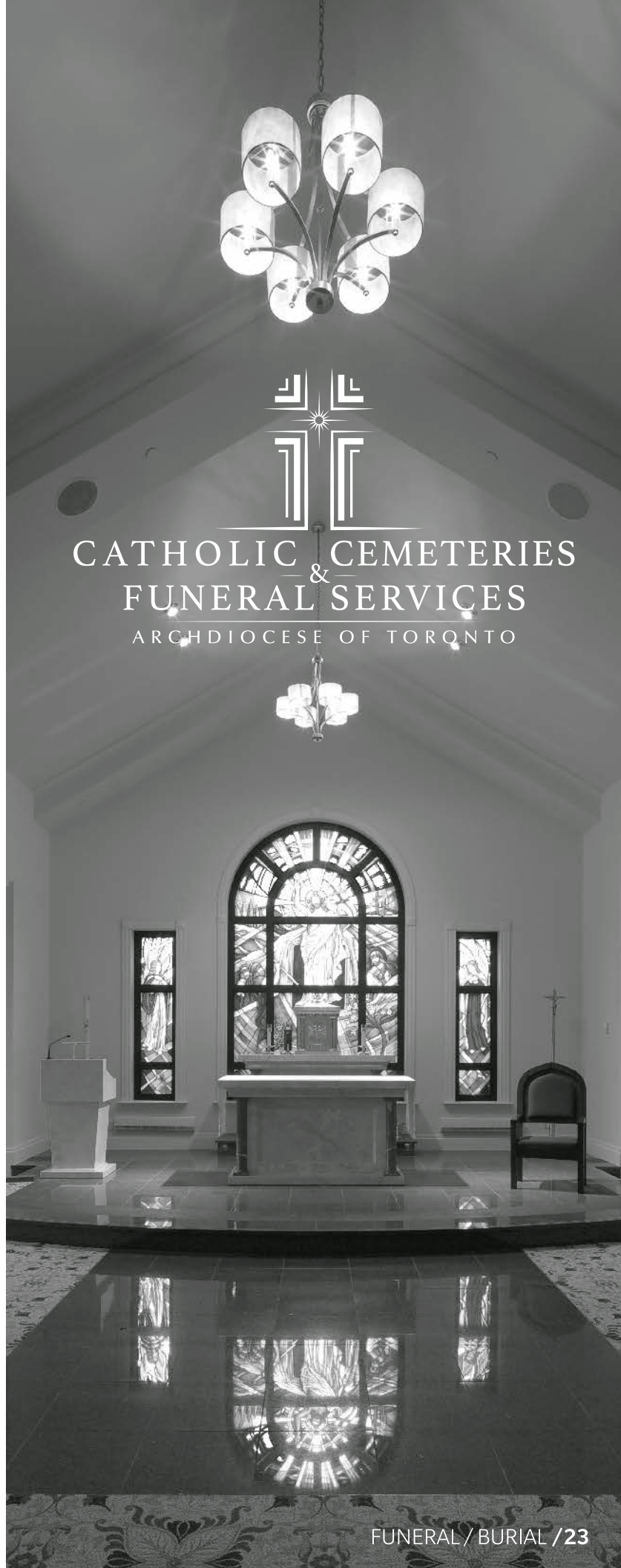
The Catholic liturgy provides courage and comfort for those mourning the death of a loved one. The Funeral Mass especially expresses our faith in Jesus’ victory over death and our personal share in the resurrection. It does so through prayers and blessings, through scripture readings and song, through rituals and symbols. The more a family actively plans the ceremony, the more they are able to participate in the ceremony itself and the deeper will be the consolation and strength they experience.

Today more and more Catholics are choosing to be cremated. The great respect the Church has for the deceased should always be evident in the way cremated remains are treated after cremation. This means placement in a worthy container, and all who handle them should do so with care and reverence until final disposition. The Church asks, that in keeping with a spirit of reverence, the cremated remains should be buried in a grave or entombed in a mausoleum or columbarium at a Catholic Cemetery.

Catholic Cemeteries & Funeral Services offers two Catholic funeral homes in the archdiocese to choose from; Holy Cross Catholic Funeral Home in Thornhill and Catholic Cremation Services in Mississauga. As they are located on the cemetery grounds, families can arrange all of their funeral, cremation and burial needs in one convenient funeral home location. This expansion of our ministry allows us to completely serve and care for every individual and family when a loved one has been called home to God.

A family coming to one of our funeral homes will have every opportunity to receive accurate information regarding all the important decisions and choices that concern a funeral and burial. We are there for every family assuring the sacred rites of a Christian funeral are fulfilled. Our funeral homes offer reception and catering facilities.

Catholic Cemeteries & Funeral Services – Archdiocese of Toronto provides counsellors to help you make decisions best suited to your and your family's needs. Arranging these matters in advance of need relieves your family from the burden of making such decisions during an emotional time. It also allows a family to work within a budget by taking advantage of our interest-free payment plans and paying today's prices, not tomorrow's. To receive more information or to arrange an appointment, contact the cemetery closest to you, listed inside the front cover of this guide, or call the Catholic Cemeteries & Funeral Services central business office at 416-733-8544 or 1(800) 974-4619




CATHOLIC CEMETERIES
&
FUNERAL SERVICES
ARCHDIOCESE OF TORONTO

Funeral and Burial Instructions

The following person will act on my behalf with my cemetery arrangements:

Name: _____

Relationship: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Tel: _____

The following people have permission to be buried in the grave, lot, crypt or niche:

I have pre-arranged my funeral at Funeral Home:

Address: _____

City: _____ Province: _____ Postal Code: _____

Tel: _____

I wish my funeral Mass to be celebrated at: _____

_____ Parish.

☐ I wish to be cremated

I wish to be buried at: _____

_____ Catholic Cemetery.

I have interment rights for a grave, lot, crypt or niche at:

_____ Catholic Cemetery.

Cemetery Tel: _____

Grave / Lot / Crypt / Niche Location:

I wish my remains to be:

☐ Interred (Ground Burial) ☐ Entombed (In Mausoleum)

☐ Cremated

Following my death, the interment rights of the grave, lot, crypt or niche are to be transferred to the following person:

Name: _____

Relationship: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Tel: _____

Memorial gifts (in lieu of flowers) to:

Parish: _____

Archdiocese: _____

☐ ShareLife ☐ The Shepherds' Trust

☐ St. Augustine's Seminary

☐ Favourite charities: _____

The Archdiocese of Toronto has Catholic Cemeteries & Funeral Homes located throughout the archdiocese. For information on making funeral arrangements please contact: 416-733-8544 or www.catholic-cemeteries.com

My Catholic faith is very important to me.

I would deeply appreciate it if my loved ones were to designate that at my funeral all in lieu of flowers donations made in my memory be directed towards (please select one):

☐ My Parish (Name/City)

☐ ShareLife

☐ The Shepherds' Trust

☐ St. Augustine's Seminary

To my loved ones:

Please notify the funeral home of my in lieu of flowers intention so that they may contact the Archdiocese of Toronto and request that special In Memoriam cards be delivered to the funeral home for use during my service.

Please place a line in my obituary that reads, "in lieu of flowers, donations may be made to (please insert the selection I have made above here)."

Name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Signature: _____

Date: _____

Please keep this form with your will. If you have any questions, please contact us at:

Development Office, Archdiocese of Toronto

1155 Yonge St., Toronto, ON M4T 1W2

Tel: 416-934-3411 or 1-800-263-2595

Fax: 416-934-3412

development@archtoronto.org

www.archtoronto.org/development



*Like the Good Samaritan,
I want to live my faith.*



**Archdiocese
of Toronto**



For more information or to arrange a confidential meeting, please call, email, write or fax:

Development Office, Archdiocese of Toronto

1155 Yonge St., Toronto, ON M4T 1W2

Tel: 416-934-3411 or 1-800-263-2595

Fax: 416-934-3412

development@archtoronto.org

www.archtoronto.org/development



CATHOLIC CEMETERIES & FUNERAL SERVICES

ARCHDIOCESE OF TORONTO

For more information on Catholic Cemeteries & Funeral Services, please contact the Central Business Office:

Catholic Cemeteries & Funeral Services -

Archdiocese of Toronto

4950 Yonge Street, Suite 206

Toronto, Ontario M2N 6K1

416-733-8544 or 1-800-974- 4619

www.catholic-cemeteries.com

The information contained in this booklet is not intended as legal or financial advice; for this, please consult with your lawyer or financial advisor.

