



BUILDING A CASE FOR “JUST IN CASE”

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What would I do?
Where would I even start?



“Just In Case” Binders

Developed by Harold Empey, the intent of the “Just In Case” binder is to gather together pertinent information in one spot.



saskatooncommunityfoundation.ca/community-initiatives/just-in-case-binders

Used with permission.



Documents:

- Include the location of important documents in your file.
 - Will; POA; Advance Health care Directive; birth certificates; marriage certificates; divorce decree; cohabitation or prenuptial agreements; support agreements; citizenship or immigration documents; passports; certificates of title; surveyor's certificates; finger prints ...



- Tax documents including Notice of Assessments
- On-going trusts



Documents:

- List of important names and contact detail
 - Family members; emergency contacts; lawyer; accountant; financial advisors; insurance agent; health care professionals
- Personal and Professional organizations and memberships
- Subscriptions
- User name/passwords
PIN's/access codes



Passwords are like underwear...

You shouldn't leave them out where people can see them;

You should change them regularly;

And you shouldn't loan them to strangers.

Documents:

- Social Media! 🤪



Details of Assets:

- Principal Residence
- Cottage/Farm/Timeshare



- Personal property
- Business Interests



Details of Assets:

- Bank Accounts
- Non-registered investments (Term deposits/GIC's; Self-directed brokerage; Bonds etc.)
- Registered Plans (RRSP's; RRIF's; TFSA's; RESP's; RDSP's)



Details of Assets:

- Pensions/Annuities
- Life Insurance (Personal; Group; Accidental Death)
- Other Insurance policies
 - Health; Dental; Critical Illness; Long term care; Liability; Auto, Home, etc.
- Other
 - Loyalty programs such as Air Miles;
Rental agreements



Details of Liabilities:

- Mortgages/Personal loans/Line of Credit/Credit Cards
- Private loans outstanding to family or friends
 - Guarantor? Terms of loan? Balance? Is amount to be forgiven or “Hotchpot provision” in Will?



Legal Documents:

- Will



- Power of Attorney

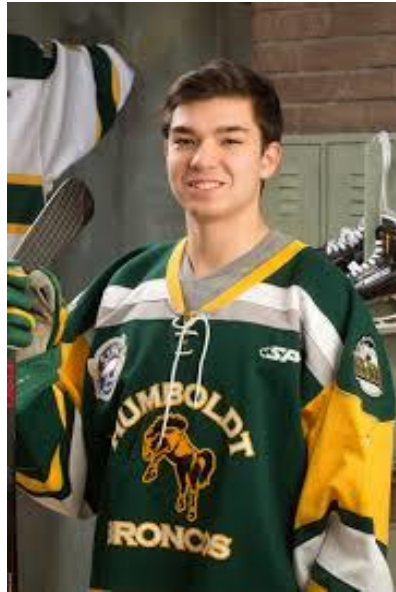


- Advance Health Care Directive/Living Will



Legal Documents:

Organ Donation - “The Logan Boulet Effect”



Did you know?



- One donor can save up to 8 lives through organ donation and enhance the lives of up to 75 more through the gift of tissue.
- Age alone does not disqualify someone from becoming a donor.
- Your current or past medical history does not prevent you from registering to be a donor.
- All major religions support organ and tissue donation, or respect an individual's choice.
- Organ and tissue donation does not impact funeral plans. An open casket funeral is possible.

Personal Wishes

- Care choices
- Cultural, religious and/or spiritual observances while ill, dying or at death



Personal Wishes



*Sue Jacques – the **R.I.P** Bucket List Worksheet:*

- **Resolve** your personal preferences surrounding your death by answering three basic questions:
 - Do you want to be an organ donor?
 - Do you want your body to be... buried, cremated, body bequeathal or?
 - Do you want... a traditional funeral? Modern celebration of life? A unique memorial event? Wake? No service at all?
- **Inform** your next of kin/executor/V.I.P's of your decisions.
- **Put it in writing.** Document your decisions and share them.



Personal Wishes

- Google it!

www.wikihow.com/Plan-Your-Own-Funeral

- Preferred funeral home – Prepaid and/or Prearranged?



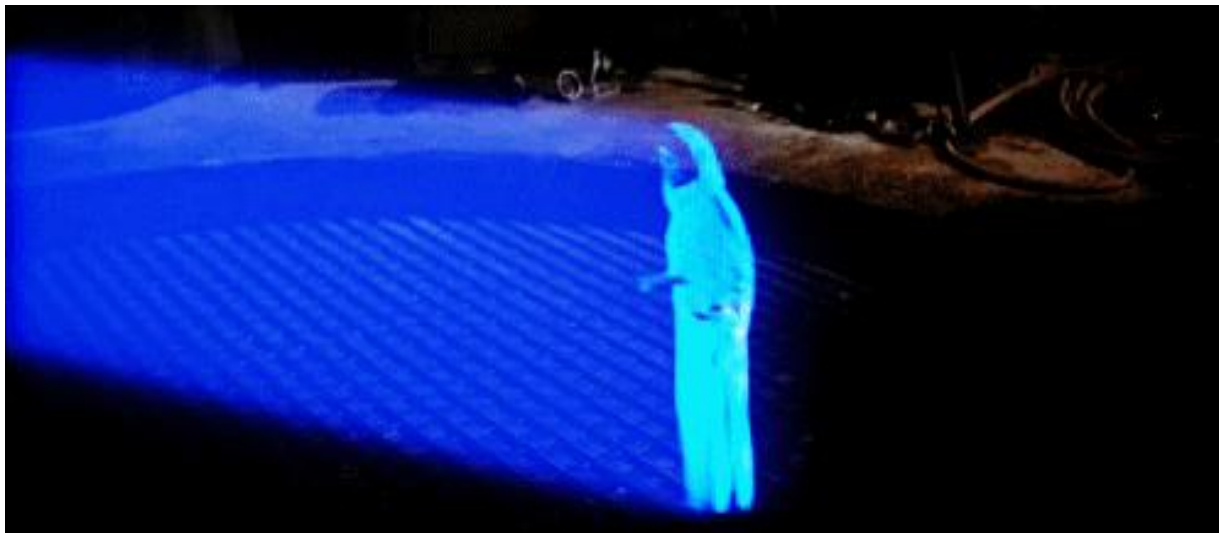
- Venue of choice for memorial service
- Obituary/social media legacy page notes
www.obituaryguide.com



Personal Wishes

- Viewing or visitation preferences/Wardrobe wishes
- Memorial card/Music selections/Readings/ Photographs/Religious elements/Eulogy

www.legacy.com



Personal Wishes

- Repatriation
- Final resting place
- Marker



Last words (no pun intended)

What are you currently doing and what additional steps might you be able to incorporate in your client meetings to encourage thoughtful preparation and conversation?



Questions?

Thank you.

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*“Working together to achieve
your financial goals”*

