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Eight simple steps to make your will and power of attorney rock solid

By Brandon Jones

Creating a comprehensive will and power of attorney (POA) is essential. It's the only way you can ensure your intentions are honoured and your loved ones are cared for after you pass away or if you become incapacitated.

Here's how:**1. Create or update your will**The first step in securing your legacy is to create or update your will. A will outlines how your assets will be distributed after your death. Ensure that it reflects your current preferences and circumstances. This can be done through a lawyer or an online service that complies with Ontario laws.Regular reviews of your will are just as important. Major life changes?such as marriage, divorce, or the death of a loved one?can affect your estate plan. Keeping your will current minimizes potential disputes among family members.**2. Appoint a trusted executor**Choosing the right executor is crucial. Your executor is responsible for administering your estate according to the terms of your will, including paying debts and distributing assets. Select someone you trust, such as a family member or friend, or hire a professional. CAUTION: Ensure they are willing to take on this responsibility.It can also be helpful to name an alternate executor in case your first choice cannot fulfill the role.**3. Create two Powers of Attorney (POAs)**A POA allows you to appoint someone to make decisions on your behalf if you become incapacitated. Most lawyers in Ontario will advise you to arrange two POAs. There should be one for property, which manages your financial matters, and one for personal care, which records your health and care preferences.Ensure the appointed individual understands your directives and is capable of making these important decisions. Clear communication can help alleviate stress during difficult times.**4. Specify in advance your healthcare choices**Advance directives outline your healthcare preferences, including end-of-life care and specific treatments. These directives are crucial for your POA for personal care, as they guide decision-making when you cannot express your preferences.Be explicit about your healthcare choices and discuss them with your physician and your appointed POA. Including such advance directives in your POA documents ensures that your instructions are legally recognized and respected.**5. Store your documents safely**Once your will, POA documents, and advance directives are ready, store them in a secure but accessible location, such as a safety deposit box or a fireproof home safe. Your executor and appointed POA should know where to find these documents when needed.Consider providing copies to trusted individuals and digitizing the documents for added security and accessibility.**6. Review and update regularly**Life is dynamic, so it's advisable to review and update your will and POA every few years or after significant life events. Changes in relationships, financial status, or health can all impact your estate plan.During reviews, ensure your executor and POA are still suitable choices and assess whether your current preferences are reflected. Regular updates ensure your estate planning stays aligned with your life situation.**7. Seek legal advice**While many online resources can help create a will and POA, consulting a lawyer is invaluable, especially for complex situations. A legal professional can provide tailored advice, ensuring your documents comply with the law and reflect your intentions.Investing in legal advice helps prevent misunderstandings and disputes among heirs and ensures your documents are valid and enforceable in Ontario.**8. Communicate your intentions**Effective communication is vital in estate planning. Discuss your plans with your family and appointed representatives, explaining your choices and reasoning. This transparency can help reduce potential conflicts after your passing.Encourage questions and ensure that your loved ones feel comfortable discussing these matters. Open dialogue helps your family navigate the emotional challenges that follow your passing.By following these eight steps, you can create a rock-solid will and POA that truly reflects your wishes and safeguards your legacy. Thoughtful planning can make all the difference for your loved ones during difficult times.