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Planning Ahead

10 Steps to Peace of Mind



Setting the Scene

We don't always like to think about things like wills and insurance.

But planning ahead – no matter your age – makes things easier for people who might have to manage your affairs.

This pamphlet is up to date to December 14, 2017.
It has general information only. If you need legal advice on a specific situation, consult a lawyer or notary.

Learn more at educaloi.qc.ca:

- wills
- protection mandates
- advance medical directives
- and much more ...

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1 Determine Your Goals

Decide what is important for the future for you and those around you. Make sure your documents reflect your wishes and tell your loved ones. If you can, it's a good idea to get professional advice.

Possible goals:

- ensure the financial security of a loved one
- care you want in case of illness or accident
- leave property to a charity

2 Consider Life Insurance

Insurance can ensure the financial security of your loved ones.

It can also pay expenses after your death, such as taxes on property you leave to someone, your debts and funeral costs.

3 Make a Will

A will lets you decide who gets your property when you die. It can prevent unexpected situations. You can also express other wishes.

Examples:

- say who will inherit from you
- name someone to settle your affairs
- name someone to care for children under 18 if the other parent is no longer around

To learn more, see Éducaloi's website articles on wills.

A will is not the best place to express your wishes about your funeral or donating your organs or body. These things must usually be arranged before your will is seen.

4 Name Someone to Act for You

A protection mandate lets you name someone to look after you and manage your affairs if ever a court finds you to be legally incapacitated.

Legal incapacity means you can't make your own decisions because of a health issue, such as irreversible coma or advanced Alzheimer's disease.

Note that a protection mandate is different from a power of attorney. A power of attorney can only be used while you still have all your mental abilities.

To learn more, see Éducaloi's website section Health.

5 Decide on Medical Care

You can leave instructions about the health care you want in case you are unable to make your wishes known.

Here are examples:

- protection mandate
- living will
- advance medical directives
- write a note, tell someone, make a video

To learn more, see Éducaloi's website section Health or www.sante.gouv.qc.ca.

6 Consider Organ Donation

Here are some ways to express your wishes to donate your organs:

- sticker at the back of your medicare card
- form from the Régie de l'assurance maladie (RAMQ)
- expressing your wishes orally in front of two people
- protection mandate

If you want to donate your body for teaching and research, you must mention this specifically. Learn more at www.sante.gouv.qc.ca (put "donate" in the search box).

7 Decide on Funeral Arrangements

Let people know your wishes about a funeral and whether you wish to be buried or cremated.

You can also arrange your funeral in advance. To learn more, see Éducaloi's website articles on pre-arranged funerals.

8 Gather Your Documents

Keep important documents together in a safe place. Let someone know where to find them. Examples:

- insurance policies
- tax returns and related papers
- bank and investment statements
- will, protection mandate, etc.

9 List Your Assets, Debts and Personal Information

Keep a list of what you own, what you owe and your personal information. Keep it with your other important documents (see above). Let someone know where it is.

Examples:

- name of banks and investment companies with account numbers
- loans and credit cards
- social insurance number

10 Review Periodically

Keep your documents and information up to date. Review your planning every few years. Your life situation and wishes can change. Make sure your documents reflect them.