Estate and Planning Organizer

FISCAL AGENTS
SAVINGS & INVESTMENTS

Household Directory of Documents ©

*The Cornerstone of
Financial Independence
Is Not the Privilege of the Rich...*

It's a Plan of the Wise ®

There when you need it…

We have all heard them - the horror stories about the confusion that can result from settling the affairs of a loved one who has died. Along with coping with grief, there can be what seems like a million other matters to deal with, from canceling credit cards to assisting executors in handling the estate.

And while most people know and understand the importance of having a will which clearly outlines their final intentions, many of us do not give much thought to the difficulties that can arise for our friends and family members who are left to deal with the tasks that we complete on a daily basis. Without us here to provide the information that we take for granted, such as bank account numbers and the location of important documents, these seemingly simple tasks can become extremely difficult for those responsible for handling our personal and financial affairs when we are gone.

Now think of the difference that it would make to your family members and executors if you could provide this important information to them ahead of time. Instead of wasting precious time searching for missing papers, phone numbers and addresses, they would have everything contained in one place, making their tasks much easier.

With Fiscal Agents' Cornerstone Household Directory of Documents, you can do just that. Using this directory, you can provide a complete personal and financial picture of you, your spouse or partner and family. Covering a wide range of subjects from banking information to details on insurance policies and benefits, this directory could be of unlimited value to those responsible for looking after you and your affairs in years to come.

This directory however, has also been designed to be of use to you right now as well as in the future. As we continue to age, it can become difficult to recall everything that we once knew and while we may not like to admit it, it only makes sense to write down the important stuff and keep it in one place. The Cornerstone Household Directory of Documents can be altered and updated as your life changes to provide a snapshot of your current situation.

Each year in Canada, large amounts of money belonging to estates are left unclaimed simply because there is not enough information available to determine its existence. Without the knowledge that only you can provide, your heirs may be deprived of what you worked hard to obtain and what they are entitled to. When completed by you, the information in this directory will serve as a direct link to all arrangements and investments that you have made.

By using the Fiscal Agents Cornerstone Household Directory of Documents, you can give your loved ones the peace of mind of knowing that they have all of the information that they need, when they need it.

Getting the most out of this directory

Fiscal Agents Cornerstone® Household Directory of Documents is a useful tool for anyone who understands the importance of keeping clear and concise records. Use the following pages to gather information pertaining to your personal and family finances.

When completed, the information contained within these pages will be invaluable to you, your family members and loved ones, as well as to the executors of your estate. Keep in mind however that this information is only as complete as you make it. Taking the time to include detailed answers now may save time in the future if a situation should arise where this information is required, such as when claiming a life insurance policy or benefit.

To get the best use out of this directory, follow these simple hints:

1. Fill in each blank with as much information as possible. It is always better to have too much data to sort through as opposed to having not enough.

2. If you have printed the document, use a pencil to fill in the required information. Some of the answers that you provide now are likely to change as time goes by.

3. When completed, give a copy of this directory to the executor(s) of your estate, as well as to a family member whom you trust to assist you with your financial and personal affairs.

4. Remember that this directory can not be used in any way as a legal document or as part of a will or method of distributing any family assets. It is important for everyone to make a will that clearly outlines his or her wishes and intentions.

5. This directory can be of use in any type of family including blended families. In the case of blended families, each spouse may wish to complete a copy of this directory, to be kept separate, pertaining to his or her family members.

6. It is a good idea to review the contents of this directory on an annual basis to ensure that the information you have provided is complete and up-to-date.

Please read:
A note about the security of your information

We hope that you find this document a useful tool for keeping your important personal information in a single location. That said, it is extremely important to exercise good security measures to ensure that the information you enter doesn't end up in the wrong hands.

- **If your preference is to print the document and write in the contents by hand**, make sure that the document is stored in a way you would any sensitive information - say, in a locked cabinet or desk.

- **If you intend to save and edit the contents on your computer** (or tablet, phone or other device), make sure that access to that device is protected by a password, PIN number, or fingerprint sensor.

  Additionally, if you'd like to add a password to this document itself, you can make use of free online tools to do so - for instance, **Soda PDF** offers a free service on their website to add a password to any PDF document. You can find it on the internet using the link: www.sodapdf.com/password-protect-pdf/

TABLE OF CONTENTS

TABLE OF CONTENTS (Continued)

PERSONAL DATA

YOU / YOUR SPOUSE / PARTNER

	Me	My Spouse / Partner
Full name:		
Date of birth:		
Place of birth:		
Social Insurance Card #:		
Provincial Health Card #:		
Driver's License #:		
Canadian Passport #:		
U.S. Passport #:		
U.S. Social Security #:		
U.S. Health Care Provider:		
U.S. Health Care Provider ID #:		
U.S. Medicare Insurance #:		
Other:		

We've provided space on the next page for any photos or scanned identification documents - useful in case originals are misplaced.

FASCIMILES OF IDENTIFICATION DOCUMENTS

This space can be used to attach any photocopies or scanned images of identity documents, useful in the event that such documents are damaged or misplaced.

PARENTS NAMES

Father:		Place of Birth:	
Mother:		Nee:	

SPOUSE'S / PARTNER'S PARENTS NAMES

Father:		Place of Birth:	
Mother:		Nee:	

CHILDREN

Name:		Spouse name:	
Birth date:		Social Insurance #:	
Address:			
Phone:		Fax:	
Other:			

Name:		Spouse name:	
Birth date:		Social Insurance #:	
Address:			
Phone:		Fax:	
Other:			

Name:		Spouse name:	
Birth date:		Social Insurance #:	
Address:			
Phone:		Fax:	
Other:			

CHILDREN (continued)

Name:		Spouse name:	
Birth date:		Social Insurance #:	
Address:			
Phone:		Fax:	
Other:			

Name:		Spouse name:	
Birth date:		Social Insurance #:	
Address:			
Phone:		Fax:	
Other:			

Name:		Spouse name:	
Birth date:		Social Insurance #:	
Address:			
Phone:		Fax:	
Other:			

GRANDCHILDREN

Name	Birth Date	Social Insurance Number

OTHERS DEPENDENT ON YOU

Name	Relationship	Social Insurance Number	Amount of annual support

BENEFICIARIES OF YOUR WILL

Please note this reference point is not a substitute for a legal will and only acts as a referential notation.

Name	Relationship	Address	Phone Number

FAVOURED CHARITIES (March Of Dimes, MS Society, local church etc.)

Charity	Contact Number		Amount of annual support

SPONSORED CHARITIES (Humanitarian / child sponsorship, example World Vision)

Sponsored Persons Name:		Case / Plan Number:	
Charity's Name:		Location:	

Sponsored Persons Name:		Case / Plan Number:	
Charity's Name:		Location:	

Sponsored Persons Name:		Case / Plan Number:	
Charity's Name:		Location:	

PERSONAL DOCUMENTS

	DESCRIPTION	LOCATION
Date of last Will or Codicil (Original, Copy):		
Spouse's / Partner's Will (Original, Copy):		
Birth Certificates:		
Marriage Licenses:		
Marriage Contracts:		
Separation / Divorce Papers:		
Custody / Adoption Papers:		
Mortgages:		
Real Estate Papers:		
Employment Contracts:		
Automobile & Other Vehicle Titles:		

25 Lakeshore Road West
Oakville, Ontario, Canada L6K 1C6

	DESCRIPTION	LOCATION
Other:		

PASSWORDS

Access

Office Computer:	
Laptop Computer:	
Home Computer:	
E-Mail Account:	
_____________ :	
_____________ :	

Applications

Name	Password

FINANCIAL DOCUMENTS

	DESCRIPTION	LOCATION
Trust Agreements:		
Loan Papers:		
Stock Certificates:		
Investment Certificates:		
Bonds (CSB, etc):		
RRSP Arrangements:		
Other Investment Documents:		
Bank Accounts:		
Account Passbooks:		
Pension Plans:		
Stock Purchase Plans:		

	DESCRIPTION	LOCATION
Notes Payable:		
Notes Receivable:		
Income Tax Returns:		
Other Documents:		

SAFETY DEPOSIT BOX

Location:		Box #:	
Registered To:		Key Location:	

Contents	
Persons with access to my/our safety deposit box include:	

OTHER RECORDS AND VALUABLES

CONTACTS – Professional Advisors

LAWYER / LEGAL ADVISOR

Name:		Address:	
Firm:			
Phone:		Fax:	

ACCOUNTANT

Name:		Address:	
Firm:			
Phone:		Fax:	

BROKER

Name:		Address:	
Firm:			
Phone:		Fax:	

INSURANCE AGENT

Name:		Address:	
Firm:			
Phone:		Fax:	

POWER OF ATTORNEY (FINANCIAL)

Name:		Address:	
Firm:			
Phone:		Fax:	

SECOND POWER OF ATTORNEY (PERSONAL CARE)

Name:		Address:	
Firm:			
Phone:		Fax:	

OTHER CONTACT

Name:		Address:	
Firm:			
Phone:		Fax:	

Of the above contacts, who would you approach first to discuss an important financial problem or decision:

Notes:

CONTACTS – Personal

MY NEXT OF KIN

Name:		Address:	
Relationship:			
Phone:		Fax:	

Name:		Address:	
Relationship:			
Phone:		Fax:	

SPOUSES NEXT OF KIN

Name:		Address:	
Relationship:			
Phone:		Fax:	

Name:		Address:	
Relationship:			
Phone:		Fax:	

YOUR EXECUTOR / TRUSTEE

Name:		Address:	
Relationship:			
Phone:		Fax:	

SPOUSE / PARTNER'S EXECUTOR / TRUSTEE

Name:		Address:	
Relationship:			
Phone:		Fax:	

FAMILY DOCTOR

Name:		Address:	
Phone:			
Fax:			

DENTIST

Name:		Address:	
Phone:			
Fax:			

OTHER CONTACTS

Name:		Address:	
Contact For:			
Phone:		Fax:	

Name:		Address:	
Contact For:			
Phone:		Fax:	

FUNERAL ARRANGEMENTS

FUNERAL ARRANGEMENTS (SELF)

Funeral prearranged / prepaid:	◯ Yes ◯ No		
Are details of funeral arrangements included in will:	◯ Yes ◯ No		
Funeral arrangements have been completed with:			
Phone:		Fax:	
Additional details:			

FUNERAL ARRANGEMENTS (SPOUSE / PARTNER)

Funeral prearranged / prepaid:	◯ Yes ◯ No		
Are details of funeral arrangements included in will:	◯ Yes ◯ No		
Funeral arrangements have been completed with:			
Phone:		Fax:	
Additional details:			

CEMETARY PLOTS

Owned by me:	◯ Yes ◯ No		
Owned by spouse / partner:	◯ Yes ◯ No		
Location:			
Contact:			
Phone:		Fax:	
Location of plot deed:			
Additional Details:			

PROPERTY: WHAT WE OWN

OUR HOME

Address:			
Deed location:			
Property insured by:			
Phone:		Fax:	
Insurance Policy location:			

OTHER PROPERTY (Other real estate, cars, boats, commercial property, antiques, personal property etc.)

Type of property:			
Location:			
Deed location:			
Property insured by:			
Phone:		Fax:	
Insurance policy location:			
Agent's Name:		Phone:	

Type of property:			
Location:			
Deed location:			
Property insured by:			
Phone:		Fax:	
Insurance policy location:			

AUTOMOBILES

Make:		Year:		Value:	
Make:		Year:		Value:	

WATERCRAFT

Make:		Year:		Value:	

ALL OTHER VEHICLES (Airplanes, snow mobiles, off-road transportation)

Make:		Year:		Value:	
Make:		Year:		Value:	
Make:		Year:		Value:	

ANTIQUES

Item:		Value:	
Item:		Value:	
Item:		Value:	
Item:		Value:	
Item:		Value:	
Item:		Value:	
Item:		Value:	

ART & EXQUISITE FURNITURE

Description:			
		Value:	

RARE COLLECTIONS

Description:			
		Value:	
Description:			
		Value:	
Description:			
		Value:	

JEWELRY, CHINA, SILVERWARE

Description:			
		Value:	
Description:			
		Value:	
Description:			
		Value:	

LIFE INSURANCE

Policy holder:			
Policy for (name):			
Insured by:		Phone:	
Policy ID #:			
Agent's name:			
Amount:		Phone:	
Beneficiary:			

DISABILITY INSURANCE

Policy holder:			
Policy for (name):			
Insured by:		Phone:	
Policy ID #:			
Amount:			
Agent's name:		Phone:	

CRITICAL ILLNESS INSURANCE

Policy holder:			
Policy for (name):			
Insured by:		Phone:	
Policy ID #:			
Amount:			
Agent's name:		Phone:	

LONG-TERM CARE INSURANCE

Policy holder:			
Policy for (name):			
Insured by:		Phone:	
Policy ID #:			
Amount:			
Agent's name:		Phone:	

INSURANCE – OTHER POLICIES (Health, Travel, Mortgage etc.)

Type of insurance:			
Company:		Phone:	
Policy ID #:			
Details:			

Type of insurance:			
Company:		Phone:	
Policy ID #:			
Details:			

Type of insurance:			
Company:		Phone:	
Policy ID #:			
Details:			

BANKING INFORMATION

Institution Name:				
Address:				
Phone:			Fax:	
Account Type:				
Account Holder(s):				
Individual / Joint:	○ Individual		○ Joint	
Account #:				

Institution Name:				
Address:				
Phone:			Fax:	
Account Type:				
Account Holder(s):				
Individual / Joint:	○ Individual		○ Joint	
Account #:				

Institution Name:				
Address:				
Phone:			Fax:	
Account Type:				
Account Holder(s):				
Individual / Joint:	○ Individual		○ Joint	
Account #:				

SOURCES OF INCOME

OCCUPATION

Company name:			
Business address:			
Phone:		Fax:	
Job Title:			
Start Date:			

Company name:			
Business address:			
Phone:		Fax:	
Job Title:			
Start Date:			

Company name:			
Business address:			
Phone:		Fax:	
Job Title:			
Start Date:			

PENSION PLANS (DB, DC, DPSP or Group RRSP)

Company Name:	
Employer:	

BENEFITS (Check all that apply and provide details)

Canada Pension Plan benefits:	☐	
U.S. Social Security benefits:	☐	
Seniors Old Age Security benefit:	☐	
Other benefits:		

RENTAL INCOME

Property address:	
Income received:	

Property address:	
Income received:	

ANNUITIES (GICs, RSP, LIF, Mutual Funds, Self Directed Stocks/Bonds etc.)

Annuity registered to:			
Annuity type:			
Company:			
Policy #:		Phone:	

Annuity registered to:			
Annuity type:			
Company:			
Policy #:		Phone:	

SOURCES OF INCOME (SPOUSE / PARTNER)

OCCUPATION

Company name:			
Business address:			
Phone:		Fax:	
Job Title:			
Start Date:			

Company name:			
Business address:			
Phone:		Fax:	
Job Title:			
Start Date:			

Company name:			
Business address:			
Phone:		Fax:	
Job Title:			
Start Date:			

PENSION PLANS

Company Name:	
Employee / Plan Number:	

BENEFITS (Check all that apply and provide details)

Canada Pension Plan benefits:	☐	
U.S. Social Security benefits:	☐	
Seniors Old Age Security benefit:	☐	
Other benefits:		

RENTAL INCOME

Property address:	
Income received:	

Property address:	
Income received:	

ANNUITIES (GICs, RSP, LIF, Mutual Funds, Self Directed Stocks/Bonds etc.)

Annuity registered to:			
Annuity type:			
Company:			
Policy #:		Phone:	

Annuity registered to:			
Annuity type:			
Company:			
Policy #:		Phone:	

INVESTMENTS

(Account type includes cash account, margin, RRSPs, RRIFs, locked-in RESPs and annuities)

REGISTERED INVESTMENTS

Type of investment:			
Investment institution:			
Address:			
Phone:		Fax:	
Investment / Account #:			
Location of documents:			

Type of investment:			
Investment institution:			
Address:			
Phone:		Fax:	
Investment / Account #:			
Location of documents:			

Type of investment:			
Investment institution:			
Address:			
Phone:		Fax:	
Investment / Account #:			
Location of documents:			

OTHER INVESTMENTS / ACCOUNT INFORMATION

Type of investment:			☐ Individual ☐ Joint
Investment institution:			
Address:			
Phone:		Fax:	
Investment / Account #:			
Location of documents:			

Type of investment:			☐ Individual ☐ Joint
Investment institution:			
Address:			
Phone:		Fax:	
Investment / Account #:			
Location of documents:			

Type of investment:			☐ Individual ☐ Joint
Investment institution:			
Address:			
Phone:		Fax:	
Investment / Account #:			
Location of documents:			

DEBTS & LOANS

MORTGAGES

Property address:			
Mortgage held by:			
Address:			
Phone:		Fax:	
Mortgage amount:			
Details of payment:			
Document location:			

Property address:			
Mortgage held by:			
Address:			
Phone:		Fax:	
Mortgage amount:			
Details of payment:			
Document location:			

Property address:			
Mortgage held by:			
Address:			
Phone:		Fax:	
Mortgage amount:			
Details of payment:			
Document location:			

LOANS

Loan held by:			
Address:			
Phone:		Fax:	
Location of loan documents:			
Loan amount:			
Details of payment:			

Loan held by:			
Address:			
Phone:		Fax:	
Location of loan documents:			
Loan amount:			
Details of payment:			

Loan held by:			
Address:			
Phone:		Fax:	
Location of loan documents:			
Loan amount:			
Details of payment:			

CREDIT CARDS

Company:		Phone:	
Name of card holder:			
Account #:			

Company:		Phone:	
Name of card holder:			
Account #:			

Company:		Phone:	
Name of card holder:			
Account #:			

Company:		Phone:	
Name of card holder:			
Account #:			

Company:		Phone:	
Name of card holder:			
Account #:			

Company:		Phone:	
Name of card holder:			
Account #:			

HOUSEHOLD UTILITIES

Water company:		Phone:	
Electricity company:		Phone:	
Gas / Oil company:		Phone:	
Telephone company:		Phone:	
Internet provider:		Phone:	
Cable provider:		Phone:	
Other:		Phone:	
Other:		Phone:	
Other:		Phone:	

Notes:

Notes:

Increase your knowledge

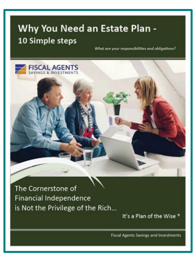
The Fiscal Agents **Estate and Planning Organizer - Cornerstone Household Directory of Documents** can help you bring a sense of order to your house of finance but check out the Fiscal Agents web site for a more in-depth look at the issues covered in this directory.

The Fiscal Agents web site at www.fiscalagents.com is packed with information and advice on almost every aspect involved in planning for a secure financial future. Featuring comprehensive sections on topics including planning for retirement and guaranteed investments, the Fiscal Agents web site is a one-stop shop for financial knowledge.

Other Estate Planning Publications from Fiscal Agents

Inside the Publications and Media section of our website, you'll find free-to-download informative booklets on a variety of topics you may find interesting - from general interest documents to retirement planning, as well as more literature about estate planning.

Other available publications available for download relevant to this booklet include:



Why you need an Estate Plan
10 Simple Steps

Getting started with Estate Planning can seem like a daunting task. Inside this document you'll find the process broken down into steps - from selecting professionals to hire, setting up a balance sheet, understanding the role of insurance and more.

Estate Matter: The Place to Start
A Prudent Canadian's Guide to Estate Planning

For most people, estate planning is a difficult subject to discuss and to plan for, because it forces us to come to terms with our own mortality. Yet it is something you need to discuss openly with your loved ones today, because you can't do so after you're gone.

Estate Planning - Being an Executor
What are your responsibilities and obligations?

Being named as an executor of an estate is a big undertaking requiring a considerable amount of time and knowledge. You have been entrusted to handle the financial affairs of the deceased in their absence and owe it to them to make sure you know what is required of you.

Other publications available from

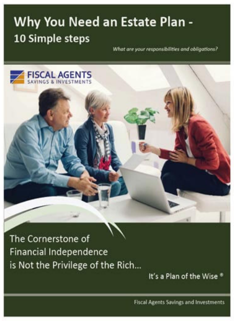
FISCAL AGENTS
SAVINGS & INVESTMENTS

Estate Planning

The Prudent Canadian's Guide to Effective Estate Planning

The essence of estate planning is thinking about the future, and developing a program to create preserve, and transfer assets. Estate planning is about life - now and in the future. Most importantly, it's about the life of your family and loved ones, and the peace of mind that comes with ensuring their financial security.

Estate Planning



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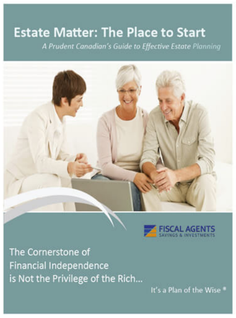

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Retirement Planning

Financial planning your Retirement: How do you get started?

No matter what your age or stage of life, you should have some form of financial plan for retirement. It's said that financial planning for retirement should be a career long process, and the longer you are able to set money aside for retirement, the more compound interest will work for you.

Retirement Planning

Incapacity: Planning ahead helps

Accidents and aging are a part of life. Like an up-to-date will, a power of attorney is an important tool in financial and estate planning. Planning ahead in case of serious disability or health problems allows decision-making relating to property or personal care to proceed without unnecessary disruption.

General Interest

Financial Independence Checklist

Experience has shown there are six key principles to financial independence. Those who adhere to them are more likely to succeed. Those who don't jeopardize their chances at financial independence. In this document we describe the six principles in detail, and provide a brief explanation on how you can apply them to your situation.

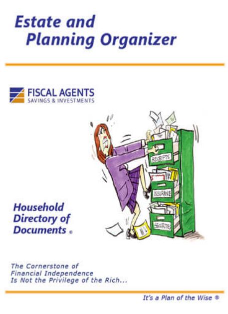
General Interest

Planning for your children's future

In today's hectic world, planning plays an important role in the way we live our lives. From major decisions to relatively minor issues, planning is what makes our lives run smoothly.

We often put off tackling the chore of making the most important choices: Planning for our future and the futures of our children.

Reference Guides



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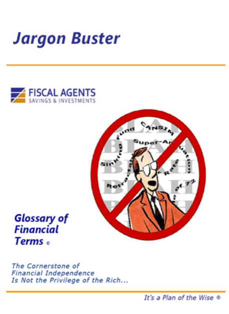
A useful tool for anyone who understands the importance of keeping clear and concise records that, when completed, will be invaluable to you, your family members and loved ones, as well as to the executors of your estate.

This publication is completely interactive - you can add or update information to it whenever you like.

Reference Guides



Jargon Buster: Glossary of Financial Terms

Designed for both the finance professional and the money market novice, with over 1,200 concise definitions of relevant terms used in the financial industry, the Jargon Buster touches on almost every facet of finance, investment and savings in a manner that is clear and easy to understand.