



Personal inventory of assets and important documents

MAKING THINGS EASIER FOR YOUR LOVED
ONES IN THE EVENT OF YOUR DEATH
OR LOSS OF CAPACITY



Desjardins
Wealth Management



CAUTION

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Personal information

Client

First and last names at birth:

Date of birth: YYYY / MM / DD Social insurance number:

Address: _____

Phone number: _____ Cell-phone number: _____

Marital status: ☐ Single ☐ Married ☐ Civil union ☐ Common-law
☐ No longer living with partner ☐ Legally separated ☐ Divorced ☐ Widowed

Spouse

First and last names at birth:

Date of birth: / / Social insurance number:

Address (if different):

Phone number: _____ Cell-phone number: _____

Email:

Children

[illegible]

Section 2

Financial details

Life insurance and critical illness insurance policies

Broker or representative

Name:	Phone number:
Address:	
Insurer:	Policy number:
Insurer:	Policy number:
Insurer:	Policy number:
Group insurance:	
Loan insurance:	
Location of life insurance policies:	
Accidental death:	
Life insurance coverage under the provisions of a credit card contract: ☐ Yes ☐ No	
Issuer:	
Life insurance coverage as a club member (e.g., CAA): ☐ Yes ☐ No	
Issuer:	
Life insurance coverage as a member of another organization or association: ☐ Yes ☐ No	
Issuer:	



Has your situation changed? Remember to let your financial security advisor know.

Accounts

Institution and contact information	Account number	Type of account	Debit card
		☐ Individual ☐ Joint	☐ Yes ☐ No
		☐ Individual ☐ Joint	☐ Yes ☐ No
		☐ Individual ☐ Joint	☐ Yes ☐ No

Section 2

Financial details (cont.)



Upon death, all your assets, including your investments, are deemed to be sold and any capital gains are subject to tax. Based on the value of your estate, your advisor and their team will be able to calculate the taxes owed upon death.

Investments

Non-registered

Institution	Contact person and contact information	Account number	Amount	Type of investment	Investment held
					☐ Individually ☐ Jointly
					☐ Individually ☐ Jointly
					☐ Individually ☐ Jointly

Tax-free savings account (TFSA)

Institution	Contact person and contact information	Account number	Amount	Type of investment

Registered (RRSP, RRIF, LIRA, etc.)

Institution	Contact person and contact information	Account number	Amount	Type of investment or account (RRSP, RRIF)



Any taxes payable upon death will be deferred if the registered plan is rolled over to a spouse.

Registered education savings plan (RESP)

Institution	Contact person and contact information	Account number	Amount	Type of investment or account	Beneficiaries



Do you deal with more than one institution?
Combining all your investments in one place can help maximize your returns.

Section 2

Financial details (cont.)

Credit cards

Issuer:	Number:
Issuer:	Number:
Issuer:	Number:

Property and casualty insurance policies

Home

Insurer:	Phone number:
Address:	

Automobile

Insurer:	Phone number:
Address:	

Other

Insurer:	Phone number:
Address:	

Income tax returns

Accountant

Name:	Phone number:
Address:	
Location of previous income tax returns:	

Section 3

Home and other real estate property

Principal residence

Owner's name and contact information:

Date of purchase:

Price:

Mortgage amount:

Date of initial loan:

Lender(s):

Current property value:

Insurance:



Do you have more than one home? Only capital gains realized on the disposition of your principal residence are tax exempt. Make sure you have a strategy in place.

Secondary residence

Owner's name and contact information:

Date of purchase:

Price:

Mortgage amount:

Date of initial loan:

Lender(s):

Current property value:

Insurance:



Has your cottage gone up in value since you bought it? The taxes owed on your cottage after your death may force your estate liquidator to sell it. Speak to your advisor to learn more.

Income property

Owner's name and contact information:

Date of purchase:

Price:

Mortgage amount:

Date of initial loan:

Lender(s):

Current property value:

Insurance:

Annual income:



Life insurance can be an excellent strategy for offsetting taxes payable upon death, especially in the case of income property owners.

Section 4

Debtors, debts and financial obligations

Debts and financial obligations

Line of credit ☐ Yes ☐ No

Financial institution: _____ Account number: _____

Life insurance ☐ Yes ☐ No

Location of contract: _____

Personal loan 1 (e.g. student, renovations, other) ☐ Yes ☐ No

Financial institution: _____ Account number: _____

Life insurance ☐ Yes ☐ No

Location of policy: _____

Personal loan 2 (e.g. student, renovations, other) ☐ Yes ☐ No

Financial institution: _____ Account number: _____

Life insurance ☐ Yes ☐ No

Location of policy: _____

Personal debt ☐ Yes ☐ No

Name of creditor: _____ Phone number: _____

Address: _____

Location of document: _____



Section 5

Professional advisors and location of documents

Professional advisors

Notary

Name:	Phone number:
Address:	

Lawyer

Name:	Phone number:
Address:	

Accountant

Name:	Phone number:
Address:	

Physician

Name:	Phone number:
Address:	

Financial advisor

Name:	Phone number:
Address:	



Are your personal finances managed by multiple advisors?
Dealing with a single advisor can make managing your finances much easier.

Location of documents

	You	Your spouse
Will		
Power of attorney		
Protection mandates		
Birth certificate		
Legal contracts		
Tax returns		
Safety deposit boxes		
Property titles		

Section 6

Legal documents



Did you know that common-law spouses can't inherit if they're not named in the deceased spouse's will?

Will

☐ Yes ☐ No

Date of last will: YYYY / MM / DD

Location of will (or copy):

Will notarized/drawn up by a legal advisor: ☐ Yes ☐ No

Name:

Phone number:

Address:



Having a notarized will makes settling your estate easier.
The Chambre des notaires du Québec can help. Go to www.cnq.org/en.

Liquidators

Name:

Phone number:

Address:

Name:

Phone number:

Address:

Name:

Phone number:

Address:

Alternate liquidator

Name:

Phone number:

Address:

Protection mandate

☐ Yes ☐ No

Date of last will: YYYY / MM / DD

Location of protection mandate (or copy):

Name of mandatary:

Protection mandate drawn up by a legal advisor: ☐ Yes ☐ No

Name:

Phone number:

Address:

Section 6

Legal documents (cont.)

Trust(s)

Type	Value	Beneficiaries	Trustees

Strategies (bequests, planned giving, etc.):



Did you know that you can entrust the liquidation of your estate to the trust services team at Desjardins Private Wealth Management? It's a great way to make life easier for your heirs.

Funeral arrangements

Instructions for the funeral: ☐ Yes ☐ No

Next-of-kin will handle funeral arrangements: ☐ Yes ☐ No

Remains to be prepared for: ☐ Open-casket viewing ☐ Burial ☐ Cremation

Other details:

Instructions are detailed: ☐ in the will ☐ in another document located:

Pre-arranged funeral services contract: ☐ Yes ☐ No

Funeral home

Name: _____ Phone number: _____

Address: _____

Location of documents: _____

Section 6

Legal documents (cont.)

Marriage/civil union/common-law relationship contract

Marital status: ☐ Married ☐ Civil union ☐ Common-law

Date of marriage, civil union or start of common-law relationship: YYYY / MM / DD

Location of contract:

Matrimonial regime: ☐ Partnership of acquests ☐ Separation as to property ☐ Community of property

Contract drawn up by a legal advisor: ☐ Yes ☐ No

Name:

Phone number:

Address:

Decree of judicial separation or divorce

☐ No longer living with partner ☐ Legally separated ☐ Divorced

Date of separation or decree: YYYY / MM / DD

Location of decree:

You are a widow(er)

Date of spouse's death: YYYY / MM / DD

Death certificate on hand: ☐ Yes ☐ No

Location of spouse's death certificate:

Birth certificate

Location of birth certificate:

Location of child's/children's birth certificate(s):

Location of the adoption order for:

You were not born in Canada

Location of citizenship certificate:

Other information:

Section 7

Other personal effects

Item (car, jewellery, art, etc.)	Location

Important documents (credit cards, passport, health insurance card, etc.)	Location

Notes



When you choose Desjardins...

you're choosing Desjardins Group, the leading cooperative financial group in Canada, whose financial stability is recognized by the following credit ratings which are comparable, if not superior, to those of the five largest Canadian banks and insurance companies:

- Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-

As at March 23, 2018

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