INDEX

ALTERNATIVE DISPUTE RESOLUTION, See WILL CLAUSES

ARBITRATION, 212

BENEFICIARY

appointment of as trustee of testamentary trust, 127 cash legacy, of, 142 insurance, naming, *See* WILL CLAUSES personal property, of, 131, 134 special needs, 56-59 suits by, 203

BENEFICIARY DESIGNATIONS. See WILL CLAUSES

BENEFICIARY, DISABLED, See WILL CLAUSES

BEQUESTS, See PROPERTY DISTRIBUTION CLAUSES

CAPACITY ASSESSMENT

generally, *See* CLIENT INFORMATION AND INTERACTION power of attorney for personal care, 275

CASH, See PROPERTY DISTRIBUTION CLAUSES

CHARITABLE BEQUESTS, 144

CHILDREN, MINOR

advances to, 169 clauses re, *See* WILL CLAUSES estate planning re, 55 power of attorney for personal care, as, 276 residue trusts for, 153-157

CLIENT FOLLOW UP, See also REPORTING

estate planning documents, timing of updates, 310-312 generally, 299-301 post-execution of documents, information for clients, 308-310

CLIENT FOLLOW UP, — *continued*

sample digital assets and devices memorandum, 305-308 sample reporting letter to couple, 303-305 to individual, 301-303

CLIENT INFORMATION AND INTERACTION

capacity assessment
capacity considerations, memo re, 30
client wellness summary, 29
duty re, 27-29
estate planning questionnaire, 2-27
information sheets, *See* INFORMATION SHEETS retainer, 1

CODICILS

adding clauses to will, 230 affidavit of execution of, 234 amending clauses in will, 230 drafting errors, 229 generally, 227-230 instructions for execution of, 234 introduction, 230 necessity for, circumstances, 228 original, retention of, 230 reasons to use, 228 revocation of will clauses, 230 sample, 230 SLRA provision re, 227 testimonium, 233

COMPENSATION

estate trustee, *See* ESTATE TRUSTEE power of attorney, 246, 280, 288

CONTINUING POWERS OF ATTORNEY FOR PROPERTY

alternatives

affidavit of execution, 265 alter ego trust, 248 alternate attorney, 256 assets in different jurisdictions, where, 257 direction to release original power, 269-271 information sheet for assistance, 271-273 instructions for signing, 268

CONTINUING POWERS OF ATTORNEY FOR PROPERTY — continued

alternatives — *continued* joint and several attorneys, 255 joint attorneys, 254 joint partner trust, 248 limited power of attorney, 258 multiple powers of attorney, 256-258 revocation, notice of, 266-268 special power of attorney to operate business, 562-564 special power of attorney to purchase property, 259-262 three/more attorneys, 254 authority of attorney, 241 common law duties, 242 compensation, 246 delegation of duties, 253 digital assets and devices, access to, 263 duty to account, 246 entitlement to be attorney, 239 example, 249-252 expenditures optional, 245 required, 244 general vs. restricted, 252 generally, 238 passing of accounts, 247 probate fee planning, 247 request for directions, 245 requirements to execute, 238 springing vs. non-springing, 240 statutory duties, 243 statutory sources, 238 substitute attorney, 252

COTTAGE PROPERTY, 48-52, 138-140

DIGITAL ASSETS AND DEVICES, 177-179, 263, 305-308

DISABILITY, See WILL CLAUSES

EQUALIZING PROVISIONS, 123, 165-169

ESTATE PLANNING

information re, *See* INFORMATION SHEETS minor children, re, 55

ESTATE PLANNING — *continued*

probate planning, 87-92, 247 questionnaire, 2-27 updates to, 310-312

ESTATE TRUSTEES

```
appointment and removal clauses
    appointment of additional trustee, 124
    appointment of beneficiary as trustee of testamentary trust, 127
    appointment of replacement trustee by law partners, 125
    appointment to be continuing estate trustee of other estates, 124
    appointments of trustees of testamentary trusts, 126
    majority rule variations, 121
    multiple named (one active), 120
    no alternate named, 117
    no bonding/security, 122
    one alternate named, 118
    removal by decision of remaining trustee, 123
    removal where spouse elects equalization, 123
    resignation, 122
    two named with no alternate named, 119
    two named with one alternate named, 120
    two/more alternates names, 119
compensation clauses
    contingent trustee, 210
    memorandum setting out, 209
    pre-taking allowance, 210
    Trustee Act entitlement, 207
    without passing accounts, 208
generally, 116
liability clause, 204
powers of, clauses re
    appointment of agents, 176
    borrowing, 176
    carrying on business, 177
    digital assets and devices, 177-179
    distributions in kind, 179
    elections (tax), 179
    generally, 174
    indebtedness, 181
    insurance, estate trustee, 180
    introduction language, 175
    investments
        sample clauses, 181-184
```

ESTATE TRUSTEES — *continued*

powers of, clauses re — continued

investments — continued

Trustee Act, prudent investor rules, 184-188

lending, 188

payments for minors, 189

real property, 189

record keeping, 190

retention of assets, 190

securities, 191

selling and disposing, 191

settlement of claims, 192

transactions with trustee, 192

resignation clause, 122

EXECUTION, see also TESTIMONIUM

affidavit of, 234, 265

codicil, of, 234

documents, of, See CLIENT FOLLOW UP

power of attorney, 238

will, of, 233-236

EXECUTOR, See INFORMATION SHEETS

FAMILY LAW ACT, 89, 123, 153, 200-202

FOREIGN ASSETS, 45-48, 84-86

FUNERAL INSTRUCTIONS, 216

GUARDIAN, 219

INFORMATION SHEETS

estate planning

cottage property, 48-52

minor children considerations, 55

special needs beneficiaries, 56-59

U.S. ties/assets, where, 45-48

executor duties, 40-45

executor selection, 38-40

generally, 31

joint ownership, 53-55

need for will, 32-35

powers of attorney

${\bf INFORMATION~SHEETS}-continued$

powers of attorney — continued personal care, for, 37 property, for, 36 probate fee minimization generally, 52 joint ownership strategy, 53-55

INSURANCE

declarations, *See* WILL CLAUSES estate trustee, 180 named beneficiaries, *See* WILL CLAUSES

INTERNATIONAL WILLS, See MULTIPLE JURISDICTION WILLS

INVESTMENTS, 181-188

JOINT OWNERSHIP

information re, 53-55 probate fee minimization, 53-55, 87-92

LAWYER'S ROLE, 1-4, 27, 28, 62, 91, 95, 96, 125-126, 153, 164, 175, 222-223, 225, 312, 313

LIABILITY, 204, 313

MEDIATION, 212, 213

MINORS, See CHILDREN, MINOR

MULTIPLE JURISDICTION WILLS

Canadian estate, defined, 86 debt payment, 86 generally, 84 introductory clause, samples, 85 revocation clause, 85

NEGLIGENCE, See SOLICITOR'S NEGLIGENCE

PERPETUITIES, 204

PERSONAL PROPERTY, See CONTINUING POWERS OF ATTORNEY FOR PROPERTY; PROPERTY DISTRIBUTION CLAUSES

POWERS OF ATTORNEY

information re, *See* INFORMATION SHEETS personal care, for, *See* POWER OF ATTORNEY FOR PERSONAL CARE property, for, *See* CONTINUING POWER OF ATTORNEY FOR PROPERTY

POWERS OF ATTORNEY FOR PERSONAL CARE

authorities and duties, 277-279 capacity test, 275 child attorney, 276 compensation, 280, 288 direction to release original copy, 291 entitlement to be attorney, 276 example, 280-282 generally, 275-277 information for attorney, 290 information sheet for using power of attorney, 294-297 instructions for signing, 289 joint and several attorneys, 277 notice of revocation, 292-294 property, no access to, 276 sample letter of wishes, 285-288 sample wishes to include in power of attorney, 282-285 Substitute Decisions Act provisions, 275, 277-279

PROBATE PLANNING, 52-55, 87-92, 247

PROBATE, SEPARATION OF ASSETS

abatement of gifts clause, 100 allocation clauses, 91 benefits and risks, 89 debts clause, 98-100 definition clauses, 93-98 generally, 93 "my Non-Probate Estate", 97 "my Probate Estate", 94-96

${\bf PROBATE, SEPARATION\ OF\ ASSETS}-continued$

exoneration for trustee not applying for probate, 101 introductory clauses, 92 joint ownership, 89 legacies clause, 100 multiple wills, 89-92 probate planning, 87-92 revocation clauses, 93

PROPERTY DISTRIBUTION CLAUSES

```
cash legacies
    charitable bequests, 144
    division among group, 143
    double legacies avoidance, 143
    generally, 129
    named beneficiaries, 142
charitable bequests, 144
debts and taxes, 130
household goods and personal effects, 128
personal property
    accounting for on division of residue, 137
    division among children, 134
    division among group, 136
    division at trustee's discretion, 136
    held by trustee for minor, 135
    outright to one beneficiary with gift over, 134
    personal effects memorandum, incorporation of, 132
    personal effects non-binding memorandum, 133
    right of selection, 133
    specified property to named beneficiary, 131
    to named beneficiary, 131
real property devices
    cottage property sale/option to named beneficiaries, 138-140
    cottage trust, 140
    generally, 128
    maintenance fund, 141
    specific devise, 137
transfer to trustees, 129
```

REAL PROPERTY

distribution, *See* PROPERTY DISTRIBUTION CLAUSES estate trustee power, 189

RELATIONSHIPS, See WILL CLAUSES

REPORTING, See CLIENT FOLLOW UP

RESIDUE WILL CLAUSES

considerations 145, 149-151
non-outright distribution
 children, trusts for, 153-155
 grandchildren, trusts for, 155, 157
 income sprinkling trusts, 158-165
 pool for children until specific age, 156
 spousal trust, 151-153
outright distribution
 division among named beneficiaries, gift over to issue, 148
 to named beneficiary, gift over to substitutes, 148
 to spouse, 146
 to spouse, gift over to children, 146
testamentary trusts, 150

RETAINER, 1

SIMPLE WILL, STRUCTURE OF

generally, 61 spouse, adult children, minor grandchildren, 72-83 spouse and no issue, 63-72

SOLICITOR'S NEGLIGENCE

client failure to convey information, 314 common problems, 313 generally, 312 standard of care, failure to meet, 312 virtual practice issues, 314

SPOUSAL CLAIM, 201

SPOUSAL TRUST, 128, 151-153, 188, 202

TESTAMENTARY TRUST, 126, 127, 150

TESTIMONIUM, *See also* EXECUTION will clauses, 220-223

TRUSTEE, See ESTATE TRUSTEES

```
TRUSTS
```

"\$100,000 Disability Expenses Trust", 171 absolute discretionary, 170 alter ego, 248 children, for, 153-155, 157 cottage, 140 Henson Trust, 170, 172, 173 income sprinkling, 158-165 joint partner, 248 "Qualified Disability Trust", 172 residue, 153-157 spousal, 128, 151-153, 188, 202 testamentary, 126, 127, 150

VESTING, 165-167

VIRTUAL MEETINGS, 3, 28, 315

VIRTUAL SIGNING, 221, 222-225, 231, 234, 265, 282, 301

WILL CLAUSES

beneficiary designations

insurance declarations, See insurance declarations/designations

RRFPs and RRIFs, 109-111

tax-free savings account, 111

beneficiary with disability

"\$100,000 Disability Expenses Trust", 171

absolute discretionary trust, 170

federal disability tax credit criteria, 171-173

generally, 169

Henson Trust, 170, 172, 173

Ontario Disability Support Program entitlements, 169

"Qualified Disability Trust", 172

bequests, See PROPERTY DISTRIBUTION CLAUSES

body donation, 216

burial instructions, 215

cost of living increase, 205

cremation, 215

devices, See PROPERTY DISTRIBUTION CLAUSES

dispute resolution

generally, 211

mandatory mediation, variations of, 213

```
WILL CLAUSES — continued
dispute resolution — continued
    mediation followed by arbitration, 212
    resolution without litigation, 212
equalizing provisions
    advances made to children during lifetime, 169
    considerations re, 167
    gifts made to children during lifetime, 168
estate trustees, See ESTATE TRUSTEES
execution of will
    affidavit of, 223
    instructions, 224-226
funeral instructions
    generally, 216
    prepaid, 216
generally, 106
governing law, 206
guardianship, See minor children
headings, 207
Henson Trust, 170, 172, 173
hotchpotch provisions, See equalizing provisions
income tax (spousal trust clause), 202
insurance declarations/designations
    benefits of naming beneficiary, 113
    change to named beneficiary, 115
    declaration in will with trust terms, 115
    declaration in will, by, 113
    generally, 112
    how to name beneficiary, 113
    insurance contract, by, 113
legacies, See PROPERTY DISTRIBUTION CLAUSES
marriage, will made in contemplation of, 107
minor children
    generally, 218
    permanent guardian, wish for appointment, 219
    temporary guardian, appointment of, 219
net family property exclusions, 200
opening, 106
organ donation, 217
perpetuities clause, 204
relationships, definitions of
    Children's Law Reform Act parent-child provisions, 193-200
    generally, 193, 200
residue, See RESIDUE, WILL CLAUSES RE
```

WILL CLAUSES — continued

revocation, 108
spousal claim, selection of property in satisfaction of, 201
spousal trust clause, 202
suits by beneficiaries, prevention of, 203
testimonium
generally, 220
virtual signing, 221-223
trustees, See ESTATE TRUSTEES
vest, failure to
equal division between beneficiaries and all to survivor, 167
equal/unequal division among named beneficiaries, 165-167
generally, 165

WILL STRUCTURING, See SIMPLE WILL, STRUCTURE OF

WILLS

asset separation re probate, *See* PROBATE, SEPARATION OF ASSETS clauses, *See* WILL CLAUSES multiple jurisdictions, *See* MULTIPLE JURISDICTION WILLS planning, *See* INFORMATION SHEETS