



Wills, Powers of Attorney & Estate Basics

The five documents every Ontario senior should have — explained without the legalese.

General guidance for Ontario families, prepared 2026. Programs, rules, and rates change — confirm current details with a qualified professional before acting.

Half of Canadian adults do not have an up-to-date will — and far fewer have powers of attorney, which matter even more while you are alive. Here is what each document does, in plain words, and how to get them done properly.

The five documents

- A will — who gets what, who is in charge (the executor), and who cares for dependants.
- Continuing Power of Attorney for Property — who manages money and property if you cannot. Works while you are alive; a will does not.
- Power of Attorney for Personal Care — who makes health and living decisions if you cannot speak for yourself.
- Advance care wishes ("living will" wishes) — guidance to your attorney about treatments, comfort, and end-of-life preferences.
- The inventory letter — an informal, regularly updated list of accounts, insurance, passwords, and key contacts. Not legal, but the kindest document your family will ever receive.

Choosing your people (harder than the paperwork)

- Pick an executor who is organized, honest, and likely to outlive you — being nearby helps; being your eldest child is not a requirement.
- POA for property and for personal care can be different people — money skills and bedside judgment are different gifts.
- Always name a backup for every role.
- Tell your people they are named, and where documents live. A secret POA is a useless POA.

When to update (the "D" checklist)

- Divorce or new marriage — marriage may affect an existing will; get advice.
- Death of an executor, attorney, or beneficiary.
- Diagnosis — update while capacity is clear; documents signed without capacity can be challenged.
- Decade — even with no changes, review every 5-10 years.

Common traps

Joint accounts "to avoid probate" can accidentally disinherit other children or expose money to a child's divorce or creditors. Handwritten changes on an existing will are risky. Beneficiary designations on RRIFs and insurance override the will — keep them aligned. And "kits" from the internet fail most often exactly when families are complicated, which is exactly when documents matter.

CASL tip: CASL partners include estate lawyers who work with seniors every day, including home and residence visits when mobility is an issue. Book a free consultation and we'll connect you.