

Your life, your decisions



It can be uncomfortable to talk about end-of-life planning. But without instructions, your loved ones may feel uncertain and even guilty about the decisions they may be asked to make on your behalf if you die or become incapacitated.

Sitting down with your loved ones to discuss your wishes can be a loving way to minimize their burden. Knowing, when the time comes, that they're carrying out your wishes can bring peace and comfort to those you love.

Life documents are a way to make your instructions clear. Making a will is an important first step. You may also want to consider appointing someone as your Attorney for Property so that person can manage your financial affairs should you lose the capacity to do so. A second kind of power of attorney – a Power of Attorney for Personal Care – allows you to leave instructions that will guide decision-making with respect to your health care and treatment. A lawyer can work with you to develop these documents and ensure that they properly reflect your wishes.

Other personal decisions worth communicating include: whether you wish to be an organ donor; how to manage your business assets; and how to access and wind down online accounts, including bank accounts, social media, and photos.

Finally, you may want to ensure that your family is aware of any life and disability insurance policies that you have in place, and of provisions – for example, trusts – that you have made for their future welfare.

Communicating your wishes to the people you care about will make it easier for them when you're gone and could even avoid litigation from an unhappy beneficiary/family member. A visit to your lawyer can help you to prepare life documents, speak with your loved ones, and feel good about taking responsibility for *all* your life decisions.

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