CANADIAN ESTATE CLUB

A COMPANION TOOL FOR *PEACE OF MIND ESTATE PLANNING FOR CANADIANS*

The 30-Minute Family Estate Planning Conversation Guide

Why this conversation matters

Most estate plans fail quietly, and they fail in the same place: the people who will one day need the plan have never heard a word about it. The documents may be signed. The inventory may exist. But if your family cannot find the plan, does not know who holds which role, and has never been told what you want, they inherit a search instead of a plan.

This guide walks you through one conversation, about thirty minutes long, that closes that gap. It covers what to tell your executor now, what can wait, where your documents are stored, who has authority if you become incapable, the questions your family should be asking you — and how to plan a second conversation about values, reasons, and legacy. For many families, it is the first time any of this has been said out loud.

Before you begin

Who to include. Your spouse or partner, your adult children, your executor, and anyone else named to a role in your plan. If everyone cannot be in the same room, hold the conversation more than once, or include people by phone or video.

What to have on hand. This guide, and your answers to the fill-in sections on the following pages. Nobody needs to see the documents themselves today. Knowing where they are is the point.

What this conversation is not. You do not need to share dollar amounts, account balances, or who receives what. The contents of your Will can remain private for as long as you choose. This conversation is about roles, locations, and access, not amounts.

The thirty minutes, in four parts

Minutes 1 to 5: why you are doing this. Set the tone. This is not a response to bad news. It is a gift of clarity, so that nobody has to guess, search, or argue later. One sentence is enough: “I want you to know where things stand, so that if anything ever happens, you will know exactly what to do.”

Minutes 6 to 15: the essentials. Cover who holds each role and where the documents live. Parts one, three, and four of this guide are your script.

Minutes 16 to 25: their questions. Hand your family the question list in part five and let them ask. Answer what you can. Write down what you cannot, because every unanswered question is your action list for the weeks ahead.

Minutes 26 to 30: what can wait, and what happens next. Reassure everyone that the private parts stay private, agree on when you will revisit the conversation, and record today's date at the end of this guide. This is also the moment to float a date for the second conversation described in part six.

Part one: what to tell your executor now

Work through this list with your executor present if you can. If they cannot attend, cover it with them separately, soon.

- ☐ That you have named them as executor, and that they have accepted the role. Asking is not the same as assuming.
- ☐ Where your original Will is stored, and how they would access it.
- ☐ Where your estate inventory is kept, and how they would access it.
- ☐ Who your key advisors are: your lawyer or notary, accountant, financial advisor, and insurance advisor.
- ☐ Whether you have written funeral, burial, or memorial wishes, and where they are.
- ☐ Who else holds a role: your alternate executor, your attorney for finances and property, and your health care representative.
- ☐ When you last reviewed your plan, and when the next review is due.

Part two: what can wait

Not everything needs to be said today, and knowing what can wait makes the conversation lighter for everyone.

The dollar amounts. Who receives what, and how much, can remain private. Your family needs to know a plan exists and where to find it, not what it says.

The passwords. Your inventory records where information lives, not the secrets themselves. Tell your family where your password system is kept. Never read passwords aloud, and never put them in your Will.

The reasons. Today's meeting is about logistics. A further meeting can be scheduled to talk about values, reasons, and legacy matters. Part six sets out how that second conversation can work.

Perfection. Say what is true today. If parts of your plan are unfinished, say so plainly. An honest "that piece is still in progress" is worth more than silence.

Part three: where my documents are stored

Complete this section before the conversation, then walk your family through it. Record locations and access, not contents.

Original Will:

Enduring Power of Attorney:

Health care decision document (its name varies by province):

Estate inventory:

Insurance policies:

Where my password system is kept (the location, not the passwords):

Keys, safe combinations, or safe deposit box details:

Part four: who has authority if I become incapable

A Will only takes effect on death. These are the people who act for you while you are alive but unable to decide for yourself. Your family should hear these names from you, not discover them in a crisis.

Attorney for finances and property:

Alternate:

Health care representative:

Alternate:

- ☐ Each person named above knows they are named, and has accepted.
- ☐ Each person named above knows where the signed documents are.

Part five: questions your family should ask you

Hand this list to your family and let them work through it. If a question has no answer yet, write it down. That is not a failure. It is your to-do list.

1. Where would we find your Will and your other documents within twenty-four hours?
2. Who is your executor, and do they know?
3. Who has authority over your finances if you cannot decide for yourself?
4. Who has authority over your health care decisions if you cannot make them?
5. Is there an inventory of what you own and owe, and where is it?
6. If something happened tomorrow, who should we call first?
7. Are there wishes we should hear from you now, rather than find out later?
8. When did you last review your plan, and when is the next review?

After the conversation

Date of our conversation:

_____

Questions I could not answer yet:

_____

What I will complete next, and by when:

_____

When we will talk again:

_____

Part six: the second conversation — values, reasons, and legacy

Today's thirty minutes deliberately stays on logistics: roles, locations, and access. The reasons behind your plan — what you value, why you chose the people and structures you did, and what you hope your family carries forward — deserve their own unhurried meeting. The *Stage Three: Reflect Worksheet*, part of the Peace of Mind Estate Planning System™, is the preparation for that meeting. Here is how the two fit together.

Before the meeting, do the worksheet. Work through the Reflect Worksheet on your own or with your spouse. Name your Top 3 values with The Estate Values Map™ (Section 1), write your top three estate goals as clear statements (Sections 2 and 3), and connect each value to your goals with one sentence — "This value should show up in my plan by..." (Section 4). Note any values that pull against each other, such as equality versus tailored care (Section 5), and choose two or three Story, Family & Legacy prompts you would be glad to answer out loud (Section 6).

Minutes 1 to 5: why you are doing this. One sentence is enough: "Our plan reflects what matters most to us, and we wanted you to hear that from us, not find it in a document."

Minutes 6 to 20: values and reasons. Share your Top 3 values from The Estate Values Map™ and the sentence you wrote for each. If any choice could surprise someone — unequal shares, a trust, a professional executor — explain the value or circumstance behind it, in your own words. A surprise explained now is a dispute avoided later.

Minutes 21 to 40: story, family, and legacy. Use the prompts you chose from Section 6. Money is only one of five kinds of wealth — the human, intellectual, social, and spiritual kinds pass on only if they are spoken. If you have written, or plan to write, a legacy letter or ethical will (Section 7), say so, and say where it will live.

Minutes 41 to 60: their questions, and what stays private. Dollar amounts can still wait. Close by writing down anything you heard that should go back to your advisors, and fold it into your next actions (Section 8).

When we will hold the values conversation:

> **IF THIS CONVERSATION SURFACED GAPS**
>
> That is the guide doing its job. The five-stage path for closing them is in *Peace of Mind Estate Planning for Canadians*, and the free Starter Kit of checklists and worksheets is at estateclub.ca/starterkit.

About the Canadian Estate Club

A division of Heritage Trust, the Canadian Estate Club offers clear and actionable estate education to help Canadians protect their families, their assets, and their legacies. Find the full Peace of Mind Estate Planning System™ and free resources at www.estateclub.ca.

ABOUT HERITAGE TRUST COMPANY INC.

You may choose to utilize the services of a professional trust company such as Heritage Trust to act as your executor, or as your agent if you have been named as one, in administrating the estate assets. Some of the advantages of a corporate fiduciary include neutrality, availability, expertise, and continuity for long-term trusts. Appointing a corporate fiduciary can help to ensure the administration of the estate is done in accordance with the relevant laws, relieve your family members or friends of the burden of administering your estate, and mitigate any potential conflict among co-executors or with beneficiaries.

CONTACT US

Tel: 778-742-5005

Email: admin@heritagetrustcompany.ca

Website: www.heritagetrustcompany.ca

Book a consultation: heritagetrust.cliogrow.com/book

A companion resource for *Peace of Mind Estate Planning for Canadians* by Nicole Garton. © 2026 Nicole Garton. For personal use.

The material in this document is intended as a general source of information only, and should not be construed as offering specific tax, legal, financial, insurance, or investment advice. Every effort has been made to ensure that the material is correct at the time of writing, but we cannot guarantee its accuracy or completeness. Estate planning rules vary by province and territory. You should consult with your legal, tax, and financial advisors before taking any action based upon the information contained in this document.