



ALBERTA ESTATE PLANNING & WILL CHECKLIST

A practical preparation guide for wills, incapacity planning and estate organization

Updated September 2026

THE THREE CORE DOCUMENTS

Alberta recommends that adults plan with a will for their estate after death, an enduring power of attorney for financial and legal decisions, and a personal directive for personal decisions if capacity is lost.

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1. Your Estate Planning Snapshot

- Full legal name, date of birth, address and contact information.
- Marital or relationship status, including spouse or adult interdependent partner.
- Names and dates of birth of children, stepchildren and other dependants.
- Any support obligations, family-law orders, separation agreements or marriage/cohabitation agreements.
- Citizenship, residency and connections to other provinces or countries.
- Existing will, codicils, enduring power of attorney, personal directive, trusts or other estate-planning documents.

2. Choose Your Personal Representative (Executor)

- Identify the person you trust to administer your estate and carry out the will.
- Choose at least one alternate in case your first choice cannot or will not act.
- Consider the person's reliability, location, age, availability and ability to deal with beneficiaries, institutions and professionals.
- Record the proposed personal representative's full legal name, address, phone number and relationship to you.
- Consider whether a professional or corporate personal representative may be appropriate for a complex estate.

3. Identify Beneficiaries and Gifts

- List the people, charities or organizations you want to benefit.
- Decide whether you want to leave specific cash gifts or particular assets.
- Decide how the residue - what remains after debts, expenses and specific gifts - should be distributed.
- Choose alternate beneficiaries if a beneficiary dies before you.
- Consider whether a beneficiary is a minor, has a disability, receives means-tested benefits, has creditor concerns or may need a trust.
- Identify sentimental or personal items and how you want them handled.

4. Minor Children and Dependants

- Identify any children who may be under 18 at your death.
- Consider whom you wish to name as guardian in your will, recognizing that the legal effect and ultimate arrangements can depend on the circumstances.
- Choose an alternate guardian.
- Consider how money for a minor beneficiary should be held, invested and distributed.
- Consider the age or stages at which a child should receive an inheritance rather than receiving it outright at the earliest opportunity.
- Record special care, education or support considerations that should be discussed with your lawyer.

5. Make a Complete Asset Inventory

- Real estate: home, rental property, recreational property, farmland and property outside Alberta.
- Bank accounts, GICs, investment and brokerage accounts.
- RRSPs, RRIFs, TFSAs, pensions and other registered plans.
- Life insurance and workplace death benefits.
- Private-company shares, partnerships, professional corporations and other business interests.
- Vehicles, equipment, jewelry, art, collectibles and other valuable personal property.

- Digital assets: online financial accounts, domains, cryptocurrency, cloud storage and monetized digital property.
- Money owed to you, including shareholder loans, private loans and promissory notes.
- Trust interests, inheritances expected but not yet received, and property located outside Canada.

6. List Debts and Obligations

- Mortgages, lines of credit and loans.
- Credit-card balances and personal guarantees.
- Business debts and shareholder obligations.
- Tax liabilities or reassessments.
- Support obligations and outstanding judgments.
- Any co-signed or jointly held debts.

7. Review Joint Ownership and Beneficiary Designations

- List jointly owned bank accounts and real estate and identify the other owner.
- Review named beneficiaries on insurance policies, pensions, RRSPs, RRIFs, TFSAs and other plans.
- Do not assume every jointly held asset or beneficiary designation will operate the way you intend; ownership, contract terms, family circumstances and legislation matter.
- Bring current statements and designation forms to your estate-planning meeting so your lawyer can coordinate them with the will.

8. Enduring Power of Attorney (Financial & Legal Decisions)

- Choose the person who should make financial and legal decisions for you while you are alive if authorized under the document.
- Choose an alternate attorney.
- Decide whether authority should begin immediately or on a future event such as loss of capacity, as appropriate for your circumstances.
- Consider powers relating to banking, investments, taxes, real estate, business interests, digital assets and professional advisers.
- Discuss safeguards, accounting obligations and whether multiple attorneys should act jointly or separately.

9. Personal Directive (Personal & Health Decisions)

- Choose an agent to make personal decisions if you lose capacity.
- Choose an alternate agent.
- Discuss your wishes concerning health care, accommodation, personal activities and other non-financial matters.
- Consider giving copies to your agent, physician and other key people.
- Consider optional registration of contact information with Alberta's Personal Directives Registry.

10. Business Owner & Professional Practice Planning

- Review shareholder, partnership, buy-sell and unanimous shareholder agreements.
- Identify who can operate, sell or wind down the business if you die or lose capacity.
- Review corporate-owned insurance and personal guarantees.
- Coordinate the will with corporate shareholdings and any separate corporate succession plan.
- Consider key-person, tax and liquidity issues with your lawyer, accountant and financial adviser.

11. Digital Estate & Important Information

- Prepare a secure inventory of important online accounts and digital assets.
- Document where passwords or password-manager recovery information can be found; do not place live passwords in the will.
- Record device access information and instructions for important files, photographs and business records.
- Consider social-media, email and cloud-account wishes, subject to provider terms and applicable law.

12. Funeral, Burial and Personal Wishes

- Record funeral, burial, cremation, memorial or religious wishes you want your family to know.
- Identify any prepaid funeral arrangements or cemetery rights.
- Tell trusted family members where these instructions are kept; some wishes may need to be known before a will is located or reviewed.

13. Documents to Bring to Your Lawyer

- Government-issued identification.
- Existing will, codicils, enduring power of attorney and personal directive.
- Marriage certificate, divorce judgment, separation agreement, cohabitation agreement or other relevant family documents.
- Real-estate titles, purchase documents or recent property information where useful.
- Recent bank, investment, registered-plan, pension and insurance statements.
- Corporate records, shareholder agreements and business ownership information.
- Beneficiary-designation information.
- List of assets, approximate values and debts.
- Names and contact details for proposed personal representative, attorney, agent, guardians and key beneficiaries.

14. Signing and Safekeeping

- Do not sign a draft will until the proper execution process is arranged.
- For a conventional formal Alberta will, legal signing requirements apply, including witness requirements; your lawyer should supervise or advise on execution.
- Keep the original will in a secure, accessible location and tell your personal representative where it is stored.
- Alberta does not maintain a general will registry, so location and safekeeping matter.
- Keep a separate estate-information package with current asset, adviser and contact information.

15. When to Review Your Estate Plan

- Marriage, separation, divorce or a new adult interdependent relationship.
- Birth, adoption or death of a child or beneficiary.
- Death, incapacity or changed circumstances of your personal representative, attorney, agent or guardian.
- Purchase or sale of major property or a move to another province/country.
- Starting, buying or selling a business.
- Major change in wealth, debt, insurance, pension or registered accounts.
- Significant change in health or family circumstances.
- Changes in tax, succession or estate law that may affect your plan.

16. Important Alberta Notes

- If you die without a will, Alberta's Wills and Succession Act determines how an intestate estate is distributed; you do not get to choose the statutory distribution after death.
- A personal representative is the person who administers the estate. A grant of probate may be required to confirm the authority of a personal representative named in a will, depending on the assets and institutions involved.
- A personal directive deals with personal, non-financial decisions and generally operates when the maker lacks capacity. An enduring power of attorney deals with financial and legal matters while the donor is alive.
- Estate planning can be affected by family-law rights, jointly owned property, beneficiary designations, taxes, business interests, trusts, property outside Alberta and obligations to dependants.

17. How ATEH LAW Can Help

ATEH LAW can help you create an estate plan that is clear, coordinated and tailored to your family, property and goals. Services may include:

- Custom Last Will and Testament drafting and review.
- Enduring Powers of Attorney.
- Personal Directives.
- Estate-planning reviews after major life changes.
- Probate and estate administration.
- Executor/personal representative guidance.
- Estate disputes and related litigation advice.

READY TO PREPARE OR UPDATE YOUR ESTATE PLAN?
ATEH LAW • 780 984 7946 • info@atehlaw.com • www.atehlaw.com

Legal Information & Official Resources

This checklist provides general legal information for Alberta and is not legal advice. Estate planning is fact-specific. The legal effect of a will, joint ownership, beneficiary designation, trust, power of attorney or personal directive depends on the documents and circumstances. Downloading this guide does not create a lawyer-client relationship. Obtain individualized legal and tax advice before acting.

Government of Alberta - Wills in Alberta

<https://www.alberta.ca/wills-in-alberta>

Government of Alberta - Enduring power of attorney

<https://www.alberta.ca/enduring-power-of-attorney>

Government of Alberta - Personal directive

<https://www.alberta.ca/personal-directive>

Government of Alberta - Advance planning

<https://www.alberta.ca/decision-making-advance-planning>

Government of Alberta - Deceased persons' estates

<https://www.alberta.ca/deceased-persons-estates>

Court of King's Bench of Alberta - Wills, Estates & Trusteeships Forms

<https://www.albertacourts.ca/kb/areas-of-law/wills-estates-trusteeships/forms>

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