

willful.

Life changes, and your estate plans should keep up.

Follow our guide for simple monthly tasks to help keep your documents current and your loved ones informed.



✓ JANUARY

Set your foundation



Start the year strong by creating your will and power of attorney. This is one of the most delayed financial tasks for Canadians, and completing it now gives you clarity for the months ahead.

✓ FEBRUARY

Review your beneficiaries



RRSP season is a natural reminder to double-check who's listed on your registered accounts, pensions, and insurance policies. A quick review ensures your wishes match your life today.

✓ MARCH

Refresh at tax time



Since you're already reviewing financial paperwork, take a moment to look over your will. If anything has changed, now's a great time to update your will to reflect this.

✓ APRIL

Spring clean your finances



Create or update your list of assets and liabilities. Keeping this list current helps you stay organized and provides a clear roadmap for your executor.

✓ MAY

Revisit your property details



As real estate season heats up, review any cohabitation agreements and ownership structures for your primary and/or secondary properties. Confirm that everything aligns with how you'd want your property to pass.

✓ JUNE

Ensure important documents are accessible



Before hitting the road this summer, store your key documents in a safe and easy-to-find place. This includes your will, powers of attorney, insurance details, and asset lists.

✓ **JULY AND
AUGUST**

Take a break



You've put in the work! Summer's a good time to enjoy the season knowing that your most important tasks are up to date.

✓ **SEPTEMBER**
Revisit guardianship



Back-to-school routines make this a practical moment to confirm guardians for children and pets. Add simple instructions that would help everyday caregivers.

✓ **OCTOBER**
Organize your digital world



Record your key online accounts and passwords in a secure place or use a password manager. Add legacy contacts on platforms that support them such as Facebook, Apple, and Google. [Learn more about managing online accounts after death.](#)

✓ **NOVEMBER**
Start the conversation



Financial Literacy Month and Make a Will Month are both prompts to talk with loved ones about your wishes. Willful's [Great Delay report](#) shows that most Canadians are unsure of their family members' preferences. Even a short conversation can open the door.

✓ **DECEMBER**
Capture and share your wishes



Take time to document your funeral or memorial preferences and share them with someone you trust. These conversations can feel big, but they reduce uncertainty for your family later. Capturing your wishes now brings helpful clarity into the year ahead.

When to update your will

- Marriage or divorce
- Major financial changes
- Buying or selling property
- Changing beneficiaries
- A new child or guardian choice
- The passing of someone named in your will



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