



DEAD SERIOUS ABOUT ESTATE PLANNING

**A practical estate organizer
for CAF members**



FINANCIÈRE
SISIP
FINANCIAL

Welcome

Estate planning isn't just for later in life, and it's not only for those with significant wealth. It's about making sure the people you love can find what they need, make confident decisions, and carry out your wishes if something happens to you.

This guide is designed for CAF members and veterans and their spouses or partners to complete together. It covers the essentials: your legal documents, benefits, accounts, property, and more.

Whether you're in excellent health or managing a serious illness, completing this organizer is one of the most caring things you can do for your family. It removes uncertainty and provides a single, trusted place to find your most important details.

How to use this guide

- Fill it out in pencil or as a digital file so it's easy to update later.
- Keep it in a secure location (ideally with your will and other important documents).
- Let your executor and spouse or partner know where it's stored.
- Review and update it at least once a year, or after any major life event.

If you're not sure how to answer something, leave it blank for now and ask your SISIP advisor or another professional.



This guide is a resource, not a replacement for professional legal or financial advice.

TABLE OF CONTENTS

Dear Executor	4
Section 1: Your Key Information	5
Section 2: Legal and Estate Basics	7
Section 3: CAF and Veterans Benefits	9
Section 4: Financial Accounts and Insurance	11
Section 5: Real Estate and Property	14
Section 6: Digital Assets	18
Section 7: Military-Specific Considerations.....	22
Section 8: Contacts and Advisors.....	24
Section 9: Checklist and Other Notes.....	25
What to Do Next	26



A gentle reminder:

Organizing these details isn't just paperwork — it's an act of love. You're making it easier for the people you care about most.

Dear Executor

If you're reading this after the death of the person who completed it, first, take a breath. This is a difficult time, and you aren't expected to do everything at once.

Your role is to carry out the wishes in the will, protect the estate's assets, and follow the legal requirements in your province or territory. This organizer should help you find the information you need.

Your first steps:



Locate the original will and read it carefully.



Secure property and valuables to prevent loss or damage.



Request multiple copies of the death certificate from the province/territory or military authorities.



Notify key people and institutions — including the CAF, Veterans Affairs Canada, SISIP, banks, insurance companies, utility providers, Service Canada, and the CRA.



Open an estate bank account to handle all income and expenses related to the estate.



Keep detailed records of every transaction you make on behalf of the estate. This can be as simple as a notebook with descriptions of costs and activities.



Seek professional advice (legal, tax, financial) before making major decisions or distributions.

Military-specific reminders:

Contact Veterans Affairs Canada as soon as possible to explore available support, such as Death Benefit, Survivor's Pension, Income Replacement Benefit, and funeral/burial assistance through the Last Post Fund.

Review any possible pension benefits under the Canadian Forces Superannuation Act (CFSA), including Survivor's Pension, Child Pension, or Supplementary Death Benefit for the estate or dependents.

If you're unsure about anything, speak with the estate lawyer named in the will or a SISIP advisor. We are here to support you.

SECTION

01

YOUR KEY INFORMATION

Full Legal name

Rank / unit

Date of birth

Current address

Primary phone

Email

CAF service number

Required for benefits, military records, and identification within the CAF, VAC, and SISIP systems.

Military ID / COne Card / VAC Card

Required to access military or veteran-specific benefits.

Social Insurance Number

Needed for benefit claims and government paperwork.

Health Card Number

Used for provincial benefits, funeral arrangements, and access to care.

Medical wishes

List details about Do Not Resuscitate (DNR) and organ donor status, and any Power of Attorney for healthcare. This information may be detailed in a Power of Attorney form for health care, which takes precedence over this document.

Emergency Contacts

List at least two people who can be reached quickly in an emergency.



Name

Relationship

Phone

Email

Name

Relationship

Phone

Email

Dependents

List children or other dependents and note any medical conditions, dietary restrictions, or other special considerations for their care.



DEPENDENT 1

Name _____ Relationship _____

Social Insurance Number _____

Address _____

Phone _____ Email _____

Special considerations _____

DEPENDENT 2

Name _____ Relationship _____

Social Insurance Number _____

Address _____

Phone _____ Email _____

Special considerations _____

DEPENDENT 3

Name _____ Relationship _____

Social Insurance Number _____

Address _____

Phone _____ Email _____

Special considerations _____

DEPENDENT 4

Name _____ Relationship _____

Social Insurance Number _____

Address _____

Phone _____ Email _____

Special considerations _____

Location of Important Documents

Check all that apply and specify location (i.e., "fireproof safe," "lawyer's office," etc.)

Will

Powers of attorney

Marriage certificate

Military service records

Birth certificates

Insurance policies

Lawyer's Office



Helpful tip

Store this document somewhere safe, but not locked away where no one can find it. A fireproof box or shared digital folder (with your permission) works well.

SECTION

02

LEGAL AND ESTATE BASICS

Will



Names your executor and outlines how your estate should be distributed.

_____	_____
Date of last will	Location of original will
_____	_____
Lawyer's name and contact	Executor's name
_____	_____
Executor's phone/email	Executor's address
_____	_____
Alternate executor's name and contact	

Powers of Attorney (POA)

POA for Property
Gives someone legal authority to manage your finances if you're unable.

Yes No

Appointee

Location of document

POA for Personal Care
Lets someone make health and personal care decisions for you if needed.

Yes No

Appointee

Location of document

Guardianship of Dependents

_____	_____
Named guardian(s)	Address
_____	_____
Phone	Email
_____	_____
Notes	

Alternate guardian(s)

Address

Phone

Email

Notes



For international families

If your executor, attorney, or guardian is posted far away or lives outside Canada, talk to your lawyer about the practicalities and any extra legal steps required.

SECTION

03

CAF AND VETERANS BENEFITS



If you've served in the CAF, your service may entitle your family to a range of benefits through both **Veterans Affairs Canada (VAC)** and the **CAF pension system**. Some benefits are automatic. Others require active claims after your passing.

CAF and Veterans Benefits



- » Survivor Pension and Child Pension (*Canadian Forces Superannuation Act*)
- » Supplementary Death Benefit
- » Income Replacement Benefit (IRB)
- » VAC Disability Pension or Pain and Suffering Compensation
- » VAC Death Benefit (for service-related deaths)
- » VAC Funeral and Burial Program (via the Last Post Fund)

Additional VAC Supports



- » Bereavement counselling
- » Transition services for survivors
- » Case management for spouses and dependents
- » Access to health care benefits

Contact **Veterans Affairs Canada** and the **Canadian Armed Forces pension centre** as soon as possible to initiate claims and explore available supports:

1-866-522-2122 | www.veterans.gc.ca

What I'm Eligible For

Check any that apply and note details:

- Supplementary Death Benefit (contact the CAF pay office)
- Canadian Forces Superannuation Act* (Survivor Pension, Child Pension)
- Income Replacement Benefit (contact Veterans Affairs Canada)
- Veterans Affairs Canada Disability Pension
- Last Post Fund (burial assistance)
- CRA Death Benefit (contact Service Canada and the CRA)
- Other

Pension # or CFSA Reference

VAC file number

Base/Wing Release Office Contact (if known)

Name

Phone/Email

SISIP Coverage

In addition to VAC and pension entitlements, you may hold personal or optional group coverage or insurance for released members through SISIP. Note that Long-Term Disability insurance for CAF members is administered by Manulife, but you can still contact SISIP for details.

Use this space to note key details so your advisor or family can access it quickly:

SISIP policy number

Manulife LTD policy number

Advisor or SISIP office contact

Advisor or SISIP office contact



Did you know?

Some benefits are paid only if claims are filed within a specific time frame. Keep this file accessible and make sure someone you trust knows where it is.

SECTION

04

FINANCIAL ACCOUNTS AND INSURANCE

Banking and Credit

List your chequing, savings, credit cards, and other accounts. Include branch names and the name(s) of any joint owner(s).



Type of account

Institution

Account number

Advisor (if any)

Location of records

Type of account

Institution

Account number

Advisor (if any)

Location of Records

Type of account

Institution

Account number

Advisor (if any)

Location of records

Investments

List all accounts, including RRSPs, TFSAs, RESPs, trading accounts, non-registered accounts, pensions, or crypto.



Type of account

Institution

Account number

Advisor (if any)

Location of records

Type of account

Institution

Account number

Advisor (if any)

Location of records

Type of account

Institution

Account number

Advisor (if any)

Location of records

Insurance

Include SISIP policies, personal life insurance, and group coverage.



Type of policy

Policy number

Provider

Beneficiary

Advisor (if any)

Location of policy

Type of policy

Policy number

Provider

Beneficiary

Advisor (if any)

Location of policy

Type of policy

Policy number

Provider

Beneficiary

Advisor (if any)

Location of policy

SECTION

05

REAL ESTATE AND PROPERTY



Primary Residence (if owned)

_____ Address	Type of ownership <input type="checkbox"/> Sole
_____ Co-owner	<input type="checkbox"/> Joint with right of survivorship
_____ Location of documents or deeds	<input type="checkbox"/> Tenant in common
_____ Insurance policy number	_____ Mortgage holder
_____ Property tax number	_____ Insurance company
_____ Other notes	_____ Water heater or other equipment rental



Primary Residence (if rented)

_____ Address	_____ Landlord name and contact
_____ Insurance policy number	_____ Insurance company
_____ Other notes	

Utilities and Services



Gas supplier and account number

Hydro supplier and account number:

Water supplier and account number

Telephone provider and account number

Cellphone provider and account number

Internet provider and account number

Other service providers

Other Property

(i.e., cottage, rental, overseas)



Address

Type of Ownership

Sole

Joint with right of survivorship

Tenant in common

Mortgage holder

Rental tenants (if any)

Property tax number

Location of documents or deeds

Address

Type of Ownership

Sole

Joint with right of survivorship

Tenant in common

Mortgage holder

Rental tenants (if any)

Property tax number

Location of documents or deeds



Vehicles and Recreational Equipment

Type of vehicle

Lease or loan institution

Insurance company

Insurance policy number

Location of ownership and registration papers

Type of vehicle

Lease or loan institution

Insurance company

Insurance policy number

Location of ownership and registration papers

Type of vehicle

Lease or loan institution

Insurance company

Insurance policy number

Location of ownership and registration papers



Collections, and Valuables

Safety deposit box location and access

List of valuables to be appraised or gifted (include recipient names contact details, instructions)

Pets (include name, vet, instructions)

Additional items or instructions



Everything counts

Even if you don't think something has financial value, it might have emotional significance. Leave notes or instructions if you want certain items passed on to specific people.

SECTION

06

DIGITAL
ASSETS



Digital assets include logins to key accounts, email, cloud storage, and social media. You may also want to store these securely with a password manager or encrypted drive so that your executor can access your accounts.



Device Access

Password manager name and master password location

Device unlock code (phone/computer) location



Email and Cloud Storage

Provider

Email address

Location of password

Notes

Provider

Email address

Location of password

Notes



Social Media

Platform

Username

Location of password

Instructions (i.e., memorialize/delete)

Platform

Username

Location of password

Instructions (i.e., memorialize/delete)

Platform

Username

Location of password

Instructions (i.e., memorialize/delete)

Platform

Username

Location of password

Instructions (i.e., memorialize/delete)

Online Banking/Finance



Institution

Account type

Username

Location of password

Instructions

Other Digital Assets

(i.e., crypto wallets, family photos, websites)



Type of asset

Institution

Username

Location of password

Instructions

Type of asset

Institution

Username

Location of password

Instructions

Type of asset

Institution

Username

Location of password

Instructions

Type of asset

Institution

Username

Location of password

Instructions



Be aware

Two-factor authentication can block access after death. Make sure a trusted person has all of the passwords needed to access your phone, email, or password manager.

SECTION

07

MILITARY-SPECIFIC CONSIDERATIONS



Uniform, Medals, and Service Awards

Would you like these passed on, preserved, or displayed in a specific way?

Instructions

Remembrance and Honours

Are there any specific requests related to military funerals, Last Post, flags, Legion involvement, or commemorations?

Requests

Veteran Support Services

If the deceased was receiving VAC benefits, the surviving spouse or family may be eligible for continued support. You can do the following:

- » Contact VAC directly for help with survivor benefits or transition services
- » Request a VAC Case Manager to assist with paperwork, grief support, or navigating available programs

CAF Contacts to Notify

Include key units, associations, or commanding officers who should be informed. For serving members, the family may also request support from a Designated Assistant (DA) through the CAF. This person provides practical and emotional support during the notification and administrative process.

SECTION

08

CONTACTS AND ADVISORS

Key Contacts

Lawyer

SISIP branch and contact

Bank branch and contact

Executor

Financial advisor

Accountant

Primary care doctor (or family physician)

Insurance representative (if any, beyond SISIP)

Employer / Pension administrator (if applicable)

Funeral home or pre-arranged funeral contact (if applicable)

Power of attorney (if not listed already)

Trusted family or friend for support



SECTION

09

CHECKLIST AND OTHER NOTES

Checklist

- I've completed or updated my will.
- I've named an executor and discussed my wishes.
- I've updated my Power of Attorney for Property.
- I've updated my Power of Attorney for Personal Care.
- I've recorded my CAF pension and benefits information.
- I've reviewed Veterans Affairs survivor and burial benefits.
- I've reviewed my insurance coverage amount and beneficiaries.
- I've named guardians for any dependents under 18.
- I've told someone where this document is stored.
- I've reviewed or updated this document in the past 12 months.

Other Notes for My Family

Use this space to share any personal wishes, messages, or practical advice for your spouse, children, or executor.

What to Do Next

Thank you for taking the time to complete this organizer. You've done more than just record information — you've given your loved ones a gift of clarity, direction, and peace of mind.

In the days ahead, consider sharing this document with your spouse, partner, or executor. And if you have questions or need help updating your insurance, benefits, or financial plan, a SISIP advisor is always here to help.

Because peace of mind isn't just something you leave behind — it's something you can feel now, knowing you've taken care of the people you love.

Questions?

Speak to a SISIP advisor

1-800-267-6681

sisip.com/contact