



PPCLI FOUNDATION

Estate Planning Guide

Building Your Legacy

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Estate Planning Guide

Building Your Legacy

About Your Guide

A person may work forty years or more to accumulate assets and spend ten to twenty years conserving that accumulation, but often takes two hours or less to plan for the distribution of those assets. With good planning, a wonderful chapter of your life can be crafted.

This guide is designed to help you move forward with a plan that writes an exciting and enduring chapter in the book of your life. It is about caring for your family, friends and special organizations through some simple preplanning.

An estate is essentially everything you own, including real estate, investments and other property as well as the debts you owe. We all have an estate. An estate plan will assist you in incorporating tax-efficient strategies for accumulating wealth and for passing that on to your heirs in accordance with your wishes.

The guide will assist you to prepare for the creating or updating of your estate plan. This Estate Planning Guide is designed to encourage you to think about how you want your assets to be distributed at death and to assist you in gathering the information a professional advisor will need. With this guide, the process will be much easier, less expensive and help you to fulfill your desires for friends and family.

Unfortunately, if you do not prepare a will and you are married, your estate, including all of your assets, will not simply transfer to your spouse as many people think. Depending on the size of your estate, only a portion may be given to your spouse and the remainder may be divided among your children and your spouse. If you are not married, your estate normally goes to your parents or is divided among your brothers and sisters. An administrator is appointed by the court to distribute your assets. This is called "probate" and may take many years to be completed. As well, the administrator is paid from your estate to probate all proceeds from your estate and these proceeds may not necessarily be distributed as you had hoped. By completing your will, you are protecting yourself and your family from this happening.

Ensuring your will is complete is not difficult, but it is very important to do. By reviewing the documents enclosed, you will become familiar with what you need to complete your estate planning. This guide and the enclosed forms are intended for reasonably simple estates.

The Foundation does strongly recommend that you seek professional advice once you have reviewed these documents in order to ensure your interests are well taken care of.

Finding an Advisor

Sometimes it can be difficult to understand all the implications to your financial situation in planning a gift to your preferred charity. The Canadian Association of Gift Planners (CAGP) can help you. CAGP has access to professional advisors who can provide the right expertise and advice in planning a gift based on your financial and philanthropic goals.

When planning a gift, CAGP recommends that Canadians seek the advice of one or more professional advisors, including the following types:

- Attorney/Lawyer
- Accountant
- Estate Planner
- Financial Planner
- Stock Broker
- Insurance Broker
- Planned Giving Officer
- Philanthropy Consultant

Need assistance finding a Professional Advisor who specializes in Gift Planning? Are you seeking the advice of one of these professional advisors in your city? Are you seeking a second opinion? Are you seeking someone who can review your financial situation and take into consideration your philanthropic goals? Do you want to make a difference – no matter how small - and you don't know where to start?

Search through the CAGP database to assist you in locating a professional advisor in your area. Gift Planners not only understand gift planning but also abide by the CAGP Code of Ethics. The CAGP database is located at:

<http://www.leavealegacy.ca/program/help/advisors>

Your Documents

Inside Your Estate Planning Guide

This guide provides general planning information to get you started. When you have completed the exercises and reviewed the sample forms, you will be well prepared to sit down with a professional advisor to prepare your estate planning.

We have provided sample forms for your consideration:

- Last Will and Testament
- Living Will
- Enduring Power of Attorney
- My Final Wishes

However, as these forms are for a simple estate, we advise you to seek professional advice when you are ready to formalize any of these documents as your particular situation and province of residence are just two factors which should be taken into consideration.

Working Through Your Guide

Plan to spend two or three sessions working through your Estate Planning Guide. It may take you two or three hours to complete. Most of the information will be familiar to you but may take a few minutes to gather or to think about. Once you have worked through each area and considered the documents, you will be ready to meet with a professional advisor. He or she will review your plan and ensure each document is prepared as needed. There are numerous other guides to estate planning available from financial advisors and institutions, such as:

- Financial Consumer Agency of Canada
<http://www.fcac-acfc.gc.ca/Eng/resources/educationalPrograms/ft-of/Pages/financial-planning-4-1.aspx>
- ScotiaMcLeod
<http://www.scotiabank.com/ca/en/0,,869,00.html>
- Ontario Securities Commission
<http://www.getsmarteraboutmoney.ca/en/managing-your-money/planning/wills-and-estate-planning/Pages/default.aspx#.VbeijPm6fIU>.

Assistance to Executors and Survivors

While estate planning will help your executor and survivors in dealing with the numerous challenges of winding up an estate, there are other sources of information such as survivor's guides and workbooks, e.g. one from the Federation of National Superannuates (FSNA) - <http://www.fsna.com/you-your-survivors.htm>.

Your Documents

Last Will and Testament

The Last Will and Testament is defined as the most recent instructions left about the distribution of your assets or property. This is everything that you own including anything that someone may still owe you.

Important Components

There are many Last Will and Testament forms available to choose from. There are even software packages available to assist in the preparation of a Last Will and Testament. A proper will form must include the following information:

- Who the will is for. Usually the opening statement will identify who's will it is. The two witnesses you use for the will are used to confirm your identity. Your address is not required as it may change. Be sure to include your full name.
- The date is extremely important to ensure that this will precludes all and any previous wills.
- A statement revoking any previous wills is also a good way to ensure this is your most up-to-date will.
- A place to identify and appoint the executor of your estate.
- A statement to pay for your "just debts, funeral expenses and any expenses arising from the administration" of your will.
- Space to clearly identify and bequeath your belongings to whom you choose.
- A place to appoint a guardian if you have minor children and space to set up a trust for those children.
- A place for two people to witness your will. This is very important. The two witnesses must be present, together, when you sign your will. It is also a good idea to have all pages initialled by you and your two witnesses.

About Your Witnesses

Please note that the witnesses who sign your Last Will and Testament cannot be beneficiaries in your will. Your witnesses cannot benefit from your estate. They should also NOT be anyone that may have an interest in buying any part of your estate.

About Your Executor

Choosing an executor is an important decision. An executor must understand that the responsibilities after you die are quite challenging. This person may also be affected emotionally by your death. Be sure you carefully consider who will take on this responsibility and that they are willing and capable to do so. Consider the size of your estate and the kind of

assets you own. You may wish to consider seeking professional advice as to who you should choose.

About Choosing a Guardian

Choosing a guardian for your children can be one of the most difficult decisions parents face. We all hope that we will never have to leave our children before they are independent, successful and contributing adults. However, if you have dependent children it is critical that you have a will and that you identify a guardian. Take time to discuss this with family and friends to find the right person. Also keep in mind that as your children grow, your choice for guardian may change. It is important to review your choice from time to time.

Including a Bequest to Charity

A planned gift can be made in your will, either as a percentage of your estate or as a specific sum of money. When making your will you may wish to include a clause as noted below. This will provide you with a good start for discussion with a professional advisor. Note: If you already have a will, a codicil can be added to include a planned gift without having to redo your will.

Suggested Wording for an Unrestricted Gift:

I give the sum of **\$amount** to be used for its general purposes as **Charity Name** sees fit.

or

I give the residue (**or identify a percentage of the residue**) to **Charity Name** to be used for its general purposes as **Charity Name** sees fit.

Suggested Wording for a Restricted Gift:

I give the sum of **\$amount** to be used for **identify specific direction for use**. Should unforeseen circumstances make the specified use of this gift no longer practical or desirable as determined by the board of directors of **Charity Name**, the board of directors of **Charity Name** may change the terms of the specified use, such change to be in keeping as far as possible with the general intent of this gift. (A similar wording may also be used for a residue or percentage of the residue as in the example above.)

Enduring Power of Attorney

The Enduring Power of Attorney can be very easy to complete and may be one of the most important documents you can prepare besides your Last Will and Testament. This document allows your appointed 'attorney' to make decisions on your behalf and to sign documents on your behalf should you become incapacitated. If you are injured in a car accident or become ill and are incapacitated, this document will allow your appointed 'attorney', such as your husband or your wife to act on your behalf.

Without this document, something as simple as accessing your bank account to pay bills may become near to impossible without recourse to a court order. A court order could take months, meanwhile unpaid bills are piling up and your spouse is already stressed with everything else that is happening at this time.

An **enduring power of attorney** is different from an ordinary power of attorney, which has certain stipulations and limitations. Be sure to prepare an Enduring Power of Attorney. Your 'attorney' must be over 19 years of age. While there is no legal necessity to have more than one witness to this document, two witnesses is recommended in case one of the witnesses is not available if and when this document is needed.

Living Will

A living will provides direction on what you want to have happen in the event that your health will not enable you to make certain decisions pertaining to health care for yourself. It's an important document that can designate who will speak for you and outline your wishes should a major decision regarding your life be required. A very common example of what people include in their Living Will is the direction that should be taken if they are being kept alive through mechanical or artificial means. A Living Will allows you to specify how you want your treatment to continue.

A Living Will is **not legally binding** and may not prevent a doctor, your family or even the hospital from acting against the wishes in your Living Will. However, this document will outline your desires and hopefully these will be respected by your family and your physician. A Living Will may also be referred to as a Personal Directive, Authorization for Medical Consent, Health Care Directive, or Agreement for Health Care. Please check with a professional to ensure that you prepare the appropriate document for the health care region you live in.

Estate Planning Worksheets

Planning Exercise 1 - Basic Information

Name: _____ Today's Date _____

Marital Status: Married Single Divorced Legally Separated Widowed

Spouse's Name: _____

Dependent Children	Age
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

List other people you may wish to include in your estate planning in addition to your spouse and dependent children:

Are you a Canadian Citizen: Yes No

Check if you have any of these at present: Will Living Will Enduring Power of Attorney

List any religious affiliations, charitable organizations you support, associations or memberships that you wish to include in your estate planning:

Planning Exercise 2 - Your Goals

While preparing the important documents in your will kit, you should consider your estate plans as a whole. You may have a number of goals that you want to ensure are carried out in your estate plan. By understanding what is important to you and your family you can plan more effectively.

Listed below are several types of estate planning goals. Rank these goals to provide yourself and your professional advisor with clearer direction regarding your priorities.

Goal Ranking (1-5 with 5 being the most important). Circle the appropriate ranking for you.

Reduce estate fees	1	2	3	4	5
Increase current revenue	1	2	3	4	5
Provide for guardianship of minors	1	2	3	4	5
Provide for health care if disabled	1	2	3	4	5
Protect against liability	1	2	3	4	5
Create a charitable legacy	1	2	3	4	5
Sell appreciated assets tax-free	1	2	3	4	5
Plan for business	1	2	3	4	5
And my own goals (fill-in your own):					
_____	1	2	3	4	5
_____	1	2	3	4	5
_____	1	2	3	4	5
_____	1	2	3	4	5

Planning Exercise 3 - Your Assets and Liabilities

Creating a list of your assets and liabilities will help your advisor plan your estate. Most people are surprised to learn at the end of this exercise that they are worth more than they think!

ASSETS

Real Estate Assets	Description	\$ Total Value	Check if Joint	Check if Yours	Check if Spouse's
	Principal residence	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Second residence	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Vacation home	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Other	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Other	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cash & Investment Assets					
	Chequing Account	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Savings Account	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Other Account	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Other Account	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Other Investments	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Investment Account	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Bonds/GICs	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Stocks	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Other	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Household Assets					
	Furnishings	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Tools/Equipment	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Antiques	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Art	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Collections	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Jewelry	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vehicle Assets					
	Primary Vehicle	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Other Vehicle	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Recreational	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Other	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insurance Assets					
	Life Insurance	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Term Insurance	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Other	\$ _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Business Assets

Business \$ _____ ○ ○ ○
Other \$ _____ ○ ○ ○

Miscellaneous Assets

\$ _____ ○ ○ ○
\$ _____ ○ ○ ○
\$ _____ ○ ○ ○
\$ _____ ○ ○ ○
\$ _____ ○ ○ ○

TOTAL ASSETS \$ _____

LIABILITIES

Mortgages

Principal Residence \$ _____ ○ ○ ○
Second Residence \$ _____ ○ ○ ○
Vacation Home \$ _____ ○ ○ ○

Loans

Personal Loans \$ _____ ○ ○ ○
Line of Credit \$ _____ ○ ○ ○
Vehicle Loan(s) \$ _____ ○ ○ ○
Other \$ _____ ○ ○ ○

Credit Cards

Card 1 \$ _____ ○ ○ ○
Card 2 \$ _____ ○ ○ ○
Card 3 \$ _____ ○ ○ ○
Other \$ _____ ○ ○ ○

TOTAL LIABILITIES \$ _____

NET WORTH \$ _____

(Total Assets minus Total Liabilities)

Planning Exercise 4 - Survivor Needs Calculator

Name(s) _____ Date _____

Completing these pages will assist an insurance advisor in determining your life insurance needs.

IMMEDIATE CASH NEEDS

Final Expenses

Estimate the amount needed to cover final expenses in the event of your death, e.g. funeral and medical. An average funeral can cost \$10,000.

Public information is available from the Board of Funeral Services,

<http://www.funeralboard.com/>.

\$ _____

Emergency Fund

Estimate the amount you would like to save for your dependents' unforeseen financial emergencies, e.g. leave of absence from work, long-term medical expenses, home and auto repairs.

\$ _____

Mortgage

If you plan to pay off your mortgage in the event of your death, enter the amount you owe at present.

\$ _____

Other Debts

Estimate the amount needed to pay your debts, e.g. car loans, credit card amount owed.

\$ _____

Education Fund

Estimate the cost of providing for a child's post-secondary education, assuming he or she will attend for four years starting tomorrow.

\$ _____

FUTURE INCOME NEEDS

Survivor's Annual Income Shortfall

Estimate the percentage of your present annual income your dependents will need to maintain their present standard of living. This may be 70% of your annual income.

_____ %

Year Needed

Estimate the number of years your dependents will rely on this income. Consider the ages of your dependents and the length of time your surviving spouse will need the income.

_____ years

ASSUMPTIONS

Rate of Return

Estimate the rate of return you expect your dependents to receive on your investments. _____ %

Future Annual Rate of Inflation

Keep in mind that inflation can erode the buying power of your investments. Estimate a rate of inflation (0 to 4.5%) _____ %

AVAILABLE FUNDS

Note: Consider taxes, fees and penalties if sold.

Savings and Investments

Enter the present market value of your savings and investments that your dependents may need to access quickly to provide immediate cash flow in the event of your death, e.g. stocks, bonds, savings, including tax-free savings account (TFSA). \$ _____

Retirement Savings

Enter the present market value of your retirement savings, including Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF), annuity, or pension. Your dependents may need to access your retirement savings to provide additional income. \$ _____

Other Assets

Enter the amount of other assets, e.g. business interests, inheritances, commodities, rental property, that you want used to help provide income for your dependents after your death. \$ _____

Life Insurance

Enter the total death benefit of your term life insurance policy(ies). \$ _____

Enter the total death benefit of your whole life insurance policy(ies). \$ _____

Other Funds

Enter the estimated value of any other death benefits that may be available through your employer and/or the Canadian Pension Plan (CPP).

Details are available at:

<http://www.servicecanada.gc.ca/eng/services/pensions/cpp/death-benefit.shtml> \$ _____

Those in receipt of Old Age Security (OAS) should also include the Survivor Allowance, see

<http://www.servicecanada.gc.ca/eng/services/pensions/oas/index.shtml> \$ _____

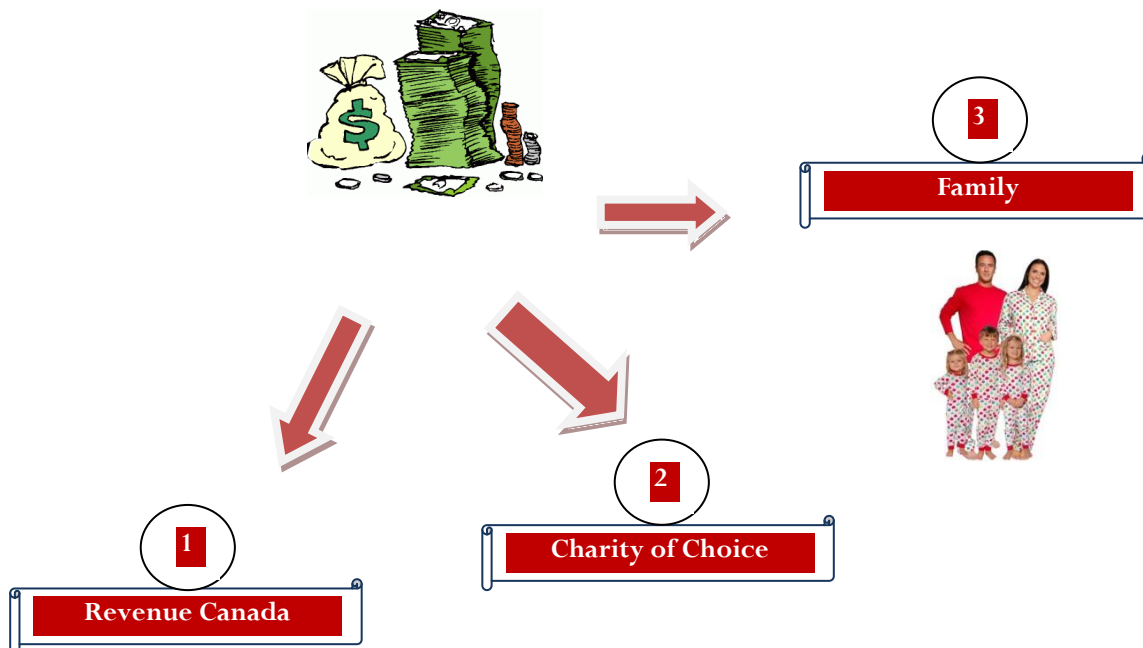
The Benefits of Estate Planning

With careful planning and the preparation of a will, a portion of your estate will go to your family and a portion to society - the "society portion" is done through taxation or charitable giving. By making a planned gift, current tax laws allow you to eliminate up to 100 per cent of the tax on your estate. So while you are preparing your other documents you may want to consider how to better control where your money will go,

Incorporating a charitable organization such as the PPCLI Foundation into your financial and/or estate planning can result in the following benefits:

- Significant tax benefits that can save money now or in the future.
- Satisfaction of knowing that you are leaving a lasting legacy that will serve Canadian military veterans and their families or another cause that is important to you.
- Comfort that your life interests will be supported even after you are gone.
- Peace of mind in the knowledge that your family and financial matters are looked after.

Which two would you pick?



Whatever your plans for your family or your favourite charity, we sincerely hope that the information provided in this guide has helped you. We thank you for your continued support of the PPCLI Foundation.

SAMPLE FORM ONLY

Final Wishes

This is a basic sample form for a simple estate to help you consider and prepare the information that is needed. We recommend that you consult with a professional advisor to prepare a document of this type.

These are the final wishes of:

Full Name: _____

Province of Residence: _____

This document does not in any way contravene my Last Will and Testament, but is intended to give instructions and information to those who will assist in my final arrangements.

Vital Statistics

Name: _____

Address: _____

City/Town: _____ Province: _____ Postal Code: _____

Social Insurance Number: _____ Sex: _____

Date of Birth: _____ Place of Birth: _____

Citizen of What Country: _____ Occupation: _____

Employer: _____ Business: _____

Years Employed: _____ Education: _____

Marital Status: _____ Maiden Name: _____

Name of Spouse: _____

Father's Name: _____

Father's Place of Birth: _____

Mother's Maiden Name: _____

Mother's Place of Birth: _____

Service or Regimental Number: _____ Rank: _____

Place and Date Entered Service: _____

Place and Date discharged: _____

War Service: _____

Preferred Funeral Director: _____

Place of Service: _____

Type of Service: _____

Clergy: _____

Type of Casket: _____

Glasses (on/off): _____ Jewelry to be Worn: _____

Clothing to be Worn: _____

Pallbearers: _____

Lodge, Society or Fraternal Organization: _____

Preferred Music: _____

Name of Cemetery: _____ Location: _____

Property, crypt, niche owned: _____

Location: _____

Final Disposition (earth burial, mausoleum entombment, cremation/interment, other): _____

Inscription on Memorial Tablet: _____

Funeral Arrangements Already Paid For: _____

Other Information: _____

Announcement Information

(For Media/Newspaper)

Name: _____

Residence: _____

Place of Birth: _____ Date of Birth: _____

Education: _____

Married to: _____

Wedding Date: _____ Religious Affiliation: _____

Clubs, Lodges, etc: _____

Military Service/War Record: _____

Information about Employment/Business: _____

Spouse, widow or widower of: _____

Place of Death of Spouse: _____

Date of Death of Spouse: _____

Children and Place of Residence: _____

Grandchildren and Place of Residence: _____

Siblings and Residence: _____

Location of Important Documents

Last Will and Testament: _____

Birth and Marriage Certificates: _____

Credit Cards/bank cards/banking information: _____

Military Records: _____

Life Insurance Policies: _____

I have the following Life Insurance in force: _____

Property Owned and Status of any Mortgages or Liens: _____

Contact for Benefits from Retirement Plan: _____

Safe Deposit Box (location/key location): _____

Lawyer's Contact Information: _____

Physician's Contact Information: _____

Other Important Documents: _____

Sample Last Will and Testament

This is a basic sample form for a simple estate to help you in considering and preparing the information that is needed. We recommend that you consult with a professional advisor to prepare a document of this type.

This is the Last Will and Testament of _____
of _____ in the Province of _____
made the _____ day of _____, 20_____ .

I REVOKE all former Wills, Codicils, or other Testamentary Dispositions made by me at any time and declare this to be and contain my Last Will and Testament.

I APPOINT the following as Executor of my Last Will and Testament:

Full Name: _____

Providence of Residence: _____

And the following as Alternative Executor of my Last Will and Testament:

Full Name: _____

Providence of Residence: _____

I DIRECT that all my just debts, funeral and testamentary expenses be paid and satisfied by my Executor as soon as possible after my death.

I APPOINT the following as Guardian(s) of my minor children:

Full Name: _____

Providence of Residence: _____

Full Name: _____

Providence of Residence: _____

I APPOINT the following as Alternative Guardian(s) of my minor children:

Full Name: _____

Providence of Residence: _____

Full Name: _____

Providence of Residence: _____

I REQUEST that my Guardian(s): _____

(list instructions specific to your children's welfare)

I GIVE my Executor the following authorization: _____

I DISTIRBUTE my assets as such: _____

This form would be signed and the preceding pages initialed in the presence of two witnesses.

Enduring Power of Attorney

This is a basic sample form for a simple estate to help you in considering and preparing the information that is needed. We recommend that you consult with a professional advisor to prepare a document of this type.

This is the Enduring Power of Attorney of:

Full Name: _____

Province of Residence: _____

I do hereby appoint the following person to be my Enduring Power of Attorney (Attorney):

Full Name: _____

Province of Residence: _____

Let it be known that I revoke all former Enduring Powers of Attorney given by me at any time.

If my Attorney is not able to act on my behalf I appoint the following Alternative listed below:

Full Name: _____

Province of Residence: _____

This Power of Attorney will become effective: _____

The decision to activate this Enduring Power of Attorney will be subject to: _____

My Attorney has authorization to: _____

My Attorney does not have authorization to: _____

This form would be dated and signed in the presence of two witnesses.

Living Will

This is a basic sample form for a simple estate to help you in considering and preparing the information that is needed. We recommend that you consult with a professional advisor to prepare a document of this type.

To my family, my physician, my cleric, my lawyer, or any medical facility or person who may become responsible for my health, welfare or affairs, let it be known that:

This is the living will of:

Full Name: _____

Province of Residence: _____

I do hereby declare that if I am unable to participate in decisions about my own future care, this Living Will should be interpreted as a carefully considered expression of my wishes and directions.

Let it be known that I revoke all former Living Wills or Medical Directives given by me at any time.

I do hereby appoint the following person as my Agent:

Full Name: _____

Province of Residence: _____

As my Agent, this person will make personal and health care decisions on my behalf if and when I am no longer able to make such decisions for myself due to mental or physical incapacity.

If my Agent is not able to act on my behalf, I appoint the following Alternative Agents listed below:

Alternative Agent 1:

Full Name: _____

Province of Residence: _____

Alternative Agent 2:

Full Name: _____

Province of Residence: _____

In the case that there is no reasonable expectation of my recovery and I am being kept alive by artificial or mechanical means, I wish that: _____

I give my Agent absolute authority to make all decisions affecting my health and welfare. I request that my Agent follows my wishes and instructions as given. I grant to my Agent the authority to sign any required documents to affect these wishes including releases, permissions or waivers. I also grant to my Agent the authority to review and disclose my medical records. My Agent may hire and/or discharge my caregivers if required. Finally, I grant my Agent the power to authorize my admission to or release from medical facilities and consent to, refuse or withdraw consent to any form of health care.

Should it become necessary to appoint a Guardian of my person, then I nominate my Agent who is appointed in this document to be my guardian.

This form would be signed and the preceding pages initialed in the presence of two witnesses.

*For more information or to receive the
PPCLI Foundation Planning Giving Guide, contact:*

plannedgiving@ppclifoundation.ca

or by Telephone (403) 410-2340 Ext. 2684

www.ppclifoundation.ca/plannedgiving



PPCLI FOUNDATION

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