

My Record of Important Information



These materials were put together by a group of researchers and practitioners in New Brunswick who work with older adults. Our aim was to help older adults in New Brunswick navigate the complex landscape of information, services, forms, and resources. We hope that you will find this helpful.

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www.stu.ca/aging-in-nb/

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Preparing for illness, disability, or death is something many people put off. But taking care of these things now can be a great help to you and those you care for. It's never too early.

Start today!

TO DO CHECKLIST

CHECK WHEN DONE

Hire a lawyer to make your Will and Enduring Powers of Attorney (see chapter on “Legal Matters”)

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- Think about who you want to name in your Will (as Executor) and in your Enduring Powers of Attorney documents and ask them if they are willing to take on these roles. Keep them updated on all your important information, including where to find your legal documents.
- For more information, see the chapter on “Legal Matters.”

Make a Health Care Directive

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- Make sure that the people you have named in your Health Care Directive have agreed to take on this role and know where to find your Health Care Directives.
- Post your Health Care Directives in a place that is easy to find them, like on your fridge at home. Paramedics will sometimes check the fridge to see if they are posted there.
- For more information, see the chapter on “Legal Matters.”

Review the beneficiaries listed on all your policies and accounts and make sure they are up to date. Here are some examples:

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- RRSPs, RRIFs and TFSAs
- Life insurance policies
- Pension

TO DO CHECKLIST

CHECK WHEN DONE

Make a back-up plan to pay all your bills if you are unable to.

Option 1

- If you have a joint bank account with another person, like a spouse, they can continue to make your payments. There are risks in having joint accounts with another person, but it is common for spouses and common-law partners who share income and expenses. To learn the pros and cons of joint accounts, visit: <https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/power-attorney-financial.html>.

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Option 2

- If you are the only person named on your accounts as responsible for paying your bills, make an Enduring Power of Attorney for financial matters. You have to hire a New Brunswick lawyer to do this. Ask a person you trust if they are willing to act as your financial Attorney. Once the Enduring Power of Attorney documents are signed, take an original copy to your bank, and have it recorded on your file. Your financial Attorney will then be able to deal with your Bank to pay your bills for you. They have to keep records of every payment they make. They will also be able to make changes to any account (e.g., phone bill, power bill). See the chapter on “Legal Matters” for more information on this.

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Note for Caregivers: Financial abuse is a very real problem and banks, and other companies take confidentiality and privacy very seriously. They will require that a financial Attorney is legally appointed and is not abusing the Enduring Power of Attorney. You will be required to show legal proof that you are allowed to take care of that person’s financial matters.

MY RECORD OF IMPORTANT INFORMATION

It is helpful to have the following information on hand. Keep it in a safe place and tell people you trust where to find it in case you are no longer able to manage your affairs on your own.

PERSONAL INFORMATION:	INFORMATION OR LOCATION OF DOCUMENTS
Full name	
Address	
Telephone number	
Social Insurance Number	
Medicare Number	
Birth Certificate	
Marriage Licence	
Divorce Records	
Death Certificate (of deceased spouse)	
Military service records	
Passport/Citizenship papers	
MEDICAL INFORMATION:	
Family Doctor or Nurse Practitioner	
Pharmacy	
Health Care Directives	
Medications: Name of medication and doses	
Private insurance information (e.g., Blue Cross, Sun Life)	
• Policy number • ID number	• What kind of plan do you have? • What services are covered?

FINANCIAL:	INFORMATION OR LOCATION OF DOCUMENTS
Bank & bank accounts	
Investments	
Financial planner and advisor	
Pension(s)/benefits	
Debts (credit cards, lines of credit)	
Life insurance policy	
Safety deposit box	
Accountant or person who does your taxes	
Previous years' tax returns	
All regular bills (phone, cable, internet, insurance, Netflix, health insurance, etc.). List providers, account numbers and how bills are paid (monthly, pre-authorized, etc.)	
LEGAL:	
Lawyer	
Enduring Power of Attorney	
Will	
Executor	
Location of personal items named in the will	

HOME:	INFORMATION OR LOCATION OF DOCUMENTS
Mortgage or rental documents	
Homeowner or rental insurance	
Property tax bills	
Deeds/titles for properties	
AUTOMOBILE & RECREATIONAL VEHICLES:	
Registration (list all vehicles)	
Loans/financing	
Insurance	
OTHER:	
People who have a spare key to your house	
Pets & Veterinarian	

*The above chart has been adapted from the Financial and Consumer Services Commission and you can find their full version here <https://fcnb.ca/sites/default/files/2020-06/The%20Record%20Keeper.pdf>