

# IT IS NEVER TOO EARLY TO CREATE A WILL

*Making a Will enables you to plan exactly what will happen to your assets and ensures that they are stewarded well.*

## THE TOP 10 REASONS FOR HAVING A WILL

1. **You won't leave a trail of unknown bills, taxes and accounts** for your loved ones to find.
2. **Your bank, credit, mortgage and investment accounts won't remain frozen as long** AND interest won't grow on unpaid credit because it can be repaid sooner.
3. **You appoint an executor that you trust** rather than having a judge appoint one for you.
4. **A Will can be your last expression of Faith.** A Will can be a beautiful statement that reflects our life and beliefs and can contain a personal testimony.
5. **You will be able to choose the best guardians for your minor children** rather than having the government act as guardian.
6. **A Will can help you avoid a lot of taxes.** The Canadian Revenue Agency (CRA) will tax you as if you had sold all your assets just before dying and good planning can help reduce or eliminate taxes due on your estate.
7. **You can avoid a family feud.** Any Will can be challenged in court but if you don't have one, family feuds are almost guaranteed.
8. **Your possessions will go to the people you choose.** Without a Will, if you don't have immediate family surviving you, your estate may go to distant relatives.
9. **Where there is no heir and no Will your estate goes to the government.**
10. **You can often be more generous than you ever imagined possible.** With good planning, there are often tax strategies that can be used to help you leave more gifts to charities and ministries you believe in than you thought possible.



### We can help.

**Our partners at Advisors with Purpose can help start the process with a faith based, well thought out plan. Contact them today at [plan@advisorswithpurpose.ca](mailto:plan@advisorswithpurpose.ca)**