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No one likes to talk about the death of a loved one or think of one's own mortality, but it is one of life's certainties. Planning for it takes away some of the anxieties and ensures that things are done the way you would want them done.

Top five things to consider:

1. A Power of Attorney for finances
 - Who do you trust to help you manage your finances and personal property?
 - This person would act for you to pay bills, make investment decisions, and sign sales documents for property if you are not able to do it yourself.
 - Basically, they can do everything that you would do except change your Will and any beneficiaries.
2. A Power of Attorney for Personal Care
 - Who do you trust to help you with medical decisions when cannot?
 - This person would act for you, under medical advice to carry out your wishes for your care and life decisions.
3. Who do you trust to look after minor children if you were to die.
 - You want to choose and make sure that they are going to be looked after in the way you would.
 - How would their care be paid for?
 - This would also be the same consideration for any pets you might have.
4. Who do you trust to carry out the instructions detailed in your Will? (Note: A Will is the document where you have your final wishes listed.)
 - Your executor will make sure that your wishes are carried out.
 - This person needs to be prepared for the task at hand.
 - They should agree to do the job because in some cases, the executor's job is a lot of work.
 - Other things to consider:
 - To whom do you want your estate to go?
 - Are there charities that you want to support?
 - Are there certain gifts you would like to make to special people?
5. Do you have a "Read Me First" document that lists all your important information, including location of Will(s), Power(s) of Attorney, a list of bank accounts and investments, etc. This "Read Me First" document should be known to your family. It will make it easier for them in a time of distress and upset.
 - Refer to our "Read Me First" excel template as a starting place for you