

You keep saying I need a will, but what will actually happen if I don't have one?

- \$ If you die without a will, provincial legislation determines who will inherit from you, and who will be authorized to act for your estate and distribute your property.
- \$ If you have a will, your executor is immediately responsible on your death. The court will further approve that when your will is probated and "letters probate" are granted.
- \$ Without a will, no one is immediately in charge and that can be problematic until someone applies to court.
- \$ **With a will, probate is not always required. Without a will, someone must apply to be appointed as administrator of your estate - apply for "letters of administration".** (This may not be the person you would have chosen.)
- \$ The requirements for bonding and posting security are greater for an administrator than they are for an executor.

Make your wishes known! Call today for an appointment.