

## Protect your family!

### TAKE THE TIME TO HAVE YOUR WILLS DONE TODAY

In 2013, less than one per cent of eligible Plan Members of the Labourers' International Union of North America, Local 506 submitted claims for preparation or revision of wills and powers of attorney.

The Group Legal Plan of Benefits provides the opportunity to be reimbursed the cost of the legal fees only up to a maximum of \$100 for a Simple Will for each Member and Spouse or \$75 for revision of a Will for each Member and Spouse. Powers of Attorney for Personal Care and Property for Members and their Spouses are reimbursed up to \$50 for each. These services can be provided by a lawyer of one's own choice or the Lawyer Referral Service on the Law Society of Upper Canada website ([www.lsuc.on.ca](http://www.lsuc.on.ca)) provides up to three referrals for lawyers in surrounding areas. To contact them please call 1(800) 268-8326 or email them at [lawrefer@lsuc.on.ca](mailto:lawrefer@lsuc.on.ca). Group Legal claim forms can be obtained from either the Union or Administrator's Offices.

#### **Following is some useful information:**

A will is a written document that outlines how an individual's estate is divided or distributed after their passing. A will, essentially, is an estate plan where an executor or executors are named. An executor is a personal representative selected by the deceased in their will. It is the responsibility of the executor to gather the assets of the estate, pay the liabilities of the deceased, apply for probate if necessary and distribute the assets of the estate in accordance with the terms of the will.

Having a will in place gives the executor the power to manage one's affairs immediately following death thereby making it easier for those left behind to administer the estate, prevent expensive court costs and lengthy delays. In the event that an individual passes without a will no one has the authority to settle the estate until the Court appoints an executor. Where there is no surviving kin, the property becomes the property of the Government of Ontario. This especially poses a problem with the increased prevalence of common law relationships.

Usually prepared in conjunction with wills are powers of attorney. A power of attorney is a legal document that gives a selected person the authority to make decisions pertaining to an individual's care or property. In Ontario, there are two types of powers of attorney. The first is the Power of Attorney for Personal Care, which allows the selected person to make decisions regarding the personal care of an individual who is either mentally or physically incapable of making the decision for themselves in situations such as medical treatments, health care or moving into a nursing home. The second is the Power of Attorney for Property, which gives the selected representative the authority to deal with the assets, finances or liabilities of an individual who is incapable of taking care of these matters themselves.

In addition to coverage for legal fees on wills and powers of attorney are a plethora of other benefits under your Group Legal Plan. Talk to your Union or Administrator for more information.