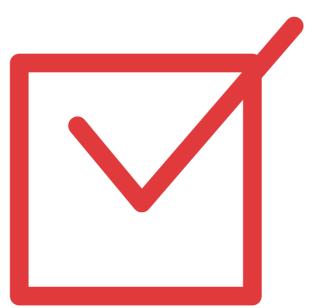




Without one, the government decides who inherits your money.

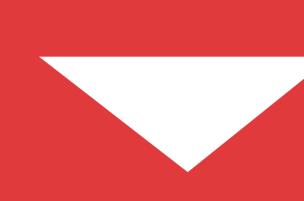
## Outdated Beneficiaries



Keep them up to date to reflect life changes like marriage or children.

## Ignoring Tax Implications

Plan for taxes on your estate **to avoid surprises** for your spouse,
children, or other heirs—like RRSP
assets going to a non-eligible
beneficiary and taxable to
the estate.





## Overlooking Digital Assets

Don't forget to plan for online accounts, digital currencies, or cloud storage.



## Not Updating Regularly

Review your plan periodically and after major life events like marriage, divorce, births, deaths, moving, or career changes.

