



Frequently Asked Questions About Wills and Willful

We're breaking down some of the top questions we get about Willful and estate planning in Canada

What happens if I die without a will?

A person who dies without a will is called an intestate, and most people don't know what happens if you die without one.

It's a common myth that the government can claim your money and assets - it's not true. They do have the ability to have a say in how your assets or estate gets divided between family members.

Creating a will also means you can control how your assets are distributed to beneficiaries over time, instead of children receiving a lump sum when they turn 18.

Don't I need a lawyer to make a legal will?

In Canada, you don't need a lawyer to create a legal will.

However, there are some requirements that need to be met. The key is that your will has to be signed by you and two competent adult witnesses who are both present at the same time and who would not benefit from your estate

All Willful documents include detailed instructions on how to make your will legal. As well as a list of who can and cannot be a witness.

Once signed and witnessed, the original hard copy of that signed document needs to be stored in a safe place where your executor or a family member can access it.

How do power of attorney documents differ from a will?

Power of attorney documents govern your personal, medical, legal, and financial life *before* you pass away. In contrast, your last will and testament only takes effect *after* you die.

Willful power of attorney documents are intended to be used in a personal accident or medical emergency on your behalf. In a legal sense, their powers 'endure' beyond your mental incapacity.

Why can't I sign and store my will online?

Under Canadian law, your will has to be printed, signed, and stored as a hard copy. We're hoping more provinces will allow digital signatures, right now all Willful customers will need to follow these steps to ensure their will is legally-binding.

There are two notable exceptions: residents of British Columbia and residents of Quebec purchasing a notarial will.

All Willful documents include detailed instructions to make sure you meet all the legal requirements in your province.

Are online wills legal?

Yes! An online will made with a platform like Willful is 100% legal in Canada.

However, there are some steps that need to be taken in order for it to meet the criteria for a legal will in Canada. Each Willful will comes with detailed instructions for signing and witnessing so you can feel confident that you have a legally-valid will.

For more estate planning resources
check out our Learn Centre at
willful.co/learn

How does Willful work?

Willful customers can create the will and power of attorney documents in a few simple steps:

- 1 Create an account by signing up with an email and secure password.
- 2 Share basic information about your family and life situation. Based on this information, Willful will recommend one of its three available plans.
- 3 Select a plan that best suits your needs.
- 4 Answer some simple questions about your wishes including who you'd like to allocate your estate to and naming key roles in your estate.
- 5 We use your answers to create a personalized legal document that reflects your wishes for you to download and print.
- 6 Sign and witness your documents according to the instructions we provide.

And that's it!

What can you do with Willful's platform?

We've worked with experienced estate lawyers across Canada so you can create an estate plan that reflects your unique wishes. Some things you can do on Willful include:

- ✓ Appoint an executor and backups
- ✓ Appoint guardian for minor children and backups
- ✓ Appoint a guardian for your pet (and backups)
- ✓ Leave specific gifts to people you care about
- ✓ Decide how your assets will be divided
- ✓ Outline funeral and burial wishes
- ✓ Appoint powers of attorney for property
- ✓ Appoint powers of attorney for healthcare (living will)
- ✓ Create asset lists for your physical, financial, and digital assets

Where is Willful available?

Willful is available to residents of Ontario, Alberta, Saskatchewan, Nova Scotia, Manitoba, New Brunswick, British Columbia, Quebec, Newfoundland and Labrador, and Prince Edward Island.

We are working with our team of estate lawyers to bring Willful to more Canadians.

If I have a complex estate can I still use Willful?

Willful is designed for Canadians who have assets, whether that's property or something of monetary value. While the majority of Canadians can create a will using Willful, there are situations where your estate would be too complex for our software.

An example of this could be if you own homes in multiple countries.

[Learn more about complex estates Willful does not cover here.](#)

How much does Willful cost?

Willful plans start as low as \$99 for our Legal Essentials plan.

We also offer power of attorney documents and plans for families.

Learn more about our plans at willful.co/pricing.

Quebec has a different legal system than the rest of Canada. We offer a Notarial will in Quebec that includes execution by our notary partner, and registration with the Chambres des notaires.

Learn more about our Quebec plans at willful.co/en-qc/pricing.

All Willful wills are easy to update, so you can update your legal documents as your life changes

(*Excluding any additional executions & registrations by our notary partner in Quebec)

