

## Why Every Retiree Needs a Will — Even If You Think You Don't

You've worked hard to build a comfortable retirement and create financial security for your loved ones. But without a will, you're leaving some of your most important decisions up to the government — and that can lead to unnecessary taxes, delays, and even family conflict.

### A Will Gives You Control

A will ensures your assets go where you want, how you want. Without one, Ontario law decides who gets what — and that might not reflect your wishes. A will lets you name your executor, choose your beneficiaries, and provide guidance for how your estate should be handled.

### Avoiding Delays and Probate Headaches

An up-to-date will streamlines the probate process and can help reduce fees. Without it, your family could face court delays, extra costs, and more red tape — at an already difficult time.

### Keeping the Peace

Sadly, money can cause tension. A clear, legal will reduces the risk of disputes between family members by making your intentions crystal clear. This can preserve relationships and avoid costly legal battles.

### Don't Let the Government Decide for You

Whether your estate is simple or complex, having a will is a basic — but powerful — part of your retirement plan. It gives your loved ones clarity, protects your legacy, and ensures your wishes are honoured.

### Let's Summarize

Not sure if your current will still reflects your situation? Reach out today to book a financial review. Let's make sure your estate plan is working as hard as your retirement savings are.