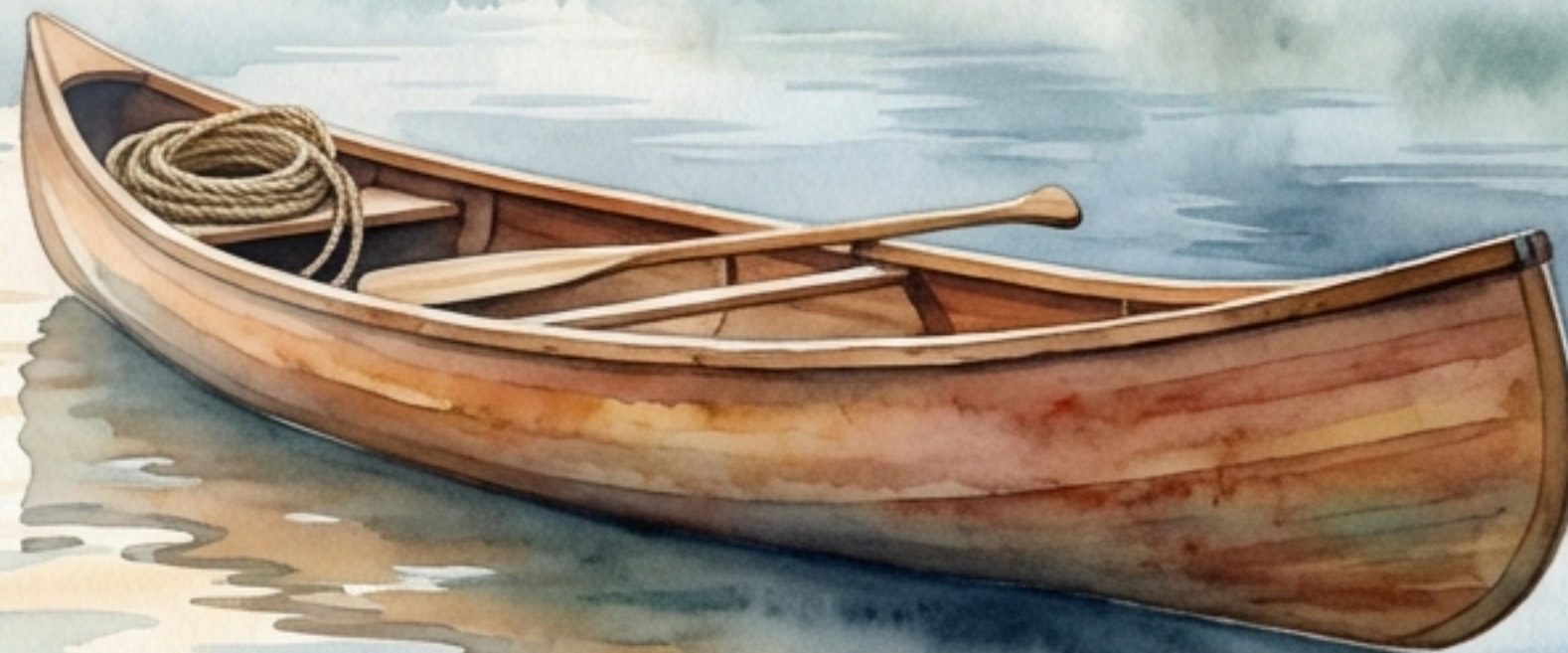


The Solo Traveler's Legacy: Planning for One



MAPLE RIDGE
— FUNERAL CHAPEL —



Intentional Independence

Aging without a spouse or children is often viewed through a lens of isolation, but it should be viewed as a design challenge. Without default family hierarchies, the solo traveler possesses the **unique freedom—and responsibility—to design their own course.**

Key Insight: Success requires shifting from relying on “next of kin” to building a chosen “Circle of Support.”



The Default Current of the Law

In the absence of a Will, the Cremation, Interment and Funeral Services Act (CIFSA) dictates who controls your final journey based on a strict priority list.

1. Spouse
2. Adult Children
3. Grandchildren
4. Parents → Siblings → Nieces/Nephews
5. The Public Guardian

The Risk: Without a named Personal Representative, decision-making authority may fall to a distant relative or the government.



Overriding the Hierarchy

You have the power to bypass the biological default. The 'Personal Representative' (Executor) named in your Will occupies the highest level of priority under Section 5 of the CIFSA, superseding all biological relatives.

The Mechanism of Vesting

The right to control your estate and remains devolves upon your named executor immediately upon death. A valid Will is the only way to ensure the person steering your vessel is someone you chose, not someone the state assigned.



Selecting a Professional Navigator

If you lack a “First Mate” (spouse or child), professional executors provide objectivity and expertise, avoiding the emotional dynamics of family-led administration.

- **Trust Companies:** Regulated under the Financial Institutions Act. Offer longevity and a team-based approach.
- **Lawyers & Notaries:** Experts in the Wills, Estates and Succession Act (WESA). Ideal for complex assets.
- **CPAs:** Specialized focus for estates with significant tax liabilities or business interests.
- **Public Guardian and Trustee:** The administrator of last resort.



The Regulated Cost of Guidance

Professional fees are governed by the Trustee Act, which mandates that compensation must be “fair and reasonable” and caps the total amount chargeable to the estate.

Fee Type	Maximum Cap
Capital Commission	5% of gross aggregate value
Income Commission	5% of income earned
Asset Management Fee	0.4% per annum

Fees are deducted from estate assets, not paid upfront.



Navigating the Fog of Incapacity

A Will is for after the journey;
Representation Agreements protect you
when the waters get rough during the trip.

Section 9 (The Enhanced Map)

- For adults with full capacity.
- Grants authority for major health decisions.
- Can include refusal of life support.

Section 7 (The Safety Net)

- Unique to this jurisdiction.
- For adults with declining capacity.
- Covers routine finances and help.
- Preserves autonomy without requiring full capacity.



The Emergency Beacon

Ensure your voice is heard even if you cannot speak. Don't leave your care to a 'Temporary Substitute Decision Maker' drawn from a default list.

- ❑ **The 'My Voice' Guide:** Document wishes to bypass the default hierarchy.
- ❑ **Refrigerator Planning:** Place your Advance Care Plan in a green folder on your fridge for emergency responders.
- ❑ **MOST Orders:** Have a physician sign Medical Orders for Scope of Treatment to translate wishes into clinical directives.



Companions on the Water

Under the law, pets are classified as personal property and cannot directly inherit parts of an estate.

Solutions:

- **The Forever Guardian Program:** The SPCA offers a program for those without human successors. Registration ensures your pet is fostered and rehomed.
- **Pet Purpose Trusts:** A “non-charitable purpose trust” designates a trustee to pay for veterinary bills, grooming, and food for a specific animal.



The Challenge of Perpetuity

Trusts in this jurisdiction are generally subject to the **Perpetuity Act**, limiting their duration to **21 years**. An animal is not considered a “**life in being**” for calculating time.

- **Cats & Dogs:** Lifespans usually fit within the 21-year trust limit.
- **Long-lived Companions:** Parrots or tortoises may exceed the trust limit. Special drafting (Section 16 of the Act) is required to prevent the trust from failing.



Securing the Anchor

Pre-need contracts allow you to hedge against inflation and lock in your final harbor.

Consumer Protections:

- **Trust Requirements:** Providers must place 80% of pre-paid funds into a trust account within 30 days.
- **Cancellation Rights:** Contracts can be cancelled with refunds of principal and interest (minus admin fees).
- **Binding Wishes:** Section 6 of the CIFSA creates a binding obligation on your decision-maker to follow your written preferences.



The Safety Net for Indigent Estates

For solo agers with limited assets, the Ministry of Social Development and Poverty Reduction provides the 'Funeral Services Program'.

- Ensures every resident receives a respectful disposition regardless of financial status.
- Costs are considered a debt to the government and may be recovered if assets are discovered later.
- The Ministry can make direct arrangements if no next of kin is available.



Building the Flotilla

You may travel in your own boat, but you do not have to travel alone. Building a “Circle of Support” is a vital strategy.

- **The Hospital Grab Bag:** A ready-to-go kit with your Representation Agreement and contact list.
- **Community Connection:** Programs like “Beyond the Conversation” or “United Way Better at Home”.
- **The Network:** Identify neighbors, librarians, and friends who can perform safety checks.



The Solo Traveler's Checklist

Asset Management	Draft Will & name Professional Executor (WESA)
Incapacity	Execute RA9 or RA7 <i>(Representation Agreement Act)</i>
Healthcare	Complete 'My Voice' & Place on Fridge
Final Arrangements	Sign Pre-need Contract & Document Wishes
Pet Care	Register with SPCA & Establish Pet Purpose Trust
Community	Build your Circle of Support & Pack Grab Bag



Your Legacy, Your Terms

“The absence of ‘next of kin’ is not a barrier to a dignified destiny. It is an invitation to intentional planning.”

By utilizing the specific legal tools of this jurisdiction—Professional Executors, Representation Agreements, and Purpose Trusts—you ensure your voice is the one that matters, today and in the future.



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