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Q

My father passed away recently and I am the estate trustee. He has a Will that states that one sibling is to receive the proceeds from an insurance policy, but the insurance company says that another sibling is named as the designated beneficiary. Who is entitled to the insurance money?

A

A designated beneficiary is considered a testamentary disposition and the designated beneficiary can be made in the insurance policy itself or in the Will. It is important to note that subsequent revisions to a Will, or changes to the beneficiary designated in the policy will typically impact who is entitled to the proceeds. For example, your father may have designated your sibling "Bob" as the beneficiary when he initially bought the insurance policy, but later when he had a Will drafted, he designated your other sibling "Barb" without amending the actual insurance policy. Both the language of the Will and the timing of it are important. The last designation is typically the valid designation and in your case, Barb is entitled to the proceeds. It is also important to note that where a Will designates a beneficiary over insurance proceeds, it only applies to policies in place at the time the Will was executed. This also applies to registered plans such as RRSP's and RRIF's, so it is important to determine what specific assets are designated, as well as to whom.

If you have questions about an estate, as an executor or beneficiary, or have other estate related matters, give us a call to discuss how we can help. Enjoy your weekend.

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NEWS

TRUSTEES URGE RETURN TO TRADITIONAL SECONDARY SEMESTERS

With an "exceptional" vaccination rate among 12- to 17-year-olds and "extremely low" COVID-19 transmission in secondary schools, trustees of the Halton District School Board (HDSB) are urging the province to allow its students to return to a traditional semester.

Currently, HDSB secondary students are on a modified semester, taking four courses per term: two courses per day for a week

and another two courses the following week.

"This model was chosen due to its flexibility to quickly pivot back to a traditional four-course per day model within a maximum of two weeks' notice. The modified semester model is not optimal for student achievement or student and staff well-being," writes board chair Andrea Grebenc in a letter to Minister of Education Stephen Lecce.

The vaccination rate among 12- to 17-year-olds in Halton is 93 per cent for a single dose and 87 per cent for two doses. In Milton, those rates jump to 98 per cent and 91 per cent, respectively, according to Halton public health.

Out of 19,390 secondary students attending in-person classes, there has been COVID transmission to two students out of a total of nine student cases over the past month, said Grebenc.

Since the minister had

previously indicated that the modified semester would be temporary, yet no such consent is imminent, trustees also requested that the decision to return to the regular model be transferred to local public health departments, in collaboration with school boards.

"They most clearly understand their local contexts with regard to vaccination rates, organizational adherence to IPAC (Infection Prevention and Control) protocols and COVID-19 outbreak data," Grebenc writes. "The reality is that teenagers are currently congregating and mixing before and after school, at lunchtime, for co-curriculars, and evening activities; be it jobs or recreational activities."

"There is very little benefit to continuing with modified semester schedules when all of these other factors are at play, and given that the other COVID protocols are "working exceedingly well..."

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