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EXECUTOR READINESS

# What Most People Get Wrong When *Choosing an Executor*

*Five mistakes that can cost your family months of confusion — and how to avoid them.*



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# Let's start with the uncomfortable *truth*.

Most people choose their executor the same way they choose a best man or a maid of honour — based on who they're closest to. And that instinct makes sense. You want someone you trust with something this important.

## **The problem is that trust, on its own, isn't enough.**

Being an executor means managing a legal process that can take 12 to 18 months. It involves hundreds of steps — probate filings, tax returns for the deceased, notifying creditors, coordinating with banks and government agencies, managing assets, communicating with beneficiaries who may not agree with each other, and keeping detailed records of every decision in case someone challenges them.

It requires proximity, availability, organizational skill, financial comfort, emotional resilience, and a willingness to deliver news that people don't want to hear. Most importantly, it requires that your executor actually understands what they're agreeing to.

Most don't. And most of the people naming them don't fully understand the role either.

That's not a criticism — it's a gap in how we talk about estate planning in Canada. The will gets written, a name goes on a line, and everyone moves on. Nobody sits down and asks the hard questions about whether that name is actually the right one.

This guide covers the five most common mistakes we see — and what to do about them.

## MISTAKE ONE

# Choosing based on trust alone

Trust is the starting point, not the finish line. The person you trust most in your life may also be the person who's least equipped to handle the executor role — not because of any personal failing, but because the role demands a specific set of skills and circumstances that have nothing to do with how much you love or trust someone.

Think about it this way: if you needed someone to manage a complicated, high-stakes project with a dozen moving parts, multiple professionals involved, a timeline measured in months, and emotionally charged stakeholders — would you choose them?

*Your brother-in-law might be a great guy. That doesn't make him a great executor.*

What matters beyond trust: proximity (can they get to where they need to be?), availability (do they actually have the time?), organizational capacity (can they manage a long, complex process?), and emotional resilience (can they handle family conflict and hard conversations without folding?).

## MISTAKE TWO

# Never having the real conversation

There's a world of difference between "you'd be my executor, right?" over a glass of wine and a genuine, sit-down conversation about what the role actually involves.

Most people who've been named as an executor think the job is "read the will and divide up the stuff." They don't know it can take over a year. They don't know there are potentially hundreds of administrative steps. They don't know they can be held personally liable if they make mistakes. They don't know they'll need to file tax returns for someone who's passed away, wait months for government clearance certificates, and manage the expectations of beneficiaries who want their inheritance now.

And here's the part most people miss: if your executor doesn't understand the scope of the role, that's not a reflection on them. It's a reflection on the fact that nobody told them.

**What to do:** Have a real conversation. Walk them through the timeline, the complexity, and the emotional weight. If you don't feel confident explaining it yourself — that's exactly what a Certified Executor Advisor is for.

### MISTAKE THREE

## Ignoring the logistics

Some of the most important factors in executor selection have nothing to do with character — they're purely logistical. And logistics are the things that turn a manageable process into a painful one.

**Distance matters more than you think.** An executor who lives in a different province or country faces a fundamentally harder job. Estate administration involves in-person tasks — meeting with lawyers, accessing safety deposit boxes, managing property, dealing with local institutions. An executor who needs to book a flight every time something comes up is going to struggle, no matter how capable they are.

**Availability isn't just about willingness.** The person who responds to your text at 11pm because that's the first time they've looked at their phone all day is not going to have the bandwidth to manage your estate — even if they desperately want to. A demanding career, young children, caregiving responsibilities, or a life that's already overcommitted are all structural constraints that good intentions can't overcome.

*These aren't character flaws. They're calendar realities. And they matter.*

## MISTAKE FOUR

# Assuming they'll figure it out when the time comes

Here's the scenario that plays out more often than it should: someone passes away, and the executor finds out they've been named. They pull out the will. They read it. And then they sit there thinking *"...now what?"*

They don't know who the lawyer is. They don't know where the accounts are. They don't know what probate means or whether they need to apply for it. They're grieving, they're overwhelmed, and they're suddenly responsible for a process they've never been prepared for.

This is preventable. If you name someone as your executor, preparing them is part of the job. That means making sure they know where your documents are, who your professionals are, what your wishes are, and what the process actually looks like from start to finish.

The best time to prepare your executor is right now — while everyone is healthy, calm, and thinking clearly. The worst time is when they're standing in your house trying to figure out where you kept the will.

## MISTAKE FIVE

# Naming co-executors to keep the peace

This is one of the most well-intentioned and most damaging decisions people make in their estate plan.

The thinking usually goes like this: *"I have two kids and I don't want either one to feel left out, so I'll name them both as co-executors."* It sounds fair. It sounds balanced. In practice, it creates a situation where every single decision requires agreement between two people who may not see eye to eye — while they're both grieving, under stress, and navigating family dynamics that were complicated long before anyone passed away.

Co-executors need to agree on everything — how to value the house, when to sell it, how to handle a beneficiary who's unhappy, when to distribute assets, which professionals to hire. If they disagree, the estate stalls. If it stalls badly enough, it ends up in court.

*Fairness and function are not the same thing.*

**A better approach:** Name one executor. If you're concerned about the other child feeling excluded, have an honest conversation about why you made the choice — and consider naming the other as an alternate. Or bring in a neutral third party as executor and keep the family out of it entirely.

# So what do you do from *here*?

If you've read this far and you're thinking about your own situation — that's a good sign. Most people don't think about this until it's too late to do anything about it.

Here's where to start:

## **1. Be honest about your current choice.**

Look at your executor through the lens of this guide — not just trust, but proximity, availability, organizational capacity, emotional resilience, and understanding of the role. If there are gaps, that doesn't mean you chose wrong. It means you have something to work with.

## **2. Have the conversation you've been avoiding.**

Sit down with your executor and walk them through what the role actually involves. Not the highlight reel — the real version. If that conversation doesn't go well, that's important information.

## **3. Prepare them now, not later.**

Make sure they know where your documents are, who your professionals are, and how to reach them. A prepared executor is worth more than a perfect one.

## **4. Talk to someone who does this professionally.**

A Certified Executor Advisor can help you evaluate your choice, prepare your executor, and build the framework that makes the whole process work — for your family, not against them.

## Ready to talk it through?

Trevor Miller is a Certified Executor Advisor (CEA) and Certified Financial Planning Professional based in Kelowna, BC. He works with families across British Columbia and Ontario to make sure their estate plan doesn't just exist on paper — but actually works when it matters.

A 15-minute conversation could save your family months of confusion.

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