



C.A.R.E *Guide*
Continuing Assistance with Respect to the Estate



Canada Pension Plan

Lump Sum Death Benefit: A one time payment which is based on the contributions of the deceased into CPP over their working life. The death benefit paid to qualified applicants is \$2,500.

Survivor's Pension: A monthly benefit paid to the surviving spouse or common-law partner of the deceased and is based on the contributions of the deceased into CPP over their working life. If the surviving spouse or common-law partner is receiving their own CPP pension – this may affect the amount of the survivor's pension.

Children's Benefit: A monthly benefit paid to the surviving children of the deceased who are under the age of 18, or between the ages of 18 and 25 and attending school full time.

For information and inquiry into CPP Benefits or to schedule an appointment with the local Services Canada office, please call 1-800-277-9914 (press "0") or visit their website at www.servicecanada.gc.ca

Ontario Guaranteed Annual Income System

Guaranteed Annual Income System (GAINS): A monthly GAINS benefit that is available for low income seniors age 65 and older. To qualify, you must meet the income eligibility. If you think you might qualify for this benefit contact *Service Canada* at the number below to learn how to apply.

Allowance for the Survivor: The Allowance for the Survivor is a benefit available to people aged 60 to 64 who have a low income, who are living in Canada, and whose spouse or common-law partner has died. To qualify, you must meet the income eligibility. If you think you might qualify for this benefit contact *Service Canada* at the number below to learn how to apply.

For information and inquiry into Guaranteed Annual Income System or to schedule an appointment with the local Service Canada office, please call 1-800-277-9914 (press "0") or visit www.ontario.ca (GAINS) / www.canada.ca (Allowance for the Survivor).

Do I need a Lawyer?

It may be helpful to contact a lawyer following the death of a family member. A lawyer may expedite the process of administering the estate. If you do not have a lawyer, contact the Law Society of Ontario to receive a free public legal information service that is sponsored by the above society and the Lawyers of Ontario. This service offers general legal information.

You can also call the Law Society Referral Service at 1-855-947-5255 to give you the name of a lawyer who can help you.

A lawyer can assist you when:

- Probate is required
- The deceased held property in his/her name
- There are multiple beneficiaries
- No legal will exists

The C.A.R.E. Guide is designed to help you organize and prioritize the many tasks that need to be done following the funeral.

Please remember that this Guide may not provide all possible contacts, nor should it replace any legal, tax, or other professional service and it is always wise to seek professional advice.

Certified Copies of the Provincial Death Certificates

These may be obtained by writing to the Office of the Registrar General or by picking up the forms at a municipal office and mailing them to:

Office of the Registrar General
P.O. Box 4600
189 Red River Road, 3rd Floor
Thunder Bay, ON P7B 6L8

To order a death certificate online, visit www.ontario.ca

There will be a fee required which is subject to change

Continued Care and Advanced Planning

While addressing all the issues surrounding the estate, it is wise planning to organize the following to relieve those responsible of a complicated legal, financial and emotional burden at a time of stress.

- Complete or update your Will
- Complete or update your Power of Attorney for Property
- Complete or update your Power of Attorney for Personal Care
- Complete or update your Pre-arranged Funeral Plan

Documentation Needed

Listed below are documents/information that you are most likely going to need as you organize the estate: Check the boxes as you gather the documents.

Social Insurance Numbers of:

- Deceased _____
- Surviving spouse or common-law partner _____
- Dependent children* _____

Birth or Baptismal Certificate of:

- Deceased Surviving spouse Dependent children*

Other Documents:

- Marriage Certificate or Statutory Declaration of Common-Law Union
- Divorce Certificate
- Funeral Directors Proof of Death Certificate (multiple copies)
- Funeral Home statement of account for funeral expenses
- Legal Will or Certificate of Appointment of Estate Trustee (Probate)
- All pertinent tax slips (T5, T4-A receipts, etc.)
- Vehicle ownership
- Valid Passport
- Health Card
- Credit Cards

*Only required if there are surviving dependent children under age 18 or between 18-25 & still in school.

Credit Card Cancellation - It is important to contact the credit card company (even if the card is jointly held) as soon as possible to avoid fraud.

A credit card may carry balance insurance which will pay off the balance held on the card in the event of a death.

If you do not see the number for a card listed below, check the back of the card, often a number to call is printed there.

MASTERCARD

Bank of Montreal 1-844-837-9228
Canadian Tire/Triangle 1-800-459-6415

GAS CARDS

Esso 1-800-567-3776
Petro Canada 1-800-668-0220
Shell 1-800-661-1600

VISA

Scotiabank 1-800-387-6466
CIBC 1-800-465-4653
Royal Bank 1-800-769-2512
TD Canada Trust 1-800-983-8472
Citibank 1-800-950-5114
American Express 1-800-869-3016
Platinum Card 1-800-263-1616

MISCELLANEOUS CARDS

HBC 1-800-263-2599
Home Depot 1-800-747-3787
Air Miles 1-888-247-6453
Aeroplan 1-800-361-5373
Shoppers Drug Mart 1-800-746-7737
CAA Membership 1-800-268-3750

Rental Properties / Leases - If the deceased lived in a rental property, the lease may need to be terminated or an arrangement made to sublet the property.

Household Accounts - Cable, telephone and/or utility contracts may need to be cancelled or changed into another name.

Magazine and/or Newspaper Subscriptions - Club memberships, etc. may need to be cancelled.

Social Media Accounts - Although many families choose to leave social media profiles intact, you may have a loved ones account(s) removed by providing each social media platform with the deceased person's birth certificate, death certificate, link to the deceased persons account, and proof of authority under local law that you are the lawful representative of the deceased person, or his/her estate.

Homecare or Meals-on-Wheels - May need to be arranged for a surviving spouse.

Estate Firearms - To act as the executor and obtain information on the estate firearms, the executor is required to provide the following documentation to the RCMP Canadian Firearms Program (CFP):

- Form RCMP 6016 Declaration of Authority to Act on Behalf of an Estate and
- Funeral Directors Proof of Death Certificate or letters of probate

You can find further information including who can legally possess estate firearms at <http://www.rcmp-grc.gc.ca/cfp-pcaf/fs-fd/will-testament-eng.htm>

Charitable Donations - If and when you are ready, you may wish to donate items no longer needed (clothing or household items) to charity. Some charities may issue a tax receipt.

Acknowledgement Cards / Thank You Notes - It is customary to send an acknowledgement card to those who sent flowers, made a memorial donation, purchased a Mass card, brought food to the family, participated in the ceremony, or otherwise helped in some meaningful way. It is not necessary or expected for the family to send a note to everyone who attended the funeral or sent a sympathy card. In addition, you may also wish to place a card of thanks in the local newspaper. Your Funeral Director can assist you with writing the card of thanks and placing it in the newspaper.

Financial Institutions

Banks, Credit Unions and other Financial Institutions must be notified.

Accounts - Accounts held solely in the name of the deceased may be frozen for a period of time. Joint accounts usually remain open depending on the policies of the Financial Institution. Often the bank will advise that an estate account be set up to accommodate deposits and/or bills that need to be paid.

Tip: Don't forget to return and cancel any bank cards associated with a bank account.

Note: Funeral and related expenses may be released even though the account may be frozen. To release funds for these expenses talk with the manager of the Financial Institution.

Safe Deposit Box - A safe deposit box may only be opened by those persons named on the safe deposit box or by the executor(s) named in the Will. The following documents may be required to have a safe deposit box opened:

- Funeral Director's Proof of Death Certificate
- Legal Will or Certificate of Appointment of Estate Trustee (Probate)

Loans & Mortgages - If loans and/or mortgages are life insured, outstanding monthly payments will stop. If loans and/or mortgages are not life insured, payments will continue to be withdrawn as usual. The following documents may be required:

- Funeral Director's Proof of Death Certificate
- Legal Will or Certificate of Appointment of Estate Trustee (Probate)

Investments - Call to make an appointment with the deceased's financial planner or investment broker and they will help you manage the investments. Some investments like RRSP's and RIF's may have a named beneficiary. The following documents may be required:

- Funeral Director's Proof of Death Certificate
- Legal Will or Certificate of Appointment of Estate Trustee (Probate)

Note: If the deceased is named as the beneficiary on your investments – don't forget to change it with the company and name someone else.

Note: Unclaimed bank accounts can be searched by visiting www.bankofcanada.ca

Life Insurance

Notify the agent or life insurance company as soon as possible and they will send you all the forms required to process the claim. There may also be a group policy through the employer or pension company. Contact the employer, union or pension company to inquire. The following documents may be required:

- Funeral Director's Proof of Death Certificate
- Doctor's certificate or signature stating the cause of death (*this is not always required but if it is, contact the family doctor or the physician who signed the Medical Certificate of Death and he/she will issue a letter or complete the insurance claim form. The Funeral Home does not have this information*)

Note: If the deceased is named as the beneficiary of your life insurance policy - don't forget to change it with the company and name someone else.

Government Departments

Income Tax - A final tax return is required to be filed. If a third party is preparing the tax return, simply provide them with the documents they request. If you are preparing the tax return yourself, you will require the “Deceased Persons Income Tax Guide” available through the CRA containing all of the required forms.

The following documents will be required to file the final tax return:

- Funeral Director’s Proof of Death Certificate
- All pertinent tax slips (T4, T4-A, receipts, etc.)

Note: A deceased person’s terminal T-1 Tax Return must be filed no later than April 30th of the year following the year of death OR six months following the death – whichever is later.

Note: You may request a Clearance Certificate from CRA prior to distributing assets so you are not liable for any unpaid taxes owed by the deceased. For more information about Clearance Certificates visit www.cra-arc.gc.ca

Elections Canada - Family members of the deceased and executors do **not** have to notify Elections Canada about the death of an elector unless it occurred outside of Canada. In that case, please contact Elections Canada: 30 Victoria Street, Gatineau, QC K1A 0M6

HST / Ontario Trillium Benefit

(Credits deposited into the person’s account prior to death may be kept, however other payments must be returned)

The following documents will be required to cancel these benefits:

- Funeral Director’s Proof of Death Certificate
- A copy of the will

You can call the Province of Ontario at 1-866-ONT-TAXS (1-866-668-8297) for more information on the Ontario tax credits.

Passport - A Canadian Passport should be returned to Passport Canada with the Proof of Death Certificate and a cover letter. It is recommended that the documents be sent by registered mail or you can take these documents to your local passport office.

Mailing Address: Passport Program, 22 rue de Varennes Street, Gatineau, Quebec J8T 8R1
Toll Free: 1-800-567-6868

To cancel a passport issued by another country, contact the consulate or embassy that represents that country.

Provincial Health Coverage - When a resident of Ontario dies, the Provincial Health Card must be returned to the Ministry of Health and Long Term Care.

Call Service Ontario at 1-800-267-8097 to find the address of the nearest Ministry of Health and Long Term Care Office. The following documents will be required:

- Funeral Director’s Proof of Death Certificate
- Health Card

Ministry of Transportation - When the registered owner of a motor vehicle dies, the ownership may be transferred to the surviving spouse without a mechanic’s certification of the vehicle. A small transfer fee may apply. If the ownership is to be transferred to anyone else, certification may be required before the vehicle is sold.

Bring the following documentation to your local driver and vehicle license issuing office:

- Funeral Director’s Proof of Death Certificate
- Legal Will or Certificate of Appointment of Estate Trustee (Probate)
- Signature of the executor(s) or next of kin
- Vehicle ownership

If the deceased held an active and valid driver’s license, it needs to be cancelled. Drop it off at any Driver and Vehicle License Issuing Office. To find a location near you call Service Canada at 1-800-267-8097.

Department of Veteran's Affairs

If the deceased had been receiving benefits from the DVA, then the department needs to be notified. To notify or to inquire about available benefits contact: Last Post 1-800-465-7113 or www.veterans.gc.ca

Workplace Safety Insurance Board (WSIB) and Criminal Injuries Compensation Board

WSIB should be contacted if the death occurred as a result of the workplace environment or the deceased was receiving WSIB Benefits. The WSIB provides death benefits to those whose employer contributed to the plan when an employee is killed on the job or dies from an industrial disease. The WSIB website also contains links to the Criminal Injuries Compensation Board to apply for allowances for funeral expenses for victims who have died as a result of a criminal act. For more information, or to inquire about benefits contact:

The Workplace Safety & Insurance Board or www.wsib.on.ca
Head Office, General Claims Inquiry
200 Front Street West
Toronto, ON M5V 3J1
1-800-387-8638

Pension Plans

If the deceased contributed to or was receiving a pension payment, other than CPP or OAS the organization handling the pension plan must be notified. Below are some common phone numbers to various pension plan organizations:

OMERS	1-800-387-0813	HOOPP	1-888-333-3659
OTPP	1-800-668-0105	Gov. Pension	1-800-561-7930

Extended Health Care Coverage

If the deceased had any Extended Health Care Coverage through an insurance company, employer, previous employer, union or pension company, then the company needs to be notified and they will send you the required forms. The following documents may be required:

- Funeral Director's Proof of Death Certificate

Other Duties

Insurance for Home and Auto - Contact the insurance company(s) to notify them of the death and to ensure that the required insurance is in place for both home and vehicle.

Note: It is recommended that some insurance coverage remain on a vehicle even if it is not being driven.

Caution: If the home will be vacant for a period of time, notify the insurance company immediately, in order for the insurance coverage to remain valid.

Canada Post - Mail will continue to be delivered to the address of the deceased or can be held by Canada Post until further direction is given. For mail re-direction with Canada Post, the following documents may be required:

- Funeral Director's Proof of Death Certificate
- Completed Change of Address Form
- Signature of the Executor(s) or next of kin
- Legal Will or Certificate of Appointment of Estate Trustee (Probate)
- Lawyer contact

Dermody's

EXECUTOR'S CHECKLIST

Acting as the "Executor" of an estate is a job that brings with it tremendous responsibility. Below you will find a general list of tasks that may have to be undertaken by an Executor. We always recommend that you arrange at least a general consultation with a lawyer about your duties and the tasks that have to be undertaken in the administration of the Estate. Whether you are going to undertake the administration on your own or with the assistance of an estate professional, we recommend that you consider ClearEstate.com to assist you with the basic organization and settlement of the estate.

INITIAL MATTERS

- Locate the Will and any Codicils; ensure that Notarial copies are made for delivery to banks and those holding financial assets;
 - [In the event there is no Will, contact a lawyer to ensure that any steps you are taking as the "Executor" are proper]

DONE	N / A

STEP ONE: BASIC MATTERS

- As Executor you are responsible for attending to the personal affairs and property of the deceased which may include:
 - Arrange to provide beneficiaries with a copy of the Will (or the portions of the Will that pertain to each beneficiary);
- Cancel subscriptions for magazines and newspaper;
- Check calendar to cancel appointments in future, service calls, collect mail, etc.;
- Make sure home and contents are secure and protected (locked, pipes won't freeze etc);
 - Suggestion: Video or photograph premises and contents
- Contact insurance company to advise of passing and to obtain instructions to ensure that coverage is maintained;

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

- Attend at local post office to forward mail to you (you will need a death certificate from funeral home and copy of will);
- Cancel any memberships for clubs that charge monthly fees, (e.g.- fitness clubs);
- Secure vehicles; contact insurance company to advise of passing; keep the insurance and plates on the vehicle until it is sold; cancel driver's license and request a refund of unused term of license if applicable at Service Ontario;
- Cancel additional government documents such as Passport and/or weapons license by contacting agencies responsible and providing proof of death;
- Contact the credit bureaus (TransUnion www.transunion.ca and Equifax www.consumer.equifax.ca) to advise of passing and provide a copy of the proof of death;
- The Funeral Home has notified Service Canada of the Death, which should stop further payments; Old Age Security; Canada Pension; GST Rebate (the estate will be entitled to the month of death payments for OAS and CPP, but not for GST and some private pensions);
- Cancel credit cards or Loans; ask for the interest to stop accruing while Estate is being administered (some will comply with this request); ask about whether balances are insured;
- Return telephone messages and change message on recording if applicable;
- Cancel Utilities such as: cable, internet and telephone service (both residential and cellular) when appropriate;
- Arrange for payment of rent for the month of death and contact landlord immediately to give notice;
- Arrange for the care and or adoption of pets;

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

STEP TWO: INVENTORY AND CUSTODY OF ASSETS

SUGGESTION: Consider ClearEstate.com to help keep you organized. This may save you the time and expenses of undertaking much of this work!

It is your responsibility to locate all assets and statements or documents pertaining to assets of the deceased and to contact all banks and financial institutions to obtain statements of the deceased person's holdings at the date of their death including but not limited to:

- Take the Will and a Death Certificate with you wherever you go; do not release the original Will to anyone; a Notarial (true) copy of the Will can be made to provide to banks and other third parties;

DONE	N / A

Dermody's

- Contact bank and other financial institutions and provide copy of Will and Death Certificate; determine the assets in each institution as of the date of death and inquire as to what the institution will require from you to release the assets for distribution;

DONE	N / A

- Arrange to have automatic payments and withdrawals from the bank accounts stopped (or continued) as may be necessary; different banks will have different rules on payment of bills from the Estate accounts;

DONE	N / A

- Arrange to have funeral home account/expenses paid directly from deceased's bank account;

DONE	N / A

- Determine if the deceased person was a sole proprietor or owner/manager of a business and arrange for the business to continue. Ensure all physical assets and documents are in a secure place.

DONE	N / A

- Open estate account in a branch close to you or make arrangements to have deceased account transferred to an estate account (bring copy of will and death certificate);

DONE	N / A

- Check insurance policies and RRSP/RIFs for beneficiary designation; assist beneficiaries in obtaining forms and provide policy if necessary; if there is no designated beneficiary, the estate receives proceeds and contact should be made to obtain forms;

 - NOTE: If you believe there are insurance policies in force but are unable to locate them, the Ombudsman Service for Life and Health may be contacted for assistance. <https://www.olhi.ca/insurance/search-for-lost-policy/>

DONE	N / A

- Apply for Canada Pension Plan Death benefits and Survivor's benefits (when applicable);

DONE	N / A

- Check at banks for any safety deposit boxes and secure and obtain contents; take an inventory of the assets as you will be required to give a value of the assets for probate, if required;

DONE	N / A

- Search Bank of Canada website for any potential Unclaimed Balances www.bankofcanada.ca/unclaimed-balances

DONE	N / A

- Determine if the deceased was managing or benefitting from a crowd funding campaign

DONE	N / A

- Determine if the deceased owned incentive points and transferability (Air Miles, Optimum, etc.)

DONE	N / A

- Locate Deed and Mortgage for any real property and contact a lawyer to assist you in the transfer of the title to the property; if the property is to be sold, contact real estate agent to obtain appraisal; Ensure realty taxes and house insurance premiums are paid;

DONE	N / A

- Secure any firearms, bows and cross-bows; complete Declaration of Authority to Act on Behalf of an Estate and submit to RCMP; <http://www.rcmp-grc.gc.ca/cfp-pcaf/fs-fd/will-testament-eng.htm>

DONE	N / A

- Obtain appraisals for any valuables including jewelry, collections, real estate, businesses, vehicles etc. that are to be sold by the estate and secure items in safekeeping given to a specific person in the Will until delivery by you;

DONE	N / A

- Arrange for sale of vehicle, boats and any other assets if applicable, including advertising, if the items are not specifically to be transferred pursuant to the Will;

DONE	N / A

- Arrange for the liquidation of all personal items not specifically mentioned in the Will and arrange for the sale of such items either by auction or yard sale. Any remaining items may be disposed of at your discretion (i.e. - give to Value Village or the Salvation Army in the event they have no value; items with value should be appraised and included in the value of the Estate);

DONE	N / A

If you require “Probate”, (properly known as a “Certificate of Appointment of Estate Trustee”) a lawyer can assist you. There are also books available in the event you wish to proceed with “Probate” on your own.

REMEMBER!!!

It is important to make careful notes and keep records of all monies deposited to the estate account as you will need to make a reporting to the beneficiaries at the end of your duties as executor of all amounts received, the date of receipt and the nature of each deposit.

STEP THREE: ATTEND TO PAYMENT OF ESTATE DEBTS & INCOME TAX:

Before distribution of the estate to the beneficiaries pursuant to the terms of the Will, all debts and Income Tax of the deceased person and the estate must be satisfied. After the estate account has been set up, cheques can be ordered in the name of the estate with your signing authority to assist in this regard. Such debts often include but are not limited to:

- Determine if any dependent family members have immediate financial needs, such as child support, spousal support or paying bills.

DONE	N / A

Debts and Income Tax:

- If not prepaid, pay funeral account and related expenses including notice in paper reception costs etc associated with funeral;

DONE	N / A

- Ensure all final utility accounts have been paid;

DONE	N / A

- If not life insured, pay all credit card bills and any related debts;

DONE	N / A

- If not life insured, pay all bank personal loans, lines of credit and student loans;

DONE	N / A



- If not life insured, pay out mortgages on the sale of the property;
- Pay any other outstanding invoices for services or goods received in mail;
- File final income tax returns - you may wish to hire an accountant to assist you in this regard as there may be as many as four returns that can be filed on an individual's passing;
- You should obtain a tax clearance certificate from Canada Customs and Revenue Agency once all notices of assessment are received unless you are the sole beneficiary of the estate, in which case it is not always necessary;
- If subsequent tax is payable either for the year of death or previous years, you may be personally liable if there is insufficient assets remaining in the estate to satisfy the debt to Canada Customs and Revenue Agency

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

DONE	N / A

STEP FOUR: DISTRIBUTION TO BENEFICIARY

Once all debts have been paid, including taxes and all assets transferred or converted to cash in the name of the estate, you are in a position to distribute the money or gifts of property in accordance with the terms of the Will.

Prior to distribution, you should decide if you wish to charge the estate for your work and claim compensation for your duties and receive written confirmation that all the beneficiaries agree with your administration:

- Decide if you wish to take executors compensation and determine the amount. (A lawyer can advise/assist you regarding this matter) Instruct the accountant for the estate to issue a T4 slip to the Executor from the Estate for any compensation taken;
- Prepare a statement to show the beneficiaries the assets as of the date of death; the payment of bills and debts; the monies received by the Estate and all monies paid out of the Estate (including your executor compensation) and finally showing each beneficiaries share;
- Prepare a Release for the beneficiaries to execute to indicate they have no further claims against the Estate or you as the Executor;

DONE	N / A

DONE	N / A

DONE	N / A

As Executor, once you accept the appointment, you are obligated to carry out your duties to ensure the completion of the estate. You may wish to do as much of the work as possible, but you do have the right to hire professionals, such as a lawyer, to assist you in your duties.

Your relationship with the beneficiaries:

- An Executor is required to deal fairly and even-handedly with all beneficiaries throughout the course of the administration.
-