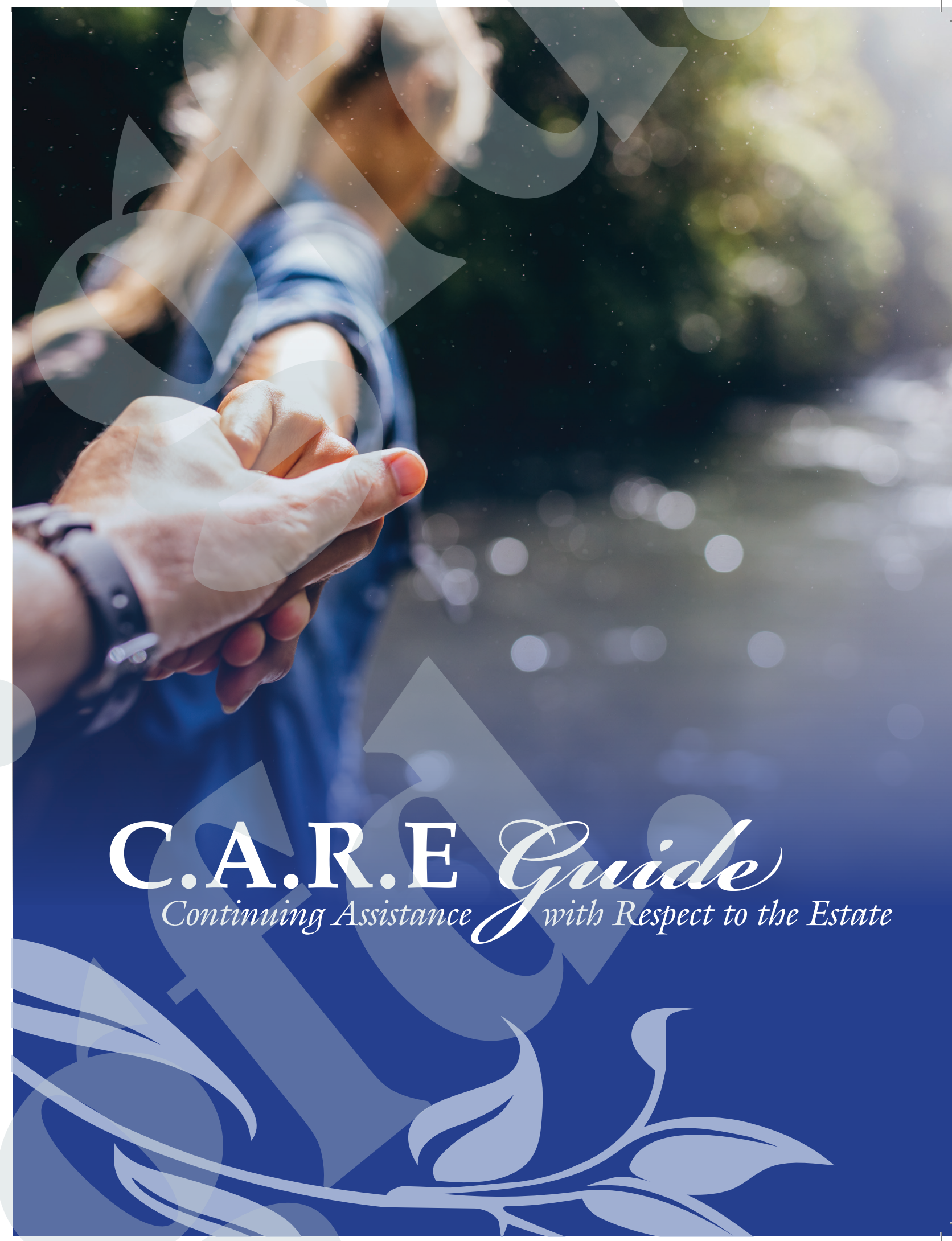




C.A.R.E *Guide*
Continuing Assistance with Respect to the Estate

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

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 age18 or between 18-25 & still in school.

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.

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

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

GAS CARDS

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

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 1-877-627-6645 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