



C.A.R.E. *Guide*

Continuing Assistance with Respect to the Estate



## Canada Pension Plan / Quebec Pension Plan

**Lump Sum Death Benefit:** A one time payment which is based on the contributions of the deceased into CPP/QPP over their working life. This is a lump sum benefit to a maximum of \$2500.

**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/QPP over their working life. If the surviving spouse or common-law partner is receiving their own CPP/QPP 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 Income Securities office, please call 1-800-277-9914 (press "0") or visit their website at [www.sdc.gc.ca](http://www.sdc.gc.ca)*

*For information and inquiry into QPP Benefits please call 1-800-463-5185 or visit their website at [www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca)*

## Old Age Security

**Guaranteed Income Supplement:** A monthly OAS 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 call *Income Securities* to have them send you the application forms.

**Allowance for the Survivor:** A monthly OAS benefit for a surviving spouse age 60 to 64. To qualify, you must meet the income eligibility. If you think you might qualify for this benefit call *Income Securities* to have them send you the application forms.

*For information and inquiry into Old Age Security Benefits or to schedule an appointment with the local Income Securities office, please call 1-800-277-9914 (press "0") or visit their website at [www.sdc.gc.ca](http://www.sdc.gc.ca)*

## 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 Upper Canada 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 and can be accessed on the internet at [www.lsuc.on.ca](http://www.lsuc.on.ca).

You can also call the Lawyer Referral Service at 1-800-268-8326 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.

## 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 & 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 letters of 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 letters of 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 letters of 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](http://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” 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](http://www.cra-arc.gc.ca)*

**Elections Canada** - send a letter with a Funeral Director’s Proof of Death Certificate to Elections Canada, 257 Slater Street, Ottawa, ON K1A 0M6

**HST /GST Tax Credit and Ontario Trillium Benefit** (Credits received in the month of the death may be kept, but any additional payments must be returned.) - The following documents will be required to cancel these benefits:

- Funeral Director’s Proof of Death Certificate

Mail this document to the following address:

Summerside Tax Centre, 275 Pope Road, Summerside, PEI CIN 6A2 1-877-627-6645

**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 Canada, Foreign Affairs Canada, Gatineau, Quebec K1A 0G3  
Email: [infopass@ppt.gc.ca](mailto:infopass@ppt.gc.ca)

*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 letters of 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 1-800-563-2508 or DVA 1-866-522-2122 or [www.vac-acc.gc.ca](http://www.vac-acc.gc.ca)

## Workplace Safety Insurance Board (WSIB)

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](http://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 letters of probate
- Lawyer contact

[www.smartmoves.ca](http://www.smartmoves.ca) is a website which will allow you to download forms.

**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	1-800-263-2263
Canadian Tire	1-800-263-0471

#### **VISA**

Scotiabank	1-800-387-6510
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	1-800-387-9700
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.

**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.

## 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 the funeral home or municipal office and mailing them to:

Office of the Registrar General

P.O. Box 4600

189 Red River Road

Thunder Bay, ON P7B 6L8

1-800-461-2156 or apply online at [www.vitalcertificates.ca](http://www.vitalcertificates.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 or common-law partner     Dependent children\*
- 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 letters of 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.

**Notes:**

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