



For the executor

There are many details that need to be taken care of when someone dies. The following lists and information will help you navigate through these details. We encourage you to seek the support of a legal advisor who is experienced in dealing with these matters.

Make funeral arrangements

If the funeral was pre-planned the following points may have already been decided. If not, the funeral director can assist you with these arrangements:

- transportation of deceased
- burial or crematory arrangements
- casket or urn selection
- funeral service
- visitation times
- cemetery arrangements
- statement of death
- all related funeral costs

Other details to consider:

- religious ceremony and facility
- memorial donation
- flowers
- clothing for deceased
- pallbearers
- newspaper notices

In many cases, the funeral home will help place the funeral notice in the obituaries.

Here are some details to consider:

- name of deceased
- spouse's name
- date of death
- location
- parent of:
- grandparent of:
- parents
- brothers / sisters
- affiliations
- achievements
- education
- place of birth
- funeral home location
- visitation hours
- time and place of funeral service
- donations

Assemble important documents

Some people file important documents in desk drawers, kitchen cupboards or even bedroom dressers. Others keep them in safety deposit boxes. You may be able to access the deceased's safety deposit box to search for the will before probate is obtained. This is done in the presence of a bank official and nothing else can be removed until the will is probated or verified.

If the deceased filed all their important documents in one location or completed our [Guide](#), you should be able to find all you need quickly.

You may need to find the following important documents:

- the will
- birth certificate
- marriage certificate
- separation or divorce agreement
- social insurance number
- health card
- driver's licence
- passport
- citizenship card
- permanent resident card
- secure certificate of Indian status
- business agreements or contracts
- automobile registration
- recent income tax returns
- life insurance policies
- disability insurance policies
- general insurance policies
- bank books or statements
- employment group benefits statements
- stock certificates or bonds
- investment certificates
- notes receivable or payable
- real estate deeds
- mortgage papers
- trust documents
- cohabitation agreement

One document you'll need is a statement of death. Copies of this statement are issued by the funeral director. Along with birth and marriage certificates, a statement of death will be required by the insurance company and government agencies when submitting claims.

An official death certificate is not automatically issued. You must apply to the government of the province in which the deceased resided or, if they resided in Québec, to the Directeur de l'état civil.

Do not discard documents

If you find documents that seem to be out-dated or irrelevant, do not discard them.

- Check with your legal advisor and your accountant to verify whether the documents are important.
- Contact the companies associated with the documents to determine their significance.
- Remember that income tax returns should be held for seven years.

Notify affected parties

All affected parties should be notified of the death as soon as possible to avoid the need for you or the parties to return payments made after the death.

Information you'll need

In addition to the important documents listed on the previous page, you may need the following information when contacting some of the parties mentioned in this section:

- social insurance number of surviving spouse or partner
- proof of age of surviving spouse or partner
- death certificate (from the provincial government)
- proof of age of any children eligible to receive government or employment-related benefits
- proof of full-time attendance at school or university for children between the ages of 18 and 25 – required for CPP

Contact a legal advisor and accountant

If a legal advisor hasn't been named in the deceased's will, contact your own legal advisor to help you settle the estate. Even the smallest estate may need competent legal and tax advice to:

- determine whether a will must be proven valid (probated) or verified,*
- discuss the guardian(s) in place for any minor children,
- assist with the distribution of assets,
- explain the procedures required if there is no will,
- open an estate account to manage any estate transactions,
- co-ordinate any transfers of ownership, and
- file the deceased's final income tax return and obtain an estate clearance certificate.

For more information on tax and filing obligations of the deceased visit the CRA's website at [Revenue Agency](#)

Important note regarding property insurance

It's your responsibility as executor to ensure that the home and all assets are covered by up-to-date insurance. You can work with a licensed broker or an insurance company to make sure the correct coverage is in place. This insurance will help protect you, the executor, from being liable for any physical losses to the assets before they're distributed.

* In Québec, notarial wills do not have to be probated.

Contact the life insurance advisor

Life insurance policies that insured the deceased person's life may help alleviate some of the financial strain of the beneficiaries by providing immediate funds.

Special procedures will be necessary if the beneficiary is:

- a minor, or
- legally incompetent.

If the estate has been designated as beneficiary, the life insurance money will be paid to the estate and then distributed according to the terms of the will. If there is no will, an estate administrator (or in Québec, a liquidator) will need to be appointed to distribute the assets according to provincial law.

Contact the life insurance advisor or the nearest office of the life insurance company for further details, to obtain the proper forms and to arrange for any advance payment.

You'll need the following information to help settle life insurance claims quickly:

- statement of death
- claim statement (provided by the insurance advisor and completed by the person legally entitled to receive the proceeds)
- policy or policies (if you can't find them, the insurance advisor should have a record)
- proof of age of deceased (if not on file)
- marriage certificate of deceased (if applicable)

Note: Additional information may be requested by the insurance advisor to clarify which benefits are payable.

Contact the investment advisor

You'll want to contact the advisor to discuss any registered and non-registered investments the deceased person may have in order to determine how to handle each account. The advisor will be able to provide you with information on:

- how to close or transfer any accounts,
- whether any accounts are held jointly and how to deal with them,
- the beneficiaries listed for each, and
- balances for any accounts.

If the deceased was retired and receiving pensions, contact the appropriate companies or organizations to report the death and make any necessary arrangements.

Contact the employer or business associates

Be sure to inform all current employers and business associates of the death as soon as possible. It's vital that you speak with a human resources person and ask the following questions:

- Is there a pension fund?
- Are there any group insurance or other benefits owing?
- Is there any salary, vacation pay, expense reimbursements or other amounts owing but not yet paid?
- Are there any unpaid commissions?
- Is there any disability income owing?
- Are there any service recognition awards?

If the deceased was a long-term employee in any other company, determine whether there are any lump-sum or survivor benefits.

Contact government agencies

Call Service Canada for CPP and OAS, at:

- 1 800 277-9914 for service in English
- 1 800 277-9915 for service in French
- 1 800 255-4786 for people with hearing loss (English and French)

For more information, visit the Service Canada website at [Pension Plan retirement](#)

In Québec, contact the QPP offices (Retraite Québec) at:

- 418 643-5185 if you're in Québec Region
- 514 873-2433 if you're in Montreal Region
- 1 800 463-5185 (toll free) if you're elsewhere in Québec
- 1 800 603-3540 for people with hearing loss (TTY)

For more information, visit the Retraite Québec website at retraitequebec.gouv.qc.ca.

If the deceased was receiving any CPP, QPP, OAS or GIS payments at the time of death then:

- government cheques or deposits for the month in which the death occurred may be transacted even if received after death, but
- government cheques or deposits received in the month following the death must be returned.

There is a death benefit from CPP and QPP. If the deceased had contributed to one of these plans, the following could apply:

- a lump-sum death benefit payable to the estate, surviving family member or funeral home,
- periodic payments to the surviving spouse or common-law partner, or
- periodic payments for dependent children up to age 18 or, for CPP only, to age 25 if they're full-time students.

It's important to apply for this benefit as soon as possible. Back payments can be made for up to 12 months only.

For more information, visit the [Government of Canada website](#)

Some of the other federal benefits may include:

Veteran's pension – If the deceased was a veteran, contact the nearest branch of Veterans Affairs Canada to determine whether a benefit is available. They may have been receiving a veteran's disability pension or you may be able to apply for a benefit if the deceased is considered eligible. Benefits will vary depending on whether the death was from a service-related cause.

Employment Insurance (EI) – If the deceased was receiving EI benefits at the time of death, contact Service Canada or visit the Canada.ca website. Any cheques payable to the deceased during the normal reporting period (usually two weeks pay) will be paid, but there will be no further benefits.

Workers' compensation – If the deceased was receiving a pension from Workplace Safety and Insurance Board, Workers' Compensation Board or Commission de la santé et de la sécurité du travail (CSST) at the time of death, contact the office nearest you. The surviving family may be eligible for survivor benefits and possibly dependent children benefits.

International benefits – If the deceased lived or worked in another country, then the surviving family may be eligible to receive benefits either from that country or from the Government of Canada. You'll want to contact the International Benefits office to further discuss Canada's International Social Security Agreement and to determine which countries offer this program.

Allowance for the survivor – This benefit is through OAS and is for the surviving spouse of the deceased. The benefit will provide monthly non-taxable benefits to eligible low-income widows / widowers (only if they have not become eligible for OAS yet - the Allowance is restricted to those between 60 and 64).

Funeral, burial and gravemarking assistance – Through Veterans Affairs Canada Funeral and Burial Program, surviving family may be eligible to receive benefits to help fund the funeral and burial services if the deceased was a veteran or disability pensioner. To find out more, contact your local Last Post Fund provincial office.

Estates program for deceased First Nation's individuals – This program will provide those who are eligible with help for the administration of the estates for the deceased, for First Nation individuals who were residents on a reserve prior to their death. For more information on this program, talk to your local Indigenous and Northern Affairs Canada office.

Contact other organizations and associations

If the deceased belonged to any associations, unions, organizations or clubs, check if any benefits exist or if there are any membership fee refunds, outstanding dues or bills. Cancel any formal memberships.

Others to contact

If no one else resides at the deceased's home, contact Canada Post to have the mailre-directed to you or another address.

As a courtesy, you may want to contact the deceased's health-care professionals and specialists who aren't aware of the death.

Check with all utilities and services the deceased had accounts with and arrange for final statements so payments can be made where necessary. Locate any outstanding invoices and arrange for payment.

Cancel any:

- ongoing subscriptions,
- charge cards / credit cards, and
- government issued identity cards.

Questions? We're here to help.

Talk to your advisor today.

