

Affordable Burial & Cremation

Aftercare Checklist

“Aftercare” is a broad term most funeral establishments use to describe any businesses, agency, people, and/or companies that may need to be notified of someone’s passing. Here is a list of some places we recommend reaching out to, as well as their contact information.

Affordable Burial and Cremation will provide you with blank CPP (Canadian Pension Plan) Applications and Proofs of Death certificates if applicable.

Important Definitions:

Proof of Death/Death Certificate – This is provided through the funeral establishment. This document is used to legally prove that someone has passed away.

Executor/Executrix/Estate Trustee – This is the person(s) established in the last will and testament as being the one to handle all affairs to do with the Estate and/or the designated person(s) to make funeral arrangements for the descendant.

Next of Kin – If there is no Will, this is the person in charge of taking care of the Estate. The order is as follows; Spouse (if Common-Law, must have claimed Common-Law on taxes), Children (18+), Grandchildren (18+), Great Grandchildren (18+) Parents, Siblings, etc.

POA (Power of Attorney) - This ends at the time of someone’s passing. In place of the Power of Attorney documents, the Last Will and Testament would be applicable.

Something to consider, we do offer an Aftercare Program called FinalDocx for \$295 before taxes. With this, we will send off all the vital information to a third party that will assist with cancelling and/or notifying the following;

CANCELLATIONS/NOTIFICATIONS INCLUDE:

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| 1. Notification to Old Age Security Program | 11. Notification to Social Insurance Program |
| 2. Notification to Service Canada | 12. Transfer Rewards Cards |
| 3. Canada Revenue Agency | 13. Provincial Outdoors Card |
| 4. HST/GST Recalculation | 14. Blue Cross |
| 5. Canada Pension Plan Death Benefit | 15. Cancel or Transfer Utilities (Hydro, Telephone, Cable, Gas) |
| 6. Canada Pension Plan Survivor’s Benefit | 16. Cancel Mobile Phone |
| 7. Equifax and Trans Union (Credit Report Agencies) | 17. Cancel Credit Cards (Visa, Mastercard, AMEX, Credit Union, Retail Cards) |
| 8. Cancellation of Provincial Health Card | 18. US Social Security |
| 9. Cancellation of Provincial Driver’s License | 19. Nexus Travel |
| 10. Cancellation of Provincial Photo ID | |

And many more items...

The following is a list of businesses/places/people that may need to be notified

□ **CPP (Canadian Pension Plan) Death Benefits**

There are a few benefits available to apply for through Service Canada that can help assist with reimbursement for funeral expenses. The benefit amounts depend on a person's contributions to CPP in their working life. The Government requests for this to be submitted within 60 days of the passing. It may take 2-3 months for processing; it is a taxable income on the deceased's estate. The Government will send a T4A slip for income tax.

○ **CPP Death Benefit**

This is a one-time, lump-sum payment of up to \$2,500. Please note that taxes are retained on the benefit before it is paid.

○ **CPP Survivors Benefit**

This is a monthly benefit available to spouses or common-law (must show proof) partners of the deceased. Payment amounts depend on age, if there are dependent children, or disability.

○ **CPP Children's Benefit**

A monthly benefit available for children of the deceased under the age of 18, or 18-25 attending school full time.

More information about these benefits can be found at

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>

or by calling 1-800-277-9914

What can I do if I cannot find my Marriage Certificate?

*There are a couple of options available if you can't find your original marriage certificate, you can either apply for a new one at <https://www.ontario.ca/page/how-get-copy-ontario-marriage-certificate-online> **OR** you can complete a Statutory Declaration of Legal Marriage and send it with the Canada Pension Plan Survivor's application.*

To apply for these benefits, mail the applications to the address outlined on the back of the application or physically drop them off to your local Service Canada office.

□ **CPP (Canadian Pension Plan), OAS (Old Age Security), and GIS (Guaranteed Income Supplement), CPP Survivor's Benefit, CPP Disability Benefit, CPP Children's Benefit, etc.**

If the deceased was receiving any of the above mentioned benefits, you will need to cancel these. Note that the deceased is entitled to the benefit in the month they pass.

To cancel these items, call the following number: 1-800-277-9914

□ **Physical SIN # (Social Insurance Number) Card and OAS (Old Age Security Card)**

You can provide the SIN Card and Old Age Security card with a Proof of Death certificate to a representative at your local Service Canada office.

□ **Driver's License, Health Card, and Vehicle Ownership**

There may be a refund of a portion of the licensing and registration fees. Some Long Term Care facilities may cancel the Health Card on your behalf.

To cancel or transfer the above items, bring the following items to your local Service Ontario; Copy of the Will (if applicable), Ownership for the vehicle(s), Proof of Death Certificate, deceased Driver's License and Health Card, and a piece of ID for yourself.

□ **CRA (Canadian Revenue Agency), Ontario Trillium Benefit, Ontario Sales Tax Credit, Ontario Child Benefit, and the Ontario Senior Homeowner' Property Tax Grant.**

The CRA pays-out the above benefits but should also be contacted to notify them of a death regardless of if the deceased was receiving any of the above items. Note that the deceased is entitled to the benefit the month they pass.

You can contact the CRA by calling 1-800-959-8281 or 1-800-387-1193, by sending a letter, or a completed Request for the Canada Revenue Agency to Update Records form.

□ **Life Insurance(s)**

The deceased may have individual life insurance, or insurance through an employer. When you call the insurance company and notify them of the death, they may require additional forms to be filled out electronically or physically. They will also want a copy of the Proof of Death certificate. If insurers ask for the cause of death, they are looking for the answer "natural" or "accidental", you don't usually need to be more specific than that. As a side note, if you know of anyone that has the deceased as the beneficiary of their policies, remind them to have that changed.

Contact the insurance companies that the deceased had a policy with and they will guide you through the next steps.

□ **Pension(s)**

These are for pensions typically through an employer. There may be a continued pension and/or health benefits for the survivor. When you call the pension company and notify them of the death, they may require additional forms to be filled out by computer or physically. They will also want a copy of the Proof of Death.

Contact the pension office that the deceased had a pension with and they will guide you through the next steps.

□ **Vehicle Insurance**

Contact your vehicle insurance company and advise them if you are cancelling, switching names on the policy, or if you are planning on selling the vehicle.

Credit Cards

For fraud prevention, it is recommended to call any credit card companies that the deceased had an active card with. Once this is completed, please properly destroy the card.

Contact the phone number found on the back of the individual's credit card.

Equifax

For fraud prevention, it is recommended to submit a notification of their passing to one of the credit bureaus (Equifax, TransUnion or Experian). This updates their system which can help prevent theft of identity and/or fraud through credit reports.

A "dispute" to notify them of a passing can be submitted online at <https://www.equifax.ca/personal/dispute-credit-report>. Please upload/include 2 pieces of ID (eg. Driver's License, Passport, Birth Certificate, Permanent Resident Card, Old Age Security Card, Photo ID Card etc.), Proof of Residence (eg. Utility bill) if your ID doesn't have your address on it, and a Proof of Death certificate. Alternatively, copies of the above information and the filled-out dispute form can be mailed to:

Equifax Canada Co.
National Consumer Relations.
Box 190
Montreal, Quebec, Canada H1S 2Z2

Bank Accounts

Be sure to contact any bank that the deceased had any accounts with.

Make an appointment with a financial advisor and they will assist with the next steps. Make sure to bring the following items with you as well as anything else the advisor might request; Copy of the Will (if applicable), Proof of Death Certificate, any debit/credit cards the deceased had through that specific bank, and a piece of ID for yourself.

Forwarding Mail

It may be in the Executor/Executrix's best interest to have any mail forwarded from the deceased address to their own if they plan to sell the home. If you aren't selling the home, be sure to keep checking the deceased mail regularly for bills, important documentation, pension or life insurance information, etc. There is a fee associated with mail forwarding.

Mail can be forwarded through Canada Post by visiting your local Canada Post office. Please bring the following items; Copy of the Will (if applicable), Proof of Death Certificate, and a piece of ID for yourself. You can visit www.canadapost-postescanada.ca/cpc/en/home.page for more information.

Final Income Tax Return

Income tax must be completed for each year including the year the deceased passed away. After the notice of assessment is received, you should apply for a clearance certificate. You will need a clearance certificate if; you need to distribute assets of a deceased individual's estate, or the person had goods and services tax/harmonized sales tax (GST/HST) number. Generally, you will not be able to get a clearance certificate when the estate of the person who died does not have sufficient assets to pay all of the tax, interest, and penalties due to the CRA.

You can contact the CRA by calling 1-800-959-8281 or 1-800-387-1193.

Passport

For fraud prevention, the passport of the deceased should be cancelled properly. The passport can be kept as a keepsake if wished, let the passport representative know of this at the time you bring it in.

The deceased passport can be brought into a local passport office, please also bring the following items; Copy of the Will (if applicable), Proof of Death Certificate, and a piece of ID for yourself

Bereavement Registry

The bereavement registry will stop any spam mailings from being sent and/or spam phone calls from being made mentioning or asking for the deceased.

This can be cancelled by filling out an online form at www.canada-bereavement-registry.ca/

Other Items of Consideration

- Updating the Survivor's will, Insurances, and Pensions – if the deceased is mentioned as an Executor or beneficiary on a will or policy, be sure to change it.
- Cancelling Monthly payments; phone bill, pet insurance, car payments, satellite/cable, etc.
- Cancelling any Memberships; Netflix, Amazon Prime, any other streaming services, Spotify, CAA, Costco, etc.
- Cancelling any point's cards; Air Miles, Scene, PC optimum, Canadian Tire, etc.
- Cancelling and/or transferring utilities into a different name.

If you are unsure if these apply in your situation, request a monthly credit card bill from the deceased's credit card company and see what charges there are.

While cancelling these items is not necessary, it is recommended for fraud prevention.

Aftercare estate settlement can be a daunting and lengthy process but keep in mind you are grieving and can only do as much as you can.

Break this list up by completing one or two items a day.

If you have any other questions, contact us at Affordable Burial and Cremation and we will do our best to steer you in the right direction.