



# Executor Guide

 **basicFunerals**<sup>®</sup>  
AND CREMATION CHOICES

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# Introduction from the Founder of Basic Funerals

Hello,

My name is Eric Vandermeersch and I am the founder of Basic Funerals. The purpose of this guide is to provide you with information on the items still left to consider now that the more immediate arrangements have been settled.

- Estate settlement and valuable information
- Information to help families cope with the challenges ahead
- Next steps

In many ways, the following weeks may prove to be the hardest, but we want to do our best to help ease this transition for you.

We are also here to provide information on available resources to help reduce possible future stresses for yourself and for your loved ones.

Remember you can always contact us with further questions by calling **1-877-229-7077**.



**Eric Vandermeersch**  
*Founder of Basic Funerals*

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*In Ontario, an 'Executor' is referred to as an 'Estate Trustee'. The terms 'Estate Trustee' and 'Executor' will be interchangeable in the document.*

# Grief:

## The Biggest Obstacle of Estate Settlement

The role of an executor is a daunting one. Trying to navigate the tasks associated with settling an estate becomes even more difficult when it is paired with crippling grief and sadness. We understand that this is a difficult time. We hope to help you manage the stress of settling an estate by following these 6 helpful steps:

### Self-Compassion and Forgiveness:

Take the time to grieve. Be present with your feelings. You are probably not feeling like yourself. You could be in a state of shock from a sudden loss, or completely exhausted from caregiving for a loved one for a long period of time. Either way, you are not at your best. Allow yourself the time to breathe and seek peaceful moments of reflection. You have just experienced a loss and it is perfectly acceptable to sit in that sadness when you need to. Try listening to meaningful music or going for walks to reconnect with your memories of your loved one. Then, come back to try tackling a few tasks at hand with a clearer mind. Be kind to yourself and show yourself some compassion.

### Avoid Procrastinating:

Set daily tasks to start right away. This will help you prioritize your time. Procrastinating will just make the responsibilities seem

more overwhelming than they need to be. Manage realistic expectations of yourself and make short task lists that seem attainable so that you can feel accomplished. The steps outlined in this guide aim to help you organize your time.

### Organization:

Gather all the necessary documents required to settle the estate. Clear a functional spot in your home to revisit your work so that you can escape to another location without compromising your progress when settling an estate feels secondary to tending to your grief. Creating a clear picture of what lies ahead will help you feel more organized and in control of the estate settlement process.

### Delegating Tasks:

People are always asking how they can help. Now is the time to give them something to do. Whether it is keeping you company while sorting through paperwork, or making photocopies at the local stationary store, ask for assistance. Delegating tasks will help minimize your work and it will help your loved ones contribute to your well-being.

*Continued on next page*



## Grief, continued

### Seek Professional Help:

Professional help can present itself as a lawyer, a tax accountant, or as a grief counsellor. There are professionals out there who are well-equipped to help you and make this process a lot easier. Be aware of your limits. Set reasonable expectations of yourself when tackling new challenges. Seek guidance from those that can offer it.

### Take a Break:

Know when to step back. Prioritizing your tasks will allow yourself the freedom to

know what needs to be looked after with urgency and what can wait. Applying for benefits, taking care of dependents, and clearing a room in a long-term residence are some of the tasks that require immediate action. Aside from these time-sensitive matters, learn to take a step back and figure out which ones can wait until another day. There is some time. It can take up to a year to settle an estate. Not everything has to be done within the first week following the death of a loved one.



# How to Prioritize Tasks

This is an overwhelming time for any Executor/Estate Trustee. There are many administrative tasks associated with settling an estate in addition to the possible physical work of emptying a home, looking after dependents, and more.

We are here to help guide families with next steps so that they can prioritize their time accordingly.

The first step is to get organized. Gather all the necessary documentation and make a list of the people that require notification.

To assist with the notification process, we can create a helpful online portal via Executor's Choice FinalDocx®. This notification process is created on behalf of your loved one via FinalDocx® software. Families can access the portal via a secure link prompting them to review, complete, sign, and submit the notification to the following agencies in a few easy, time-saving steps:

- Credit Cards
- Canada Revenue Agency
- HST/GST Recalculation
- Old Age Security
- Social Insurance Programs
- Service Canada
- Provincial Photo Identification
- Provincial Driver's License
- Other Licenses
- Provincial Health Card
- UtilityAccounts
- TransUnion
- Equifax
- Memberships
- ...and more

*If you wish to learn more about our Executor's Choice FinalDocx®, please speak with a member of the Basic Funerals team.*





# Estate Settlement Checklist

## At a Glance

Taking care of estate matters can be a stressful undertaking, so the team at Basic

Funerals designed the following checklist to assist with prioritizing tasks.

- Gather all relevant documentation including Proof of Death Certificates
- If a Will does not exist, one may have to apply to become an Estate Administrator
- Prepare notarized copies of the Will and other key documents for future use
- Notify Insurance Providers of death and ensure deceased's property is sufficiently insured
- Reserve funds to pay for funeral expenses, taxes, and any outstanding debt
- List all assets of estate and contents. See our Assets and Liability Log
- Determine if probate is necessary
- Apply for benefits from personal, employee, mortgage, or life insurance
- Apply for Canada Pension Plan benefits and Survivor's Pension Plan benefits, if applicable
- Ensure there are no outstanding insurance policies or redeemable reward programs prior to cancelling credit cards
- Notify organizations and agencies of Deceased's passing
- Re-direct deceased person's mail to the Executor's address
- Notify applicable healthcare and service professionals of passing
- Pay all outstanding debts in order of priority
- Finalize all accounting and records of assets, liabilities, and expenses
- Prepare Tax Return(s)
- Distribute and transfer all assets with property receipts
- Dispose, auction, or donate remaining items that were not distributed

# Benefits of an Estate Lawyer

This guide is built to help families streamline the estate settlement process. If an estate is complicated, you may need more assistance. If the deceased has a considerable estate, or has named multiple executors, it may be worthwhile seeking the guidance of a lawyer.

The advantages of an estate lawyer are:

- Avoids Liability
- Manages the estate properly & promptly
- Provides professional legal advice
- They maximize the value and recovery of an estate (joint accounts/shared investments)
- Explains what your role is as an executor
- Provides you with guidance with estate closing
- Paints a clear picture of debts and assets before completing paperwork. (i.e., taxes/secured debts/unsecured debts)
- Enforces your rights and those of the estate

# Benefits of Liability Insurance

Executors have the option to obtain Executor Liability Insurance. It is a type of insurance that provides liability coverage for the executor in case they accidentally act, make errors, or omit information in connection with the administration of

a deceased person's estate.

An executor oversees the payment claims and debts from the assets of the estate. The Executor is usually not personally liable for these expenses; however, it is best to seek guidance where applicable.

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# The Will

In Ontario, upon death, the Will names the Estate Trustee, also known as Executor, giving them authority to administer the estate of the deceased person. The Estate Trustee is considered the deceased person's personal representative and will carry out their wishes as specified in the Will. The Estate Trustee is responsible for ensuring that the funds in the estate are used to pay the deceased person's debts, and that any remaining money or property is distributed according to their wishes.

Beneficiaries are entitled to a copy of the Will. They can also review estate accounting, as can the Canada Revenue Tax Agency and representatives of the law. Estate Trustees are required to keep a clear account of the actions taken when settling the estate and dispersing funds.

It typically takes up to 12 months or longer to complete probate and to distribute assets from the estate.

*The entire estate must be settled prior to releasing assets to the beneficiaries.*

## Dying Without a Will

Dying without a Will can cause grave challenges and obstacles for those left behind.

A Will is a legal document that expresses the person's wishes as to how their assets

are to be distributed after their death. It also gives authority to the person(s) who can give instructions for funeral arrangements.

Dying without a Will could delay the deceased's disposition by weeks or months.

## What is Intestate?

When a person's death is intestate, it means there is no legal Will. If there is no Will, the probate court determines how the assets are distributed. An administrator/Estate Trustee is appointed to manage the probate process. It becomes

the Estate Trustee's responsibility to compile any assets of the deceased, pay any liabilities, and distribute the remaining assets to those parties deemed as beneficiaries.

*Please consult professional counsel to determine if probate is necessary.*

## The Will, continued

### Who Has the Authority to Give Instructions for Funeral Services When There Is No Will?

The delegated administrator can plan for funeral services. They are also accountable for providing payment for the services rendered. An administrator can be compensated for reasonable funeral expenses by the estate.

#### 1. Surviving Spouse

Legally married (including a recent separation) or common-law spouse, of the same or opposite gender, can provide instruction for funeral services. If the deceased was separated for less than three years, but living with another person in a common-law relationship, seeking court appointment may be necessary.

#### 2. Adult Children

Adult children born within or outside of marriage, or legally adopted stepchildren can give instruction.

#### 3. Grandchildren

Each grandchild has equal authority to provide instructions for funeral arrangements.

#### 4. Great-Grandchildren

Each great-grandchild has equal authority

to provide instructions for funeral arrangements.

#### 5. Parents

Each parent has equal rights, unless one parent has sole custody.

#### 6. Siblings

Each sibling has equal authority to provide instructions for funeral arrangements.

#### 7. Grandparents

Each grandparent has equal authority to provide instructions for funeral arrangements.

#### 8. Other Relatives

Other relatives can be appointed if there is no surviving next of kin within the province, or if all other surviving relatives are minors.

\*If there is more than one eligible person of authority, then the individuals can work cooperatively to give instructions. However, if conflicts arise, it may be fitting for some parties to renunciate, or to seek professional counsel.

### What if I Am Legally Married, but Living with Someone Else?

Being legally married before death to a person of the same or opposite sex, makes the surviving spouse the leading authority on funeral arrangements. A legal separation is still considered legally married for up to three years, or until a divorce judgment is granted

from the courts. If someone is legally married, but living in a conjugal relationship with another person, the deceased could be deemed as having more than one spouse. In that case, it could be advisable to seek court appointment or for one of the spouses to renounce their duty.

*Continued on next page*

## The Will, continued

### Does Birth Order Determine Priority?

**T**he law does not recognize priority by age. Eligible, appointed adult children, grand-

children, great-grandchildren, or siblings all have equal rights to make funeral arrangements.

### What if Parents Must Make Funeral Arrangements for a Child?

**E**ach parent is equally responsible for making funeral arrangements. If the surviving parents are separated or divorced, but they hold joint custody, they still have equal authority over the child's arrangements. If one parent held sole custody of the child, then the responsibility belongs

to the sole custody parent. If the child is an adult and the divorced parents are in conflict, then legal counsel may be necessary to determine who has the authority to take on the responsibility of making funeral arrangements for the deceased.





# How to Apply to be Estate Administrator

## When There Is No Will

**W**hen someone dies without a valid Will, it is called “intestate”. All tasks listed are not required for every estate. Some of the

tasks may be optional or unnecessary. Some tasks may be completed by the Estate Trustee or by a lawyer.

- Review provisions of the Succession Law Reform Act to determine who can apply to be the estate trustee
- Learn about the Estate Trustee responsibilities
- Review the assets of the estate
- Prepare a statement of the original assets
- Prepare and file the application for a Certificate of Appointment of Estate Trustee, using the application here: <https://ontariocourtforms.on.ca/>
- Transmit the deceased’s property into the Estate Trustee’s name
- Prepare documents for registration of securities
- Arrange to advertise for creditors (required if no Will)
- Receive a list of the deceased’s debts to make payments
- If there is a potential for family law, refer to professionals for legal advice
- Settle any claims against the estate
- Perform corporate services for deceased’s company (if applicable)
- Obtain Estate Information Return (EIR) from lawyer which must be filed within 90 days of the court issuing a Certificate of Estate Trustee
- Have a lawyer prepare documents to transfer property to beneficiaries
- Have a lawyer prepare court documents to pass accounts
- Prepare beneficiary releases
- If necessary, have a lawyer prepare an application to court to obtain advice in the administration of the estate, to contest questionable claims, to settle claims under family law legislation
- Prepare application to court permitting distributions to foreign beneficiaries of designated countries if any

# Dependents & Pets

Taking care of surviving dependents – children, pets, and maybe even livestock is a priority. Caring for those left behind involves compassion, funds, and time. It is an Estate Trustee’s responsibility to provide funds for daily or urgent expenses. Consult a lawyer for guidance if there are insufficient funds within the estate

to provide for the dependents.

It is also important that the Estate Trustee applies for benefits via government agencies and other applicable organizations. Submitting claims for insurance is also a task that should be prioritized to help provide care for dependents.



# Organizations to Contact

## Regarding Benefits for Dependents

- **Canada Pension Plan Survivors & Children's Benefit**  
(included with Proof of Death Package)

- **Canada Pension Plan Disability Benefits** (if applicable)  
For more information, please visit:

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

- **Old Age Security Allowance for the Survivor**

For more information, please visit: <https://ontariocourtforms.on.ca/>

- **Guaranteed Income Supplement (GIS)**

For more information, please visit:

<https://www.canada.ca/en/services/benefits/publicpensions.html>

- **Provincial Workers' Compensation Benefits**

For more information, please visit:

<https://www.canada.ca/en/services/benefits/publicpensions.html>

- **Employment Insurance, Union, and Company Pensions**

Notify each applicable union and company pension directly

- **Child Care Benefits (CCB)**

For more information, please visit: <https://www.canada.ca/en/services/benefits.html>

- **War Veterans Allowance**

For more information, please visit:

<https://www.veterans.gc.ca/eng/financial-support/income-support/war-veterans-allowance>

- **International Pensions and Social Security**

For more information, please visit: <https://www.canada.ca/en/services/benefits.html>

*\*We do our best to ensure links provided are up to date and accurate; however updates to government websites do occur between publications of this guide.*



# Veteran and Other Military-Related Pensions

**W**e are honoured to serve veterans and their families by offering alternative, simple, and affordable options for final planning.

## Important Links and Contact Information

### War Veteran's Allowance - Survivor Benefits & Death Benefits

<https://www.veterans.gc.ca/eng/about-vac>

### Canadian Armed Forces Pension

1-800-267-0325

<http://www.tpsgc-pwpsc.gc.ca/fac-caf/accueil-home-eng.html>

### Canadian Armed Forces Disability Pension and Education Assistance Program for eligible surviving children

1-866-522-2122

<http://www.veterans.gc.ca/eng/services/after-injury/disability-benefits/disability-pension/survivor-benefits>

### Financial Assistance for Funerals and Burials

<http://www.veterans.gc.ca/eng/services/financial/funeral-burial>

The Last Post Fund:

1-800-465-7113

[www.lastpostfund.ca](http://www.lastpostfund.ca)

### RCMP Pension and Benefits

1-866-729-7293

<http://rcmp-grc.pension.gc.ca/rr-pi-eng.html>

1-855-502-7090

<http://rcmp-grc.pension.gc.ca/rr-pi-eng.html>

### Federal Public Service Pension Plan

1-855 686-4729

[www.canada.ca/en/treasury-board-secretariat/services/benefit-plans/life-events.html](http://www.canada.ca/en/treasury-board-secretariat/services/benefit-plans/life-events.html)

1-800-561-7930

[www.canada.ca/en/treasury-board-secretariat/topics/pension-plan/survivors-dependants.html](http://www.canada.ca/en/treasury-board-secretariat/topics/pension-plan/survivors-dependants.html)

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# Be Prepared

## Supporting Key Documents Required for Estate Settlement

Gather the following documentation to help settle estate matters:

- Will
- Proof of Death
- Ontario Death Certificate
- Social Insurance Number
- Birth Certificate
- Marriage Certificate (if applicable)
- Statutory Declaration of Common-Law Relationship
- Passport
- Nexus (if applicable)
- Citizenship Papers (if applicable)
- Employment Agreement(s)
- Military Documentation (if applicable)
- Separation/Divorce Papers (if applicable)
- Tax Returns
- Bank Account Information
- Credit Card Statements
- Loan/Line of Credit Documentation
- RRSP/RRIF/RESP/TFSA or Other Investment(s) Statements
- Pension Information
- Articles of Incorporation, Shareholder/Partnership agreements
- Mortgage Statement
- Property Tax
- Utility Bills
- Lease Agreement(s)
- Insurance Policies (Life, Home/Tenant, Mortgage, Travel, Vehicle, etc.)
- List of memberships
- List of medical practitioners

## Be Prepared, continued

### How to Search for Assets & Supporting Documentation

Sometimes, there are supporting documents that are required to settle an estate but are not readily available with the deceased person's effects. Please see the steps below for obtaining some of these documents.

- 1) Request a notice of assessment from Canada Revenue Agency
- 2) Request for clerk from Probate Court to do a search
- 3) Make a list of assets (individual and total value)
- 4) Or contact a lawyer

To keep the deceased's records up to date, also send the CRA all the following information:

- Death Certificate
- A complete copy of the Will or other legal document such as a grant of probate or Letters of Administration
- Mailing address of the estate
- Request for Canada Revenue Agency to update records
- Social Insurance Number of the deceased

*If you did not send this information upon the deceased's death, send it with their final tax return.*

To obtain an Ontario issued Birth Certificate, please visit:

<https://www.ontario.ca/page/get-or-replace-ontario-birth-certificate>

To obtain an Ontario issued Marriage Certificate, please visit:

<https://www.ontario.ca/page/how-get-copy-ontario-marriage-certificate-online>

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# Meeting with the Bank

**B**efore meeting with the bank, complete a bank account search.

<https://www.bankofcanada.ca/unclaimed-balances>

Notifying the bank(s) of a passing is often one of the primary tasks of the Estate Trustee. It allows the Estate Trustee to access funds to pay bills and cover expenses.

## Notifying the Bank:

- Coordinate a meeting with bank to notify them of passing
- Determine who has the authority to administer the estate
- Prepare necessary documentation
  - 1. Will
  - 2. Proof of Death Certificate provided by Funeral Home
  - 3. Identification
- If the deceased person was the sole owner of the bank account, it will most likely be “frozen” by the banking institution
- If there is no Will or assigned administrator, the financial institution may require a probate certificate prior to gaining access or information about the bank account
- Calculate outstanding balances for liabilities, including mortgages and loans
- Print off previous statements to monitor activity patterns
- Edit/cancel pre-authorized transactions
- Open a bank account in the name of the estate
- Deposit benefits or eligible claims
- Keep records of all transactions
- Decline automated deposits (one month after the passing)
- Take an inventory of the safety deposit box
- Cancel credit cards (this feature is also available through FinalDocx® Software)
- Determine the actual value of the estate and its liabilities

## Investments

Coordinate a meeting with the investment advisor to discuss:

- Deceased’s investment portfolio
- Ensure investments are earning reasonable interest
- Liquidate necessary assets to pay for outstanding debts
- Discuss proceeds to beneficiaries
- Determine status and possible transfer(s) of RRSPs, RRIFs, TFSAs, stocks, securities, mutual funds, annuities, and trusts

# Help for Executors

**F**inalDocx® is a service by Executor's Choice to support the essential executor tasks. Their online tool automatically contacts agencies on your behalf to save you numerous phone calls and in-person visits. The process also provides protection against identity fraud.

## How It Works

1. Follow a secure link in an email prompt from FinalDocx®
2. Review the information uploaded on your behalf and digitally sign
3. Add any additional accounts or agencies you wish to notify; you will simply need the contact email or fax number
4. Click "File Case"

## Who Gets Notified?

- Notification to Old Age Security Program
- Notification to Service Canada
- Canada Revenue Agency
- HST/GST recalculation
- Canada Pension Plan Death Benefit and Survivor's Benefit
- Equifax (Credit Reporting Agency) and Trans Union (Credit Reporting Agency)
- Cancellation of Provincial Health Card
- Cancellation of Provincial Driver's License / Photo I.D. Card
- Notification to Social Insurance Program
- Credit Cards
- Membership Transfers (Aeroplan, Air Miles, Petro Points, Sobeys Points)

- Licenses (outdoors)
- Other Government IDs (Nexus card, US Social Security #)
- Utility Accounts, you can transfer or close (Bell, Cogeco, Direct Energy, etc.)
- Many more...

Once you enter in all the necessary information, and upload any necessary supporting documents, you can file the case. You will receive an email 24-48 hours after your submission to FinalDocx® that summarizes who has been notified, and whether you need to do any follow-up with the organization. If you missed anybody, you may go back and add them and re-submit the case, and it will file anything that has not previously been transmitted.

***Please note that FinalDocx® is a notification process only. Benefits and claims will need to be contacted and applied for directly.***

To access your FinalDocx® Online Portal Video Tutorial, please visit:

<https://basicfunerals.ca/executor-services/>

The FinalDocx® Portal is still accessible once the case is filed. New information can be entered and transmitted if required, without impacting what was previously completed.







# Insurance: Claims & Benefits

**P**lease note: If the death was due to a violent crime or the result of a motor vehicle accident, survivors may be eligible for compensation via the Canada's Victim Services Fund.

Visit <https://www.canada.ca/en/services/policing/victims/servicesfunding.html> for more information.

The following tasks are required when claiming benefits from insurance:

- Contact the broker or insurance agencies and request the proper application forms and required documentation to move forward
- Determine value of policies and beneficiaries (insurance agencies will deal with beneficiaries directly)
- Apply for insurance benefits
- Proceeds will be available to beneficiary typically within 30 days
- Have a copy of the Will, a Proof of Death Certificate, and policy information available

## **Life Insurance:**

- Statement and process required to make a claim
- Additional documents are required to move forward
- Contact Person at the Insurance Company
- Policy Face Value
- Policy value at time of death
- Beneficiaries
- Payable Interest
- Value of any loans held against the policy
- Discontinue any pre-authorized payment
- Search for other policies

## **Property Insurance:**

- If property is occupied, change the name on the policy to "The Estate of"
- If the property is vacant, change the name on the policy to "The Estate of" and adjust policy coverage
- If property was sold, cancel the coverage
- If property was a rental, remove contents and cancel policy
- Request refund of premiums

## **Other possible forms of Insurance include:**

1. Employee life insurance
2. Mortgage life insurance
3. Loan or line of credit life insurance
4. Credit card life insurance

If you suspect there is a life insurance policy, but are unable to locate the paperwork, a policy search can be conducted through the Ombud Service for Life & Health Insurance (OLHI) at 888-295-8112 or by visiting <http://www.olhi.ca>.

*\*We do our best to ensure links provided are up to date and accurate; however updates to government websites do occur between publications of this guide.*

# Before You Start the Car: What You Need to Know

**T**ake the following steps prior to operating a motor vehicle that was owned by the deceased:

- Notify insurance provider of the passing
  - Note where vehicle is being stored
  - If vehicle was sold/transferred, cancel the policy after confirming death benefit entitlements, if applicable
- Change the coverage to the deceased's estate
- Confirm who is eligible to operate the vehicle
- Obtain a copy of the policy and any riders
- Confirming whether premiums are due on this policy, including the total annual premium and payment due dates
- Confirming any claims pending against the insured vehicle
- Advising if any deposit/premium refund is due to the estate
- Complete required documentation to complete change of coverage
- Cancel deceased's Driver's License
- Transfer ownership of vehicle(s) by supplying:
  - Vehicle Ownership and Registration
  - Insurance
  - The Will
  - Proof of Death Certificate
- License Plate stickers may be eligible for a partial refund (Contact Ministry of Transportation for details)
- Schedule appointment with mechanic to receive a Safety Standard Certificate



# Associates to Notify of Death

## Beneficiaries

- Notify the beneficiaries in writing that the death has occurred
- Include a dated copy of the Last Will and Testament
- Inform them that the assets will be distributed once taxes, creditors, and probate (if applicable) have been resolved
- Ask to be notified of further debts, claims against the estate, as well as any conflicting information that may impact the settling of the estate
- Coordinate retrieval of personal items and return of company items

## Landlord

- Notify of passing in writing
- Request current lease agreement
- Request return of all deposits
- Time limit for access to property and to remove all items
- Stop all post-dated cheques and coordinate how to move forward for the duration of lease

## Employers

- Notify of passing in writing
- Final wages
- Compensation for unused paid time off
- Bonuses, commissions, incentives, and expenses
- Continued benefits for surviving dependents
- Insurance and pension benefits, and next steps to make a claim

## Tenants

- Notify tenants of landlord's passing
- Lease is still in effect
- Tenants are still entitled to security deposit
- Tenants may be required to issue new cheques to a new payee or "To the Estate of"

Notes \_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_



# Agency Notification Checklist

We have outlined the most common government agencies and their requirements.

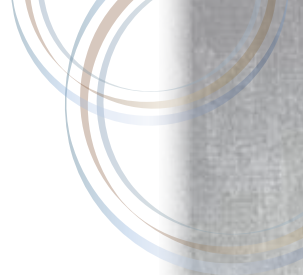
Many agencies will need to be notified of

the death. Please find below a chart of some of the most common agencies, and what they will require.

Category	Agency/ Organization	Letter	Proof of Death Certificate	Copy of the Will	Other supporting documents	FinalDocx®
<b>Provincial Government</b>	OHIP Card	√	√	×	√ – Cut up OHIP card	√
	Driver's License	√	√	×	√ – Driver's License	√
	Municipal Property Assessment	√	√	×	√ – Assessment Roll Number	Custom
	Accessible Parking Permit	√	×	×	√ – Accessible parking permit	Custom
<b>Federal Government</b>	SIN	√	√	×	√ – SIN Card	√
	Citizenship and Immigration Canada	√	√	×	√ – Permanent Resident Card	Custom
	Government of Canada Pension	√	√	×	√ – Cheques issued after month of death – Void cheque for refund if eligible survivors	Custom
	Passport Canada	√	√	×	√ – Passport (optional)	×
	GST/HST Credit	√	√	×	×	√
	Firearms License	√	√	×	√ – Firearms License	Custom
	Canada Revenue Agency	√	√	×	√ – Copy of the Will/letter's Probate/Letter of Administration – SIN Number – Surviving spouse Name & SIN	√

# Agency Notification Checklist

Category	Agency/ Organization	Letter	Proof of Death Certificate	Copy of the Will	Other supporting documents	FinalDocx®
<b>Federal Government</b>	OAS & CPP	√	×	×	√ – OAS/ CPP cheques - Cheque to repay Receiver General	√ - Notified only
	CPP Death Benefits	×	√	×	√ – Form(s) - SIN Number - Receipt showing payment - Marriage certificate/Common-law Statutory declaration - Survivor's SIN number	√ – Notified. Benefit documents need to be mailed
<b>Services</b>	Volunteer Organization	√	×	×	×	Custom
	Medical/ Dental Office	√	√	×	×	Custom
	Memberships/ Subscriptions	√	√	×	×	√
	Utilities	√	√	×	√ – Account number(s)	√
<b>Insurance</b>	Vehicle Insurance	√	√	×	√ – Information on what is happening to the vehicle - Policy number	×
	Property/ Homeowner Insurance	√	√	×	√ – Information on what is happening with the residence. - Policy Number	×
	Life Insurance	√	√	×	√ – Policy Number	×
<b>Associates</b>	Private Pension/Union	√	×	×	×	×
	Tenants	√	×	×	×	×
	Landlord	√	×	×	×	×
	Beneficiaries of the will	√	×	√	×	×
	Employer	√	×	×	×	×
<b>Banking/ Finance</b>	Credit Card	√	√	×	×	√
	TransUnion/ Equifax	√	√	√	√ - Copies of 2 pieces of ID for deceased - Copies of 2 pieces of ID for Executor	√
	Bank/Financial Institution	√	√	√ (Certified)	×	×



# Death and Taxes

## The Final Return

**T**here could be numerous tax returns to file on behalf of the deceased person prior to finalizing the estate settlement process. For more complicated estates, it is recommended that the Executor seeks the assistance of a certified accountant or tax specialist.

For in-depth and up-to-date information from Canada Revenue Agency, please visit: <https://www.canada.ca/en/services/benefits/notify-government-death/checklist.html>

## Who to Call?

### Seek the Help of a Professional

**A**n Estate Trustee cannot be expected to do it all. It is perfectly acceptable and advisable to seek the help of professionals. Ask trusted sources for a recommended:

- Lawyer
- Finance Advisor
- Insurance Agent/Broker
- Investment Specialist
- Liaison for previous employers
- Accountants
- Contacts for Government Agencies
- Real Estate Agent





# What is Probate?

## What to Ask a Lawyer

**P**robate is the judicial process whereby a Will is accepted as the true last testament of the deceased.

If there is a Will, probating the Will provides some protection against objection to the validity of the Will or the authority of the Executor. Once probated by the court, the Will is not subject to challenge later.

If a person dies without a Will or without a valid Will they are said to have died “intestate” and their estate is left without legal representation (i.e. no Executor). In this case, the court must appoint an administrator to settle the estate and the estate will be divided according to the provincial intestate succession laws. The application process is known as applying for “Letters of Administration” or securing a “Certificate of Appointment of Estate Trustee Without a Will”. This process is like applying for probate.

### **How much will probate/Letters of Administration cost?**

- Fees can range from \$0 - \$1000+ depending on the value of the estate

### **Who is eligible to be appointed the administrator of the estate?**

- Be at least age of majority
- Be mentally competent
- Not be in prison
- Reside in the same province as the estate

### **Do you have to work with the lawyer who wrote the Will?**

- You are not obliged to work with the lawyer who prepared the Will. You may select whomever you are most comfortable working with and is less costly, etc.

### **Will the estate pay for professional help to settle the estate?**

- Usually, these fees are paid by the estate

## Collecting Income Due to the Estate from a Third Party

**T**he estate is eligible to collect entitlements payable by 3rd parties, including government organizations, insurance claims, benefits, membership refunds, etc. Once all the assets are collected, pay debts owed by

the estate. These debts are likely determined during your meeting with lawyers and financial advisors. Together, the debts and taxes owed by the estate can be determined.

## Paying Debts and Settling Claims

**B**eneficiaries may be keen to access the assets and funds that are due to them, but do not release any significant assets until taxes and debts are paid.

Once the funeral services are paid for, remaining funds are reserved for taxes and

outstanding debt. Ask if outstanding debts with creditors can be reduced or cancelled prior to paying. Seek legal assistance if necessary.

Obtain a Notice of Assessment and a Clearance Certificate from Canada Revenue Agency.

# Final Accounting

Once the estate is organized, it is time to prepare releases to the beneficiaries. Seek legal counsel if further guidance is required.

Record and report the following to the beneficiaries:

- Log of all assets and settled liabilities
- Receipts for costs incurred while settling the estate
- Sale of any hard assets, including real estate

- Seek approval from beneficiaries for Executor Fees of up to 5% of the value of the estate (executor fees may vary by province).
  - Fees payable to professional advisors will need to be deducted from these fees
  - Executor must claim fees as taxable income
  - May be in Executor's best interest to waive fees and increase inheritance if they are also a beneficiary

## Distribute Remaining Estate Assets

Prior to distributing assets, ensure you have the following:

- Secured Letter of Probate (if applicable)
- Access to assets
- Settled debts and claims payable by the estate
- Received Clearance Certificate from Canada Revenue Agency

- Ask for written receipt from beneficiaries for all distributions
- Request tax receipt from charitable organizations for donations
- Cancel insurance on estate's assets

It is recommended that the Estate Trustee keeps original documents for safe record-keeping.



# Online Presence

## Managing the Deceased’s Online Presence and Social Media Accounts

Whether you are a big fan of social media or a reluctant participant, it is hard to avoid having at least one active account these days. Luckily, you can share as little or as much as you want – it is under your control. So, what happens to all your social media profiles after you die?

Facebook offers the option of appointing a “legacy contact” who will have some control over your account should you die.

Different social media sites require different documents to successfully close an account. What works for Instagram might not be enough for Facebook and so on.

Some accounts are deactivated within months of a death, others linger on eternally.

In some instances, your username will be up for grabs once your account has been deactivated.

Certain platforms offer the possibility of memorialization which means that the account will remain posted but cannot be modified.

Want to avoid leaving your loved ones with unnecessary social media struggles? Prepare a document with all your login information and keep it safely stored alongside your Will and other funeral prearrangement information. It is the best way to ensure that your selfies live on, but only if you want them to.

Different websites require different forms of identification and proof of death to delete a profile, but Facebook and Instagram allow you to turn your loved one’s profile into a memorial page.

	REQUIREMENTS FOR DEACTIVATION	HOW LONG UNTIL ACCOUNT IS DEACTIVATED?
<b>Facebook</b>	Proof you are an immediate family member	Until memorialized or reported
<b>X (Twitter)</b>	Deceased user’s death certificate and family member’s identification	6 months
<b>Pinterest</b>	Documentation of their passing and your relationship to them	Never
<b>Instagram</b>	Proof of death and immediate family member’s identification	Until reported
<b>LinkedIn</b>	Member’s name, company they worked for, link to their profile, email address, date they passed, and a link to their obituary	Until reported
<b>Google+</b>	Death Certificate	9 months or until reported
<b>TikTok</b>	Password required to deactivate account	Until reported





# Bereavement Support

**E**xperiencing a loss is a monumentally difficult part of life. While we can't take away the pain that you're feeling, we can provide guidance and support to make this hard time more manageable. Below, we outline some key information about grief and bereavement. We welcome you to ask us about our recommended community resources that are available to help you.

## What You Need to Know About Grief

Navigating grief can be lonely and confusing. It can help to understand what these big, overwhelming feelings all are about.

### Grief is Normal

First and foremost, what you are feeling is normal. It is uniquely yours and indescribable to anyone else, but you are not alone. It's normal to feel overcome with sadness, to feel incapable of imagining life ever being enjoyable again. It's normal to wonder how you'll ever get through what will be one of the hardest experiences of your life. Grief is messy and hard. It isn't linear and can't be neatly summed up or tidily resolved.

### Grief Has its Own Agenda

Grief doesn't follow a pre-determined timeline. It can't be categorized or predicted. What works for one person may be counterproductive to another. It's important to understand that you cannot control the way you feel, nor can you expect it to play out procedurally.

Grief is often described as being like big, overwhelming waves. It ebbs and flows, sometimes catching you off guard. It can be hard for those who aren't experiencing the grieving process to understand, despite their best intentions. Well-meaning friends who advise you to "try to be strong" or "just don't focus on it" don't intend to lessen the significance of your experience, they just don't understand.

Society has produced impractical expectations when it comes to grief and bereavement- don't let yourself get caught up in this. What's important is understanding and honouring the uniqueness of your grief.

### Grief Should Not Be Experienced Alone

One of the most challenging aspects of grief is reconciling the tremendous feelings of isolation with the need to be supported. People naturally shy away from confronting heavy subjects, making it hard to reach out when you need to. Some are scared to say the wrong things, others aren't comfortable tackling painful topics. You might feel let down by people you had hoped would be supportive but know that usually, that wasn't their intention.

Finding an individual or group setting where you can safely and openly discuss your grief is essential. There is no one-size-fits-all solution but with a little trial and error, you'll find a place to work through your experience and reach out for support.

# Bereavement Support

## Recommended Reading

**G**rief is a collective experience. It can be helpful to see grief mirrored through hundreds of pages, describing hundreds of experiences.

*'The Year of Magical Thinking'*

by Joan Didion

*'H is for Hawk'* by Helen Macdonald

*'Splitting the Difference'*

by Tre Rodriguez Miller

*'The Iceberg'* by Marion Coutts

*'I Am, I Am, I Am'* by Maggie O'Farrell

*'A Manual for Heartache'*

by Cathy Rentzenbrink

*'Grief is the Thing with Feathers'*

by Max Porter

*'When Breath Becomes Air'* by Paul Kalanithi

*'The Wild Other'* by Clover Stroud

*'Travelling with Ghosts'*

by Shannon Leone Fowler

*'Motherless Daughters: The Legacy of Loss'*

by Hope Edelman

*'Touched by Suicide: Hope and Healing After Loss'* by Michael F. Myers & Carla Fine

*'A Grief Like No Other: Surviving the Violent Death of Someone You Love'*

by Kathleen O'Hara

*'When a Child Dies from Drugs: Practical Help for Parents in Bereavement'*

by Pat & Russ Wittenberger

### Children's Books

In the hurried days following the loss of a loved one, we often forget the children in our lives who are also struggling to understand what is happening. Please find a list of recommended reading aimed specifically for helping explain loss and bereavement to children.

*'The Invisible String'* (Kids 3+)

by Patrice Karst

*'Everett Anderson's Goodbye'* (Kids 5-8)

by Lucille Clifton

*'I'll Always Love You'* (Kids 3-8)

by Hans Wilhelm

*'When Dinosaurs Die: A Guide to Understanding Death'* (Kids 4-8)

by Laurie Krasny Brown

*'The Saddest Time'* (Kids 6-9)

by Norma Simon

*'Tear Soup: A Recipe for Healing After Loss'* (Kids 8+) by Pat Scheibert

*'Bridge to Terabithia'* (Kids 8-12)

by Katherine Paterson



# Links

## Other Government Links and Application Forms

### **Inform the Government of Death**

<https://www.canada.ca/en/services/benefits/notify-government-death/checklist.html>

### **Search for Benefits**

<https://www.canada.ca/en/services/benefits/finder.html>

### **Application for Retirement Benefits**

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1000>

### **Declaration of Attendance at School or University**

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1401>

### **Deemed Person to Represent the Deceased Client for the Purpose of Issuing a T-4**

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1202CPP>

### **Request for Income Tax Deductions**

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP3520CPP>

### **Statutory Declaration of Common-law Union**

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP3104CPP>

### **Statutory Declaration Legal Marriage**

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1809CPP>

### **Request for Payment of Benefit on Behalf of a Deceased Person**

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=INS2882>

### **International Benefits Applications**

<https://www.canada.ca/en/services/benefits/audience/canadiansabroad.html>

### **International Benefits Program**

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

### **Citizenship & Immigration Canada**

Case Processing Centre, P.O. Box 7000,  
Sydney, Nova Scotia, B1P 7C1

### **Canada Revenue Agency Links**

#### **Affidavit form for intestate situations**

<https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/rc552.html>

#### **Request a clearance certificate**

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/doing-taxes-someone-died/clearance-certificate.html>

#### **A Guide to the Final Return**

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/doing-taxes-someone-died/prepare-returns/what-to-file.html#h-2a>

#### **Request for the Canada Revenue Agency to update records**

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4111/request-canada-revenue-agency-update-records.html>



# Links

## Other Government Links and Application Forms

### Indigenous Affairs

Estate Services for First Nations

<https://www.canada.ca/en/indigenous-services-canada.html>

### Provincial Resources

**What to Do when Someone Dies (Ontario)**

<https://www.ontario.ca/page/what-do-when-someone-dies>

**Accessible Parking**

<https://www.ontario.ca/page/what-do-when-someone-dies>

**Ontario Death Certificate**

<https://www.ontario.ca/page/what-do-when-someone-dies>

**Ontario Pension Board**

<https://www.opb.ca/>

**Service Ontario Locations**

<https://www.ontario.ca/locations/serviceontario/all-locations>

**Register and Insure a Vehicle in Ontario**

<https://www.ontario.ca/page/register-and-insure-vehicle-ontario>

*\*We do our best to ensure links provided are up to date and accurate; however updates to government websites do occur between publications of this guide.*

### Other Helpful Contacts, Links, and Forms

**Forwarding Mail with Canada Post**

<https://www.canadapost-postescanada.ca/cpc/en/personal/receiving/manage-mail/mail-forwarding.page>

**Redeeming Canada Savings Bonds**

[https://www.csb.gc.ca/2019/05/administering-an-estate/?page\\_moved=1](https://www.csb.gc.ca/2019/05/administering-an-estate/?page_moved=1)

**Public Service Employees**

<https://www.canada.ca/en/public-services-procurement.html>

**Becoming A Survivor – Government Pension Centre**

<https://www.canada.ca/en/services/benefits/publicpensions.html>

**Public Works & Government Services of Canada**

Government of Canada Pension Centre,  
P.O. Box 8000, Matane, Québec, G4W 4T6

**Declaration of Authority to Act on Behalf of an Estate**

<https://www.rcmp-grc.gc.ca/wam/media/2233/original/5a8e9de3fca2c33fcc727ef68e1d56f6.pdf>

**Municipal Property Assessment Corporation**

P.O. Box 9808, Toronto, Ontario, M1S 5T9  
1-866-296-6722

# Sample Letter of Direction

Please find below a sample Letter of Direction to provide to agencies and service providers to notify them of the passing.

## Notification of Death

To: \_\_\_\_\_

Date: \_\_\_\_\_

Re: Notification of the Death of \_\_\_\_\_

This letter of direction and accompanying Proof of Death Certificate is to serve notice to you and ensure your records are current regarding the late \_\_\_\_\_ (Decedent's Name).

1) Please update your contact information for the deceased to

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

2) Please forward any necessary documents or requests for action to the Executor/Next of Kin named below.

3) If there are benefits that need to be applied for please forward a claimant package.

4) Please forward a current statement of balance if applicable.

5) If there is a property or car insurance policy naming the deceased as a policy owner, please forward account information to the named Executor/Next of Kin below and contact by phone or mail as soon as possible to avoid lost coverage.

If there are missing instructions or you need to contact the Executor/Next of Kin, please call or mail to the information below as soon as possible to ensure accuracy and timely reporting.

Thank you kindly,

\_\_\_\_\_ (Executor/Next of Kin Name)

\_\_\_\_\_ (Executor/Next of Kin's Address)

\_\_\_\_\_ (Executor/Next of Kin's Phone/Email)

# Contact Lists and Log Sheets

## Commonly Used Phone Numbers

Please refer to the following list for commonly used contacts for the settlement of an estate.

<b>Institution</b>	<b>Phone</b>	<b>Institution</b>	<b>Phone</b>
<b>Financial</b>		<b>Department Stores</b>	
CIBC	1-800-465-2422	Canadian Tire Credit	1-800-459-6415
CIBC Visa	1-800-465-4653	Canadian Tire Points	1-800-226-8473
Royal Bank	1-800-769-2511	IKEA	1-866-866-4532
Royal Bank Credit Card	1-800-769-2512	Home Depot	1-800-747-3787
TD Canada Trust	1-866-222-3456	Walmart	1-888-331-6133
Capital One	1-888-464-0727	Shoppers Drug Mart	1-800-746-7737
Scotia Bank	1-800-472-6842	HBC Credit Card	1-800-263-2599
Scotia Bank Visa	1-800-387-6556	HBC Rewards Card	1-800-844-8131
PC Financial	1-888-872-4724		
Bank of Montreal	1-800-263-2263	<b>Utilities</b>	
Laurentian Bank of Canada	1-800-522-1846	Enbridge Union Gas	1-888-774-3111
National Bank of Canada	1-888-483-5628	Hydro One	1-888-664-9376
American Express	1-800-243-0198	Cogeco	1-800-267-9000
		Enbridge	1-866-763-5427
<b>Gas Cards</b>		Bell Canada	1-866-301-1942
Esso Gas Card	1-800-567-3776	Rogers	1-855-381-7834
Petro Canada	1-800-668-0220	TekSavvy	1-877-763-5606
Shell	1-800-661-1600	Ottawa Hydro	1-613-738-6400



# Contact Lists and Log Sheets

FINANCIAL ACCOUNT INFORMATION CHECKLIST				
<b>Bank Account(s)</b>				
Institution:	Address:	Contact Person:	Phone:	E-Mail:
Account Number:	Account Type:	Balance:	Meeting Date & Time:	
Notes:				
Institution:	Address:	Contact Person:	Phone:	E-Mail:
Account Number:	Account Type:	Balance:	Meeting Date & Time:	
Notes:				
Institution:	Address:	Contact Person:	Phone:	E-Mail:
Account Number:	Account Type:	Balance:	Meeting Date & Time:	
Notes:				
<b>Line of Credit</b>				
Institution:	Address:	Contact Person:	Phone:	E-Mail:
Account Number:	Account Type:	Balance:	Meeting Date & Time:	
Notes:				

# Contact Lists and Log Sheets

## FINANCIAL ACCOUNT INFORMATION CHECKLIST

### Mortgage

Institution:	Address:	Contact Person:	Phone:	E-Mail:
Account Number:	Account Type:	Balance:	Meeting Date & Time:	
Notes:				

### Credit Card(s)

Institution:	Address:	Contact Person:	Phone:	E-Mail:
Account Number:	Account Type:	Balance:	Meeting Date & Time:	
Notes:				

Institution:	Address:	Contact Person:	Phone:	E-Mail:
Account Number:	Account Type:	Balance:	Meeting Date & Time:	
Notes:				

Institution:	Address:	Contact Person:	Phone:	E-Mail:
Account Number:	Account Type:	Balance:	Meeting Date & Time:	
Notes:				

Institution:	Address:	Contact Person:	Phone:	E-Mail:
Account Number:	Account Type:	Balance:	Meeting Date & Time:	
Notes:				

Notes:				
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# Contact Lists and Log Sheets

ASSETS LOG		
Asset	Current Value	Beneficiary
<b>Real Estate</b>		
Residence	\$	
Cottage	\$	
Investment Property	\$	
<b>Insurance</b>		
Life Insurance	\$	
Employer Benefits	\$	
Other	\$	
<b>Vehicles</b>		
Automobiles	\$	
Recreational Vehicles	\$	
<b>Banking &amp; Investments</b>		
Bank Accounts	\$	
GICs	\$	
RRSPs/RRIFs	\$	
RESPs	\$	
TFASAs	\$	
Other Investments	\$	
<b>Benefits/Entitlements</b>		
Salary	\$	
Income Tax Refund	\$	
Canada Pension Plan Death Benefits	\$	
Personal Property (jewels, antiques, Artwork, etc)	\$	
<b>TOTAL</b>	\$	



# Contact Lists and Log Sheets

LIABILITIES LOG	
LIABILITY	OUTSTANDING BALANCE
<b>Priority Expenses</b>	
Funeral Expenses	\$
Income Tax	\$
Other Taxes	\$
<b>Real Estate Property</b>	
Residence	\$
Cottage	\$
Investment Property	\$
<b>Personal Finances</b>	
Bank Loan	\$
Line of Credit	\$
Credit Card	\$
Credit Card	\$
Lease(s)	\$
Other Loans	\$
<b>Vehicles</b>	
Automobile Loan/Outstanding Lease	\$
Recreational Vehicles	\$
<b>Other Debt</b>	
	\$
	\$
	\$
<b>Total</b>	<b>\$</b>

# Contact Lists and Log Sheets

INSURANCE POLICIES				
Institution:	Address:	Contact Person:	Phone:	E-Mail:
Policy Number:	Policy Type:	Balance:	Meeting Date & Time:	
Institution:	Address:	Contact Person:	Phone:	E-Mail:
Policy Number:	Policy Type:	Balance:	Meeting Date & Time:	
Institution:	Address:	Contact Person:	Phone:	E-Mail:
Policy Number:	Policy Type:	Balance:	Meeting Date & Time:	
Institution:	Address:	Contact Person:	Phone:	E-Mail:
Policy Number:	Policy Type:	Balance:	Meeting Date & Time:	
Institution:	Address:	Contact Person:	Phone:	E-Mail:
Policy Number:	Policy Type:	Balance:	Meeting Date & Time:	

# Contact Lists and Log Sheets

PROFESSIONAL CONTACTS				
Lawyer:	Address:	Phone:	Email:	Notes:
Accountant:	Address:	Phone:	Email:	Notes:
Employer:	Address:	Phone:	Email:	Notes:
Real Estate Agent:	Address:	Phone:	Email:	Notes:
Landlord:	Address:	Phone:	Email:	Notes:
Other:	Address:	Phone:	Email:	Notes:
Other:	Address:	Phone:	Email:	Notes:



# Contact Lists and Log Sheets

<b>HEALTH CARE PRACTITIONERS CONTACT SHEET</b>			
Family Doctor:	Address:	Phone:	Notes:
Eye Doctor:	Address:	Phone:	Notes:
Dentist:	Address:	Phone:	Notes:
Physiotherapist:	Address:	Phone:	Notes:
Chiropractor:	Address:	Phone:	Notes:
Therapist:	Address:	Phone:	Notes:
Health Care Practitioner:	Address:	Phone:	Notes:
Health Care Practitioner:	Address:	Phone:	Notes:
Health Care Practitioner:	Address:	Phone:	Notes:

# Family & Friends Contact List

Name	Address	Phone	E-Mail	Beneficiary
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No



# Estate Distribution Receipt

Date \_\_\_\_\_

Beneficiary's Name: \_\_\_\_\_

Beneficiary's Signature: \_\_\_\_\_

Estate Trustee's Signature: \_\_\_\_\_

I acknowledge receipt of the following property in good order at

(Address) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

---

# Estate Distribution Receipt

Date \_\_\_\_\_

Beneficiary's Name: \_\_\_\_\_

Beneficiary's Signature: \_\_\_\_\_

Estate Trustee's Signature: \_\_\_\_\_

I acknowledge receipt of the following property in good order at

(Address) \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_





# Pre-Arrangement Options and Information

The initial arrangement process can be a stressful time for most individuals. Now that you have experienced this process firsthand, it may provide you with peace of mind to investigate ways to reduce the stress for your loved ones in the future by pre-planning their own arrangements.

## Where Does My Money Go?

Your money is invested directly into a trust, annuity, or insurance account where they will remain until the death occurs. Once the death occurs, the funds are released to the funeral provider so that they can perform the services arranged on the pre-arrangement contract. The funds are held with a third-party to allow the consumer the flexibility to move and transfer their funds to a new funeral provider, and to protect the consumer if the funeral provider ceases operations.

## Why Pre-Pay?

Once arrangements are paid in full, the services are guaranteed. There will be no additional fees in the future.

## Will the Investment Earn Interest?

Yes. Any accrued interest will go toward covering future increases in price. If there are any funds remaining after the present-day costs are covered, the remaining funds will go back to the estate of the deceased.

Funds are always yours, always accessible, and always transferable.

## Can Funeral Pre-Arrangements be Paid in Installments?

We offer flexible installment options suitable for all budgets.



# Pre-Arrangement Form

After settling an estate, one often reflects upon the necessity of alleviating emotional and financial stress for loved ones by organizing their own core estate documents by discussing wishes with family and funeral professionals.

## Next of Kin/Executor Information

Is there a will?  Yes  No  Unsure

Executor's Relationship

\_\_\_\_\_  
First Name

\_\_\_\_\_  
Middle Name

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City

\_\_\_\_\_  
Postal Code

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Email

## Recipient's Information

\_\_\_\_\_  
First Name

\_\_\_\_\_  
Middle Name

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City

\_\_\_\_\_  
Postal Code

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Email

\_\_\_\_\_  
S.I.N.

\_\_\_\_\_  
Age

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Place of Birth

\_\_\_\_\_  
Marital Status

\_\_\_\_\_  
Spouse's Last Name at birth

\_\_\_\_\_  
Occupation BEFORE Retirement

\_\_\_\_\_  
Industry

\_\_\_\_\_  
Parent's Name at Birth (Last, First)

\_\_\_\_\_  
Parent's Place of Birth

\_\_\_\_\_  
Parent's Name at Birth (Last, First)

\_\_\_\_\_  
Parent's Place of Birth









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