

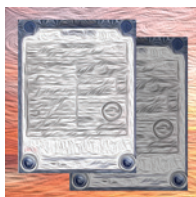


REMEMBER...

... after the funeral these things need to be taken care of by the family.

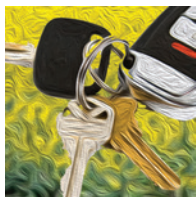


First Steps



Step 1:

Request at least 12 certified death certificates from the funeral home. It is easier and less expensive to get more than you might need at the time of death.



Step 2:

Locate keys to all properties, vehicles, and safety deposit boxes.



Step 3:

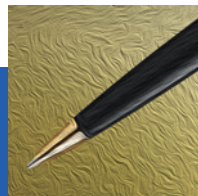
Locate all essential documents such as the will and an inventory of assets if it exists, bank and credit card statements, cheque books, income tax returns, and the decedent's calendar and address book.



Step 4:

Prioritize the tasks that are time sensitive, and consider who you can enlist for some assistance.

Reminder: Always make a note of the name of the person with whom you spoke, their phone number and date of conversation.



Checklist



Individuals

- ☐ **Neighbours and long-distance friends**

- ☐ **Employer**

The employer will advise the family of any benefits available to the family.

- ☐ **Physicians and health care providers**

- ☐ **Landlord**

Locate the lease agreement to determine the estate's liability.

- ☐ **Personal service providers**

Such as lawn service, housekeeping, veterinarian.

- ☐ **Deceased's lawyer and accountant**

Determine if there is a Will and any information about the deceased's assets.



Checklist



Insurance

Search for recurring payments to insurance providers, noting that some may be paid annually, quarterly, or monthly.

☐ **Life Insurance**

Identify all policies and benefits. Examples include individually-owned life insurance, employer group life, Accidental Death through a bank or credit card, mortgage life insurance, travel accident through a credit card.

☐ **Health and Dental Insurers**

☐ **Vehicle Insurer/
Home Insurer**

Notify Insurance and maintain coverage on deceased's home/auto.

☐ **Other Insurance**

Such as Identify Theft Coverage.

☐ **Notify any person who has named the deceased as a beneficiary on any insurance policies**



Notes

Checklist



Financial Institutions

Obtain a recent credit report to identify all creditors, and locate all blank cheques and credit cards.

☐ **Credit Bureaus**

Equifax: 866-820-8911

TransUnion: 800-916-8800

Select option “3”

Promptly notify these bureaus to reduce the chance of any type of fraud or identity theft such as the opening of accounts in the name of the deceased.

☐ **Remove from Direct Marketing Lists**

A “Deceased Do Not Contact” registration form is available online at DMAChoice.org (Direct Marketing Association). This action will ensure that pre-approved credit lines are not created and mailed to the deceased.

☐ **Financial/Investment Advisors**

Contact all brokers to determine accounts held by deceased and date of death values of all assets.

☐ **Banks**

Contact all banks to determine accounts, safety deposit box(es) held by deceased.

Checklist



Financial Institutions

☐ Credit Card Accounts

Determine if any terms/conditions allow for a cancellation of debt upon death of the cardholder.

Determine if there are any travel-related benefits if the death occurred on a trip that was paid for with a credit card.

Determine if the deceased had any creditor's life insurance policies with respect to any credit card.

☐ Loyalty Programs from Bank /Credit Cards

Determine if there are any reward program points that can be redeemed.

☐ Retirement/Pension Plan Administrator

If the deceased is receiving benefits.

Determine if there are survivor benefits.

☐ Trusts set up for benefit of Deceased

Contact Trustee to review terms of Trust.

Checklist



 Notes

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Checklist



Government Agencies

Promptly notifying these agencies will help prevent any type of fraud or identity theft such as the opening of accounts in the name of the deceased.

☐ **Canada Post**

If mail needs to be forwarded

www.canadapost.ca/MailForwarding.

☐ **Canada Pension Plan (CPP) Old Age Security (OAS)**

Locate the social insurance number (card or a tax return) and notify these agencies immediately at 800-277-9914. Make inquiries regarding any available funeral benefit or CPP survivor's pension for spouse and/or children.

☐ **Social Insurance Number**

*Notify this agency immediately.
800-206-7218
(select option "3").*

☐ **Canada Revenue Agency**

If applicable.

Call 800-959-8281 for international tax and non-resident enquiries.

Contact a cross-border tax accountant for assistance.

Checklist



Government Agencies

- ☐ **Passport Office**
800-567-6868

If applicable.

- ☐ **Veteran's Affairs Canada**
866-522-2122

If applicable.

- ☐ **Ministry/Department of
Transportation (Provincial)**

*If deceased had a
Canadian driver's license/
car - provincial.*

- ☐ **Health Card (Provincial)**

*Online Provincial Change
of Information forms
available. Mail form with
the deceased person's
health card (cut in two
pieces) and an original
Proof of Death Certificate
issued by the funeral home.*



Notes

Checklist



Personal Accounts

Use banking and credit card statements to identify auto-payments and recurring payments that need to be canceled.

☐ **Cell Phone Provider**

☐ **Memberships, Fraternal and Civic Organizations**

For example, health clubs; auto club; public library, veteran's organizations, unions.

☐ **Website/Online Shopping Accounts**

Many of these accounts have saved the deceased's credit card information, so cancel as soon as possible.

☐ **Email and Social Media Accounts**

Facebook, Twitter, LinkedIn, You Tube, Blogging accounts.

☐ **Subscriptions**

Online and Paper Newspapers, Magazines, etc.



Checklist



Miscellaneous

- ☐ **Make a list of all debts**

All estate monies are to be deposited and all distributions to be made from estate bank account.

- ☐ **Determine what documentation third parties require in order to deal with the assets held in the deceased's name**

Confirm requirements in all jurisdictions.

- ☐ **Open an estate bank account**

If appropriate.

All estate monies are to be deposited and all distributions to be made from estate bank account.



REMEMBER... we are here to help.

