



- Arrange the funeral of the deceased. Payment may be made from the deceased bank account;
- Obtain death certificate and certified copies;
- Apply for Probate (“Certificate of Appointment of Estate Trustee with a Will” in Ontario). If the majority of assets are JTWR0S, this should not be necessary as the financial institutions generally do not require Probate to transfer the assets;
- Cancel Old Age Security benefits (last payment is made in the month of death); Contact the Income Security Office to ensure that all monthly Canada Pension cheques have been paid and then stop them; Apply to CPP for any death benefits for deceased and/or for any surviving spouse and dependent pension benefits;
- Contact Human Resources Development Canada to cancel deceased’s Social Insurance Number
- If deceased is retired from Military, contact the appropriate veteran’s office to receive any application benefits;
- Contact Health and Welfare Canada to cancel OHIP;
- Contact all of the deceased’s employers (current and former to determine if any pension or survivor benefits exist);
- Determine amounts payable to the estate under life insurance policies and payment options;
- Notify financial institutions of the death. Each institution will require a notarial copy of the death certificate, a notarial copy of first and last pages of the Will as well as a letter of direction for accounts JTWR0S requesting that the account be transferred to the surviving joint tenant, if applicable;
- Obtain statements showing the value of the deceased’s investments as of the date of death;
- Obtain statements showing the value of the deceased’s RRIF as of the date of death;
- Cancel the deceased’s driver’s license, any club memberships;
- Transfer any insurance policies on the house, car, boat etc., when appropriate;
- Contact Ministry of Transportation to transfer ownership of car(s) to beneficiary;
- Cancel deceased’s credit cards;
- Contact accountant to advise of death and request that he prepare and file the final tax return for the deceased as well as any optional returns. *(The accountant should identify opportunities to reduce the tax bill including using spousal rollover, applying capital losses etc.)*
- File estate tax returns (T3) for each year estate exists, if necessary.
- Pay all income taxes due/obtain income tax refund and apply for clearance certificate from Canada
- Contact Canada Revenue Agency upon receipt of the Notice of Assessment *(The clearance certificate indicates that there are not further taxes owing, that the estate can be wound up).*