

# National Executor Assistance Program



Beechwood Cemetery  
proudly serving our community  
since 1873



Funeral, Cemetery and Cremation Services  
Services funéraires, cimetière et crémation



# EXECUTOR OF AN ESTATE: YOUR ROLE

If you are an executor/executrix you may wish to seek the help of professionals like lawyers and accountants. However, as the executor, you will be the person who is legally responsible for the administration of the estate.

The information in this guide applies to cases where there is no disagreement about the appointment of the person who accepts to be the executor. If the appointment is contested, or if you intend to oppose the appointment, you should seek legal advice and refer to the Supreme Court rules and forms for the process used in such cases.







## IS IT MANDATORY FOR ME TO BE THE EXECUTOR?

In an ideal world, you would have been asked prior to being named the executor. It's a conversation between family and friends that is important and mustn't be taken lightly.

If you have been named as an executor and you do not wish to act in that role, the law does not require you to do so.

If you are unable or unwilling to act as an executor, you must advise the **co-executor**, if there is one, the **alternate executor** named in the will (if one has been identified), or the family of the deceased of your decision.

Where there is no known next of kin, the Public Guardian and Trustee may assume administration of an estate as an administrator of last resort. If the deceased person has a spouse, child, sibling or close friend who is capable of acting as the administrator of the estate, it is always best to have them administer the estate.





## DON'T PROFESSIONALS DO THIS FOR ME?

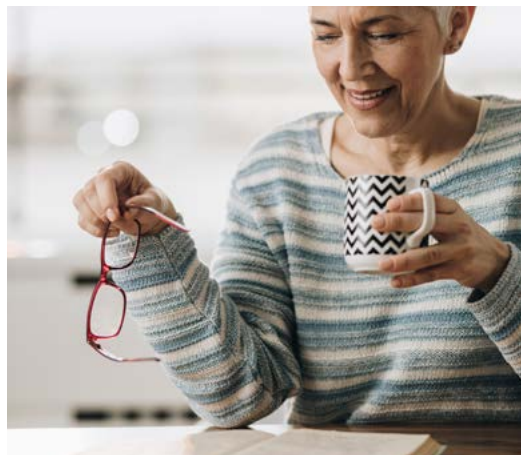
It may be helpful to contact a lawyer following the death of a family member. A lawyer may expedite the process of administering the estate. If you do not have a lawyer, contact the Canadian Bar Association to find out about your provincial law society and what they can provide.

You can also call the Lawyer Referral Service within your province to give you the name of a lawyer who can help you.

A lawyer can assist you when:

- Probate is required
- The deceased held property in his/her name
- There are multiple executors and/or beneficiaries
- No legal will exists





## DO I NEED TO WORK WITH THE FAMILY AND FRIENDS?

An executor is considered the legal representative of the estate. The executor is the person who will discuss with third parties about matters relating to the deceased’s personal affairs and, in some cases, business affairs. An executor is responsible for advising any beneficiaries identified in the will of the contents of the will and for providing information to those beneficiaries about the administration of the estate. An executor is expected to act in the best interest of the beneficiaries when handling the estate assets. Keeping the beneficiaries informed is an important function of the executor’s role.

Sometimes an executor has to deal with difficult situations, such as when a child or spouse is not included as a beneficiary in the will, or when the distribution of the estate does not adequately account for the financial needs of a dependent adult. In such cases the executor may need to speak to a lawyer to obtain advice on how to proceed. A dependent may have a legal claim to the estate and may also require legal advice and representation.





## IS THERE A CHECKLIST I CAN USE?

Yes, we developed the complete NEAP package to help you with many of the required documents, forms, and tasks you may be called upon to settle an estate. However, not all estates are the same and there may be additional unique issues that may arise.

## WHAT ABOUT DEBTS?

An executor may also have to deal with creditors of the estate, so it is important to be aware of the estate's assets and debts. This will allow the executor access to estate funds. It is not uncommon for an executor to feel pressured to pay any outstanding debts immediately, but the appropriate time to pay these debts depends on the complexities of the estate.

The executor will be responsible for paying those outstanding debts, and also for paying the funeral expenses from funds within the estate. If the will is probated, often an executor may not be permitted to settle outstanding debts of the deceased until there has been a court ordered Grant of Probate.

Where there is an insolvent estate, it is very important for an executor to examine and verify all the deceased's debts. It is also important that the debts are paid before distributing any of the estate to the beneficiaries.

## CLOSING AN ESTATE

Closing an estate may require completing a series of financial and other transactions.



# The Checklist

The following steps are often taken after a death occurs. The purpose of this list is to draw attention to some of the details you will need to address. It is not intended to be thorough and complete. You are encouraged to obtain advice from a lawyer before you file any documents in court.



## IMMEDIATE DUTIES

- Locate preneed funeral or cemetery prearrangement (if they exist).
- Locate the will if there is one (check safety deposit box, law firms, personal effects).
- Determine whether there are any special funeral directions.
- Notify relatives, friends, others of death.
- Speak with the family if deceased did not leave instructions for either cremation or burial.
- Make funeral arrangements.
- Review the deceased's financial affairs.
- Arrange appointment with Coroner or Funeral Home (to obtain personal effects and information on death if applicable).
- Arrange for copies of Proof of Death Certificate from your Funeral Director.

## PROTECT THE ESTATE

- Ensure safe custody of personal valuables.
- Locate, identify and inventory assets.
- Secure and protect important documents such as: property titles, mortgages, insurance policies, banking and investment documents (may include share certificates, bonds, debentures, guaranteed investment certificates), personal income tax returns, pension plan information, Social Insurance Number.

NOTE: where a beneficiary of insurance, pensions, etc. has been named, these items are not considered estate assets. Speak to a lawyer about such matters.

- Contact utility services to ensure services continue in order to protect the value of property.
- Confirm identity and current addresses of beneficiaries including common-law spouse, children or separated spouse.
- Redirect mail at post office (register change of address).
- Notify Land Titles Office of death if titled property (real estate) is involved.
- Notify Public Guardian and Trustee of any minor children or dependent adults.



## CANCELLATIONS/CHANGES

You may likely need copies of the funeral director's Proof of Death Certificate to notify these offices, arrange for bill payment from the estate, cancel the account or change the name of the account holder:

- Credit bureau - to assist in determining outstanding debts
- Credit cards - banks, department stores and others  
NOTE: outstanding balances on credit cards, bank credit lines, loans and mortgages may be covered by insurance. Before you pay any outstanding amount, check to see if it is life insured.
- Cable/satellite TV
- Driver's licence
- Electric/utilities
- Health insurance coverage - provincial, territorial, extended health packages
- Internet/email
- Life insurance
- Memberships - associations, clubs
- Rental/lease agreements
- Subscriptions - newspapers, magazines
- Telephone
- Vehicle registration

## VALUE THE ESTATE

Contact the following to determine assets and liabilities at the date of death, and what documentation is required to finalize:

- Financial institutions - banks, credit unions
- Brokers - stock brokers, mortgage brokers
- Investment advisers and companies holding investments
- Insurance companies
- Business partners
- Employer
- RRSP/RRIF trustees
- Advertise for creditors





## GOVERNMENT OFFICES/PROGRAMS

see also Service Canada web site for assistance

- Canada Pension Plan – to apply for death/survivors' allowances and benefits
- Canada Revenue Agency – preparation of tax returns and Certificate of Clearance
- Child Tax Credit – if children are involved
- Citizenship and Immigration Canada - to cancel Canadian citizenship card
- First Nation – re entitlements or claims under Self-Government Agreement INAC/DIAND
- Old Age Security Pension
- Social Insurance Number
- Passport Canada – to cancel a Canadian passport
- Federal Pensions - employee, military



## OTHER

- Associations, unions, societies
- Church/synagogue/temple/spiritual centres
- Clubs
- Contractors
- Dentist, doctor, chiropractor, other health practitioners
- Hospital – to obtain personal effects, information
- Lawyer
- Library
- Pensions (other) – may be non-government employer or from another country
- Pets licences
- Schools/colleges/universities/institutes







**ESTATE DETAILS**

**WILL**     Yes     No

**EXECUTOR/EXECUTRIX INFORMATION** (Person responsible for completing the arrangements)

_____ Name		_____ Relationship		
_____ Street Address		_____ City	_____ Province	_____ Postal Code
_____ Home Phone	_____ Cell Phone	_____ Email		

**CO-EXECUTOR INFORMATION**

_____ Name		_____ Relationship		
_____ Street Address		_____ City	_____ Province	_____ Postal Code
_____ Home Phone	_____ Cell Phone	_____ Email		



# Government Items

Beechwood understands the necessity of dealing with a myriad of paperwork required to settle an estate. This booklet is a guide to the complex maze that is estate handling and should be used in conjunction with legal assistance.

## CANADA PENSION PLAN / QUEBEC PENSION PLAN LUMP SUM DEATH BENEFIT:

A one-time payment which is based on the contributions of the deceased into CPP/QPP over their working life. This is a lump sum benefit to a maximum of \$2500.

- **Survivor’s Pension:** A monthly benefit paid to the surviving spouse or common-law partner of the deceased and is based on the contributions of the deceased into CPP/QPP over their working life. If the surviving spouse or common-law partner is receiving their own CPP/QPP pension – this may affect the amount of the survivor’s pension.
- **Children’s Benefit:** A monthly benefit paid to the surviving children of the deceased who are under the age of 18, or between the ages of 18 and 25 and attending school full time.

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For information or inquiries regarding CPP Benefits or to schedule an appointment with the local Income Security office, please call 1-800-277-9914 (press “0”). For information or inquiries regarding QPP Benefits please call 1-800-463-5185.

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## OLD AGE SECURITY

- **Guaranteed Income Supplement:** A monthly OAS benefit that is available for low income seniors age 65 and older. To qualify, you must meet the income eligibility. If you think you might qualify for this benefit call Service Canada to have them send you the application forms (1-800-277-9914).
- **Allowance for the Survivor:** A monthly OAS benefit for a surviving spouse age 60 to 64. To qualify, you must meet the income eligibility. If you think you might qualify for this benefit call Service Canada to have them send you the application forms.

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For information or inquiries regarding Old Age Security Benefits or to schedule an appointment with the local Service Canada office, please call 1-800-277-9914 (press "0") or visit their website at [www.canada.ca](http://www.canada.ca).



## FINANCIAL INSTITUTIONS

Banks, Credit Unions and other Financial Institutions must be notified.

- **Accounts:** Accounts held solely in the name of the deceased may be frozen for a period of time. Joint accounts usually remain open depending on the policies of the Financial Institution. Often the bank will advise that an estate account be set up to accommodate deposits and/or bills that need to be paid.

**TIP:** Don't forget to return and cancel any bank cards and credit cards associated with a bank account.

NOTE: Funeral and related expenses may be released even though the account may be frozen. To release funds for these expenses, talk with the manager of the Financial Institution.

- **Safe Deposit Box:** A safe deposit box may only be opened by those persons named on the safe deposit box card or by the executor(s) named in the will. The following documents may be required to have a safe deposit box opened:
  - Funeral Director's Proof of Death Certificate
  - Legal Will or letters of probate

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- **Loans & Mortgages:** The loans and/or mortgages could be life insured. If this is the case, notify the financial institution to confirm whether outstanding monthly payments will stop. If loans and/or mortgages are not life insured, payments should continue to be withdrawn as usual. The following documents may be required:
  - Funeral Director’s Proof of Death Certificate
  - Legal Will or letters of probate
  
- **Investments:** Call to make an appointment with the deceased’s financial planner or investment broker and they will help you manage the investments. Some investments like RRSP’s and RIF’s may have a named beneficiary. The following documents may be required:
  - Funeral Director’s Proof of Death Certificate
  - Legal Will or letters of probate

If the deceased is named as the beneficiary for your investments, contact your financial adviser to make necessary changes.

Unclaimed Bank Accounts can be searched by visiting [www.bankofcanada.ca](http://www.bankofcanada.ca)





## CREDIT CARD CANCELLATION

It is important to contact the credit card company (even if the card is jointly held) as soon as possible to avoid fraud. A credit card may carry balance insurance which will pay off the balance held on the card in the event of a death. Check the back of the card for the number to call is printed there.

- **Credit Bureaus of Canada:** Notify credit bureaus in Canada and request that a “Death Notice” be added to the file to prevent identity fraud. The following document will be required:
  - Funeral Director’s Proof of Death Certificate



## LIFE INSURANCE

Notify the agent or life insurance company as soon as possible and they will send you all the forms required to process the claim. There may also be a group policy through the employer or pension company. Contact the employer, union or pension company to inquire. The following documents may be required:

- Funeral Director’s Proof of Death Certificate
- Doctor’s certificate or signature stating the cause of death (this is not always required but if it is, contact the family doctor or the physician who signed the Medical Certificate of Death and he/she will issue a letter or complete the insurance claim form. The Funeral Home does not have this information).

You can also apply to the province to get a certified copy of the Death Certificate via your province service provider. If the deceased is named as the beneficiary of your life insurance policy, contact your insurance broker to make necessary changes.



## GOVERNMENT DEPARTMENTS

- **Notifying Canada Pension Plan (CPP) and Old Age Security (OAS):** When an Old Age Security (OAS) and Canada Pension Plan (CPP) beneficiary dies, his/her benefits must be cancelled. Benefits are payable for the month in which the death occurs; benefits received after that will have to be repaid. Benefits can be cancelled by faxing the “Information Sheet for the Notification of Death” to the appropriate department. Your Funeral Director usually has already sent this form on your behalf.
  
- **Income Tax:** A final tax return is required to be filed. If you are preparing the tax return yourself, you will require the “Deceased Persons Income Tax Guide” containing all of the required forms. The following documents will be required to file the final tax return:
  - Funeral Director’s Proof of Death Certificate
  - All pertinent tax slips (T4, T4-A, receipts, etc.)

A deceased person’s terminal T-1 Tax Return must be filed no later than April 30th of the year following the year of death OR six months following the death – whichever is later.

You should request a Clearance Certificate from CRA prior to distributing assets so you are not liable for any unpaid taxes owed by the deceased. For more information about Clearance Certificates visit [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

- **Notifying CRA and Cancelling HST /GST Tax Credit and Provincial Benefit** (Credits received in the month of the death may be kept, but any additional payments must be returned). The following document will be required:
  - Funeral Director’s Proof of Death Certificate

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- **Passport:** A Canadian Passport should be returned to Passport Canada with the Proof of Death Certificate and a cover letter. It is recommended that the documents be sent by registered mail or you can take these documents to your local passport office.

Mailing Address: Passport Canada, Global Affairs Canada, Gatineau, Quebec K1A 0G3

Email: [infopass@ppt.gc.ca](mailto:infopass@ppt.gc.ca)

To cancel a passport issued by another country, contact the consulate or embassy representing that country.

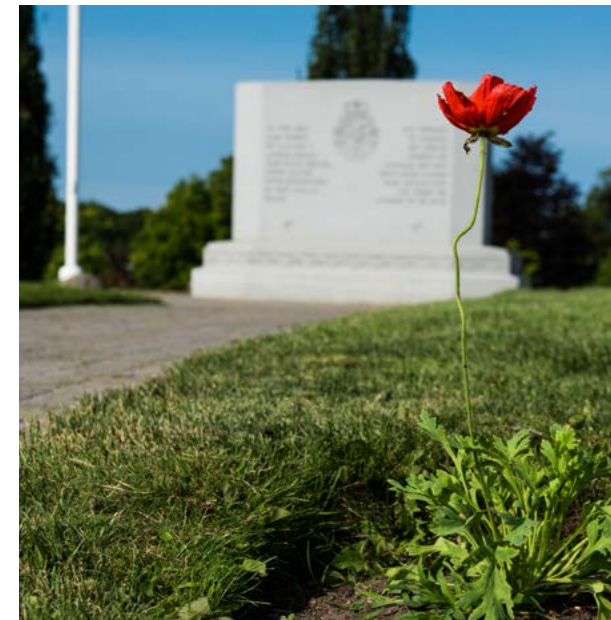
- **Provincial Health Coverage:** When a resident dies, the Provincial Health Card must be returned to the Ministry of Health and Long Term Care. Call your province service centre to find the address of the nearest Ministry of Health and Long Term Care Office. The following documents will be required:
  - Funeral Director's Proof of Death Certificate
  - Health Card
- **Ministry of Transportation:** When the registered owner of a motor vehicle dies, the ownership may be transferred to the surviving spouse without a mechanic's certification of the vehicle. A transfer fee may apply. If the ownership is to be transferred to anyone else, certification may be required before the vehicle is sold. Bring the following documentation to your local driver license and vehicle permit issuing office:
  - Funeral Director's Proof of Death Certificate
  - Legal Will or letters of probate
  - Signature of the executor(s) or next of kin
  - Vehicle ownership

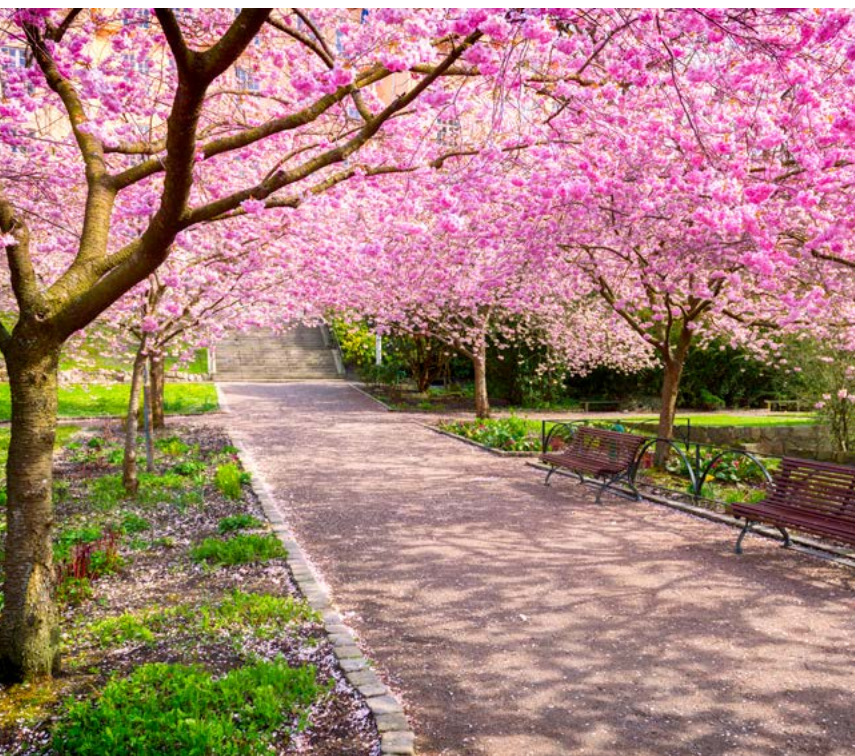
If the deceased held a valid Driver's Licence or Photo Card, it needs to be cancelled. Drop it off at any Provincial Service Office.





- **Other government issued cards:** All other government issued documents must also be cancelled. This includes, but is not limited to, Citizenship or Permanent Resident cards and Indian Status card. Proper notification must be done to the appropriate department. The following documents will be required:
  - Funeral Director’s Proof of Death Certificate
  - Government issued card or document
- **Veterans Affairs Canada:**
  - If the deceased had been receiving benefits from the VAC, the department needs to be notified. To notify or to inquire about available benefits, contact:  
Last Post Fund 1-800-563-2508 or VAC 1-866-522-2122  
or [www.veterans.gc.ca](http://www.veterans.gc.ca).
- **Federal Pension Plans:** If the deceased contributed to or was receiving a federal pension payment, other than CPP or OAS the organization handling the pension plan must be notified. Below are some common phone numbers to various national pension plan organizations:
  - Can. Forces Pension 1-800-267-0325
  - Gov. Pension 1-800-561-7930
- **Extended Health Care Coverage:** If the deceased had any Extended Health Care Coverage through an insurance company, employer, previous employer, union or pension company, then the company needs to be notified and they will send you the required forms. The following document may be required:
  - Funeral Director’s Proof of Death Certificate





## OTHER DUTIES

- **Insurance for Home and Auto:** Contact the insurance company(s) to notify them of the death and to ensure that the required insurance is in place for both home and vehicle.

NOTE: It is recommended that some insurance coverage remain on a vehicle even if it is not being driven.

**CAUTION:** If the home will be vacant for a period of time, notify the insurance company immediately, in order for the insurance coverage to remain valid.

- **Canada Post:** Mail will continue to be delivered to the address of the deceased or can be held by Canada Post until further direction is given. For mail re-direction with Canada Post, the following documents may be required:
  - Completed Change of Address Form
  - Signature of the Executor(s) or next of kin
  - Legal Will or letters of probate
  - Lawyer contact information
- **Memberships, Subscriptions and Rewards Programs Cancellation:** Club memberships, Rewards programs, newspapers, magazines etc. may need to be cancelled. Certain programs might be able to transfer points to another account. Inquire with the program directly, check the back of the card, often a number to call is printed there.



- **Rental Properties/Leases:** If the deceased lived in a rental property, the lease may need to be terminated or an arrangement made to sublet the property.
- **Household Accounts:** Cable, telephone and/or utility contracts may need to be cancelled or changed into another name.
- **Estate Firearms:** To act as the executor and obtain information on the estate firearms, the executor is required to provide the following documentation to the RCMP Canadian Firearms Program (CFP): Form RCMP 6016 Declaration of Authority to Act on Behalf of an Estate and Funeral Director's Proof of Death Certificate or letters of probate. You can find further information including who can legally possess estate firearms at [www.rcmp-grc.gc.ca/cfp-pcaf/fs-fd/will-testament-eng.htm](http://www.rcmp-grc.gc.ca/cfp-pcaf/fs-fd/will-testament-eng.htm)
- **Charitable Donations:** If, and when you are ready, you may wish to donate items no longer needed (clothing or household items) to charity. Some charities may issue a tax receipt.
- **Acknowledgement Cards/Thank You Notes:** It is a kind gesture to send an acknowledgement card to those who sent flowers, made a memorial donation, purchased a Mass card, brought food to the family, participated in the ceremony, or otherwise helped in some meaningful way. It is not necessary or expected for the family to send a note to everyone who attended the funeral or sent a sympathy card.
- **Certified Copies of the Provincial Death Certificates:** These may be required if you are taking the deceased into another country for burial. They can be obtained by writing to the Office of the Registrar General or by applying online (for a fee).







# The Worksheet



## PROPERTY

ASSET	CURRENT VALUE	OWNERSHIP	BENEFICIARY
PRINCIPAL RESIDENCE		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
SECOND RESIDENCE (Cottage, Condo, etc.)		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
RENTAL PROPERTY		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
LAND		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
TIME SHARE		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
OTHER		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
SUB TOTAL			





## VEHICLES

ASSET	CURRENT VALUE	OWNERSHIP	BENEFICIARY
AUTOMOBILE		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
RECREATION VEHICLE		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
BOAT		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
OTHER		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
OTHER		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	

<b>SUB TOTAL</b>			





## FINANCIAL

ASSET	CURRENT VALUE	OWNERSHIP	BENEFICIARY
BANK ACCOUNT		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
BANK ACCOUNT		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
GIC		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
SAVINGS BONDS		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
RRSP/RRIF		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
TFSA		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
SHARE HOLDING		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
OTHER		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
OTHER		<input type="checkbox"/> Joint <input type="checkbox"/> Sole	
<hr/>			
SUB TOTAL			



## FINAL ENTILEMENTS

ASSET	CURRENT VALUE	DESCRIPTION
FINAL SALARY		
INCOME TAX REFUND		
REFUNDS		
DEATH BENEFITS		
CREDITS		
OTHER		
OTHER		
OTHER		
OTHER		
SUB TOTAL		





## LIFE INSURANCE

ASSET	CURRENT VALUE	DESCRIPTION	BENEFICIARIES
<b>PERSONAL</b>			
<b>CORPORATE</b>			
<b>GROUP BENEFITS</b>			
<b>MORTGAGE</b>			
<b>ANNUITIES</b>			
<b>ACCIDENTAL</b>			
<b>CREDIT CARD</b>			
<b>BANK/LOAN</b>			
<b>OTHER</b>			
<hr/>			
<b>SUB TOTAL</b>			











## CHAPTER 7

# The Solution

As the National Cemetery of Canada, we understand the importance of being an executor. We sincerely hope this Beechwood National Executor Assistance Program will serve as a friendly roadmap for many of the tasks that as an executor you will be called upon to complete.



To help you feel confident in your role, Beechwood offers to personalize many of the documents and Government forms which must be completed.

Beechwood can provide valuable assistance for many of the tasks that executors and survivors must deal with when settling an estate.

**The Beechwood National Executor Assistance Personalized Program** prepares all the enclosed notifications, letters and Government forms included in this NEAP package.

We know this time in your life is hard enough without needing the extra burden, both emotional or financial, of being the executor. Purchase the full personalized kit today:

 **PURCHASE TODAY >**



### *also included* **A SPECIAL GIFT FROM BEECHWOOD TO YOU**

This gift was specifically created as a thank you to the 1000's of dedicated men and women throughout Canada who have accepted the role of being an executor. We would like to provide you with the Beechwood Personal Memory Book designed to help you share memories and make your final wishes known to your loved ones. We all know that pre-planning your funeral and cemetery wishes not only eases the burden on your family, it allows them to cherish what is most important... Your love for them and the lifetime of memories you wish to share. We hope you find value in this small token of our appreciation.







## Contact us

### EMAIL

[eap@beechwoodottawa.ca](mailto:eap@beechwoodottawa.ca)

### WEBSITE

[beechwoodottawa.ca](http://beechwoodottawa.ca)

### ADDRESS

280 Beechwood Ave  
Ottawa, ON K1L 8A6

*Owned by The Beechwood Cemetery Foundation  
and operated by The Beechwood Cemetery Company.*

## About us

For over 150 years, Beechwood, Canada's National Cemetery has continued to serve as the National Military Cemetery of the Canadian Forces, National RCMP Memorial Cemetery, the CSIS Cemetery and serves as the final resting place for many more organizations and religious groups. Beechwood has been proudly serving our community since 1873.

*Beechwood, Funeral, Cemetery and Cremation Services* is owned by The Beechwood Cemetery Foundation and operates on a not-for-profit basis. Governed by a volunteer Board of Directors, all revenues and donations go towards the preservation and enhancement of this National Historic Site. The Beechwood Cemetery Foundation was originally created for the purpose of safeguarding Canada's National historic past, as well as the important historical persons buried within it and towards continued national public awareness of Canada's Legacy.

### IMPORTANT!

This guide has been produced by Beechwood Cemetery Company. The information contained within this package should not be considered as a substitute for the advice of any pertinent specialist, such as a lawyer, accountant or financial advisor. We trust this information will be of help to you in the days, weeks and months ahead.

The information provided in this guide is believed to be correct as of its date of publication.

