

FAMILY ASSISTANCE PROGRAM ACTION SHEET

Trustee or Estate Representative's Checklist

Worksheet for the Estate of: _____

The following are items and services that you should be reviewing over the next few weeks. This list is a guideline and should not be considered as an all-inclusive. There may be other areas that pertain specifically to your situation. For legal advice, please be sure to consult with your family estate lawyer.

Our Family Assistance Program can help in many areas or direct you to various agencies that can offer assistance with a particular topic.

- Locate the Will, review and establish appointed Trustee of Estate.
- Obtain Funeral Director's Statement of Death available from the Dennis Toll Funeral Home. If an institution requests Certified Proof of Death Certificates they may be obtained after the funeral by contacting: **Registrar General of Ontario, 900 Bay Street, Floor 2, Room 49, McDonald Block, Toronto, ON M7A 1Y5 (416)325-8305.**
- Locate ALL related financial institutions (ie; Banks, Trust Companies, Credit Unions, etc.) used by the deceased and inform them of the death. They require a copy of the final will at the time of your appointment,
- Contact various financial institutions and former places of employment to establish assets and liabilities, (ie: financial broker, RRSP/RRIF trustees, investments, company death benefit program etc.)
- Department of Veteran's Affairs if the deceased was a Veteran with an Honourable Discharge **1(866)522-2122.**
- Cancel Drivers license with Ministry of Transportation/Transfer ownership of vehicle (if applicable). **1(800)387-3445**, To cancel a driver's license, go to the **Ministry of Transportation** office. Fill out and hand in an application for refund of the driver's license fee. Attach the license to the application form and hand it in along with a copy of the Funeral Director's statement of death. Office located at 325A West St. Brantford.
- To transfer a vehicle to a living spouse, you will need to bring a copy of the will, a death certificate, proper identification along with the ownership to the Ministry of Transportation office. No other documents ie; safety, clean air certificate are required. The local MTO office is located at 325A West St. Brantford.
- **Note:** You must complete the section above, if you wish to transfer a vehicle within the family to a living relative from a living relative (Spouse, Parents, Grandparents, Step Parents, Children, Step Children, Grandchildren, /step Grandchildren, In-laws - father, mother, son, daughter - Note: not siblings or nieces/nephews) then a Minister of Finance "Sworn Statement for A Family Gift Of A Used Motor Vehicle In The Province Of Ontario" form must be completed and notarized prior to transfer. All other documents i.e. safety, ownership, clean air test, proof of insurance are still applicable. This form will eliminate the need to pay tax.
- Cancel Disability Parking Permit - can be done at the Ministry of Transportation.

- The Workplace Safety and Insurance Board if the death was a result of a work related accident or injury or if the death occurred in the workplace.
- Establish and confirm any outstanding Credit Card balances and notify them of the death, (i.e. Sears, The Bay, Canadian Tire, Visa, Master Card, American Express, etc.). Most credit cards will have a "1-800" number on the back of the card. You can call this number for instructions on cancelling it. We have included a list of popular credit cards with the appropriate number for cancellation. **NOTE: If you have a joint signature credit card and wish to cancel one signature and retain the same card then a death certificate will be required.**
- Air Miles - A surviving family member has an option to transfer air miles to another account or have the account put in their name. The collector number, proof of death and a request letter in the following order: the executor or if no will, then the surviving spouse; if none, then children; if none then parents; if none then siblings. These documents can be mailed to Air Miles Customer Service, P.O. Box 602, Station A, Scarborough, Ontario M1K 5K7 or faxed to 416-733-3965. If requesting a change to another collector account, include the account number of the receiving collector account. If requesting a name change specify the number of new cards required under the updated name.
- Air Canada Aeroplan - The account balance is transferable to the spouse. If the deceased is widowed or not married, the balance will be credited to the residual beneficiary's account. A copy of the death certificate is required to cancel the account and a legal document confirming the name of the spouse or residual heir(s) must be submitted for the transfer of mileage. Should there be more than one residual beneficiary, they may divide the mileage amongst themselves or they may each relinquish their share in favour of another co-heir. In the latter case, a letter signed by each residual beneficiary authorizing the transaction is also required. Such correspondence should be addressed to: Aeroplan Service Centre, P.O. Box 16,000, Station Airport, Dorval, PQ, H4Y 1H6
- The Bereavement Register (cancellation of direct mail pieces). Please go to www.the-bereavement-register.ca
- If required, cancel any television cable services, telephone (cell or land lines), magazine and newspaper subscriptions, club memberships, and obtain any discounts. Confirm previous year's Income Tax Return and file T1 Tax Return for current year.

REVENUE CANADA - INCOME TAX RETURN

An Income Tax return must be filed for the deceased person. If the death takes place between January 1 and October 31, then the tax return must be filed by April of the following year. If the death takes place between November 1 and December 31, then you must file the tax return within six months. To receive the proper documentation call Canada Customs and Revenue Agency forms line at 1-800-959-2221.

- Ask for the T-4011 preparing returns for deceased persons guide,
- You may also wish to request the T -1 general guide for income earned prior to death, and the T -3 guide for income earned after the date of death.

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- Thank You Cards and Notes. Send to various individuals or companies who have sent floral tributes, charitable donations or perhaps provided special meals or services during the period of visitation and funeral.

- Canada Post offers redirection service of mail. You will need to provide a Letter of Probate or Administration along with a proof of death. This can be done at any postal outlet. An appropriated form needs to be completed. Please insure you tick the box in the 'grey area' at the bottom indicating the person is deceased. Charges will apply.
- Upon receipt of funeral home final account (not Agreement with estimates) take it to the bank manager with a Funeral Director's Proof of Death to arrange payment from deceased's account. Most financial institutions will provide a bank draft from this account for any funeral related expenses. These drafts will be made out directly to the various companies who have submitted an appropriate invoice to you.
- Locate Safety Deposit Box (if applicable). Make arrangements to review contents with bank manager.
- Establish and open an Estate Account with a recognized and reputable financial institution for future reference and protection of any estate funds. (If applicable)
- Arrange for the pickup of any medical equipment (if applicable) with the appropriate service providers, (i.e. hospital bed, oxygen tanks, masks, tubing, unused medical supplies, etc.)
- Contact local Pharmacy, Dentist, etc. to close existing files of deceased and cancel any upcoming appointments.
- Locate any existing Life Insurance Policies and notify them of the death.
- Locate and update any Power of Attorney Documents as may be appropriate.
- Locate and update any Rental or Property Insurance Policies (House, Motor Vehicles, Boats, Vacation Property, etc.)
- If deceased resided in a rental property and it is appropriate, terminate the lease and arrange to either sublet and/or arrange for storage of any property in a storage unit facility.
- Locate and update Home Ownership/Title Documentation for property, mortgage and investment portfolio. (Lawyer will be needed)
- Cancel Canada Pension Benefits & Old Age Security. Dennis Toll Funeral Home will fax notification. Call 1-800-277-9914 to confirm cancellation.
- Apply for Canada Pension Plan Spousal Support Program and Death Benefits.
- Application forms to be filled out as soon as possible and submitted for an estate benefit. The surviving spouse or dependent children may be eligible for a survivor's benefit.
- Complete this step after income taxes and estate matters are completed. Cancel Social Insurance Number 1-800-206-7218. Send the Social Insurance card with a copy of the death certificate to: **Social Insurance Number Registration
Box 7000
Bathurst, New Brunswick E2A 1A2**

*If you prefer the card and certificate can be dropped off at any local **HRDC** office in your area. The phone number is 1-800-206-7218.*

- US Social Security - If the deceased was a resident of the United States of America or participated in the social securities program, they may be entitled to a death benefit. To reach social security go online to <https://www.ssa.gov/foreign/ontario.htm> to locate the correct office and phone # for your area. **NOTE - You will need the deceased's U.S. social security number.**
- Cancel Ontario Health Insurance Benefits 1-800-268-1154. Mail "Change of Information Form" (found online at www.health.gov.on.ca), proof of death and health card cut in half to: Ministry of Health, P.O. Box 48, Kingston, Ontario, K7L 5J3 or you can return card to your local Service Ontario Office
- Update or cancel any private health coverage.
- Ontario Trillium Benefit, 1-877-627-6645 or mail to: Canada Revenue Agency, (Summerside Office), 102-275 Pope Rd. Summerside, P.E.I. C1N 5Z7, (*Reference GST or Ontario Trillium Benefit*)
- Canadian Passport (current) If you take the closed passport and cut it diagonally across the top right corner this will make the passport null & void. Alternately, you can mail the passport to: Passport Office, Department of Foreign Affairs and International Trade Ottawa, Ontario K1A 0G3 include a death certificate. The passport will be taken out of service, perforated, and then shredded unless you ask for it to be returned as a keepsake.
- Arrange to meet with Lawyer and complete the application for probate, if necessary. Make financial allowances for applicable fees.

INTERNET ACCESS SITES/EXPLANATIONS

Birth, Death Certificates or other provincial government forms. Access to Province of Ontario website will allow on-line access to forms and locations for same day service to get documents as well as costs involved if applicable.

Go to: www.gov.on.ca then click on 'English' then click on 'forms' (near the top). This is the central forms registry. You can then search for your requirement by name, ministry or form number.

Canadian Marketing Association - Access to this on-line site will allow you to complete a form to stop personalized phone calls. Go to www.The-CMA.org then click on 'about the CMA' then click on 'FAQ' then scroll down a bit and click on the highlighted "Do not mail/Do not call" then click 'registration instructions' complete the form.

Canada Post Mail Forwarding - This site will allow you to order a form on-line or to get rates on international forwarding as well as other things. You will still have to take the completed form to the post office. Go to: www.smartmoves.ca

Canada Savings Bonds - This site will answer questions on requirements to redeem/transfer Canada Savings Bonds in the name or co-name of the person who has passed away. It will also allow you to, print e-forms needed for this procedure. Go to www.csb.gc.ca click on English or French then click on Customer Service (top left of screen) then click on Services for Bondholders then click on Transfer/Redeem from a deceased registered owner. Note; you will need adobe acrobat to view/print the form.

Selling / Transferring a Vehicle - Go to: www.gov.on.ca then click on 'English' then click on ministry (upper right side of screen) then select transportation (Note; by accessing this way you can get to other relevant ministry information) then click on Vehicle Licensing then click on Buying, selling or transferring used vehicles.

Transferring - Go to: www.gov.on.ca then click on 'English' then click on forms tab at top (Note; access this way takes you directly to the form) then type in the search box the words -Sworn statement for a family gift of a used motor vehicle in the Province of Ontario -then press enter and it will take you to the form name. Click on the form name to display it.

Donating a Vehicle - Go to: www.carheaven.ca (Clean Air) or www.oara.com (The Kidney Foundation). These sites will allow you to donate a vehicle and receive a tax donation as well as a free tow of the vehicle. The tax donation you will receive depends on the disposition of the vehicle i.e. for parts or auctioned. The minimum tax deduction is \$60.

Department of Veterans Affairs - Go to: www.vac-acfc.gc.ca for contact phone numbers or assistance with a local office click on "contact"

Income Securities Programs - Go to: www.hrdc-drhc.gc.ca Site provides all types of information including explanations on Canada Pension and Old Age Security. It is our responsibility to advise the I.S.P. at the time of a person's death and we do so on your behalf.

DENNIS TOLL FUNERAL HOME PRIVACY POLICY

Dennis Toll Funeral Home respects your privacy and wants you to be aware of how and why we handle your personal information and the personal information of the person whose funeral arrangements you are entrusted with.

As a part of the funeral arrangements we collect personal information such as ' your name, address and phone number in order to have a contact for estate purposes. In addition we are required to register the death with the Province of Ontario and for that purpose we require information about the deceased such as their full legal name, date of birth, address, parents name and social insurance number.

We do not sell our customer lists or other personal information. We do not disclose this information to any third party except to register the death with the Province of Ontario, to assist in the preparation of a death notice for the newspaper which may also be posted as an information item on our website, for estate purposes as provided on a Funeral Director's Statement of Death and for invoicing and collection purposes.

If you are pre-paying for yourself or a family member, some or all of the information mentioned above will need to be shared with the institution with whom the funds are invested. This information is required by them to assure you that your funds are being handled and accounted for in a proper manner, and may be required for income tax purposes.

We may contact you in order to conduct a survey in order to determine our ability to better serve our client families. We may inform you of additional services and other items we deem to be of assistance to you and your family.

You have the right to review your personal information collected by us and to correct or amend the information if it is not accurate. If you have any questions or concerns about our privacy practices or you do not wish to allow us to use your personal information in any manner discussed above you may contact us at any time.

IMPORTANT TELEPHONE NUMBERS

Credit cards associated with personal banks can be cancelled during bank appointment.

Points can be transferred to a surviving family member's card if wished.

Gas Cards:

Esso (Imperial Oil)	1-800-567-3776
Petro Canada	1-800-668-0220
Shell	1-800-263-2263 (Visions)
Sunoco	1-888-622-2283

Major Department Stores:

Sears	1-800-265-3675 Ext. 5159
The Bay	1-800-387-4540
Canadian Tire	1-800-263-0471

MasterCard:

Bank of Montreal	1-800-263-2263
Customer Care for MasterCard	1-800-265-9710
Hepco Credit Union	1-800-268-8023

Visa:

C.I.B.C.	1-800-265-8580 Ext. 6092
Laurentian Bank of Canada	1-800-522-1846
Royal Bank	1-800-769-2512
Scotia Bank	1-800-387-6556
TD Canada Trust	1-866-672-1353
PC Financial	1-888-872-4724

Other:

Amex	1-800-387-9700
Platinum Card	1-800-263-1616
ETR	1-888-407-0407
CAA	1-416-221-4300
Air Miles	1-888-247-6453
HBC	1-800-844-8131
Optimum	1-800-746-7737
Canada Pension Plan	1-800-277-9914

For Additional Information please consult the Dennis Toll Funeral Home Website at www.dennistoll.ca

Please use this as a guideline only. Some of the information contained within may be applicable to some and not others. Unfortunately some companies listed may change their contact information without notice. This guide does not replace the need for a lawyer or other professionals to finalize the estate details.