



After A Loved One Passes Away

SUPPORT CHECKLIST



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Use this checklist to help prioritize what needs to happen after a loved one passes away. This checklist is intended to be a guide and is not a substitute for legal advice.



Preliminary Steps: Complete Immediately

Notify friends and family
 Arrange for any work absences
 Locate the deceased's will and any codicils
 Make arrangements for any organ or tissue donations, if appropriate or possible
 Make celebration of life & cremation/burial arrangements including any advertisements of obituaries or celebration details
 Cancel any imminent trips or vacations
 Obtain a Funeral Director's Statement of Death

Apply for a Death Certificate from the government
 Arrange for immediate care of any dependents or pets
 Secure any properties or other tangible assets that may be subject to theft or loss
 Obtain / update any insurance for real estate, property, or vehicles
 Ensure deceased's life partner has access to adequate finances for immediate needs
 Meet with Estate Lawyer to review deceased's last Will to confirm Executor(s)

Follow Ups: Complete Within 30 Days

Meet with your Estate lawyer:

- ▶ Determine if you need to open an Estate Account for any funds that come into the Estate
- ▶ Determine if Probate is necessary

 Pay for funeral arrangements
 Locate documentation for and take stock of all assets. Assets might include:

- ▶ Vehicles or property
- ▶ Bank accounts, credit cards, or investments
- ▶ Insurance policies
- ▶ Personal belongings

 Notify all asset managers or custodians of deceased's death (i.e. banks, investment advisors, brokerages, life insurance companies, etc.)
 Cancel all credit and debit cards
 Notify all utility companies or other service providers and amend service plans as necessary (i.e. home utilities, internet, telephone, television, etc.)
 Cancel or update any subscriptions or memberships (i.e. Netflix, periodicals, gym memberships, roadside assistance plans, etc.)

Arrange for mail forwarding, if appropriate
 Notify Service Canada of deceased's death. This will stop any payments that need to be stopped, including:

- ▶ Canada Pension Plan
- ▶ Old Age Security
- ▶ Guaranteed Income Support
- ▶ Employment Insurance

 Apply for one-time Canada Pension Plan death benefit: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>
 Advise beneficiaries of the Estate Administration timeline (if you've retained a lawyer, they will provide a rough timeline)
 If selling any property, meet with a realtor to discuss next steps
 If the deceased rented their home, notify the landlord and arrange to move personal belongings to a secure location.

Within 90 Days of Applying for Probate

- Prepare a full inventory of assets and liabilities
- Meet with an investment advisor to plan for stewardship of any trust funds
- Obtain valuation for all assets
- Make arrangements with creditors for debt repayment
- Advertise/post notice for any unknown creditors
- Undertake searches for any missing beneficiaries

If the Will permits in-kind distributions of assets, determine if beneficiaries prefer to receive their share of the Estate in cash or via in-kind distribution

Arrange for transfer of assets passing outside the Estate (i.e. life insurance policies, RRSPs, TFSAs, etc. that have named beneficiaries).

Retain a lawyer to handle any legal claims initiated against the Estate, if applicable.

6-12 Months After Grant of Probate Issued

- Transfer of ownership of real estate and vehicles
- Liquidate any assets that are not to be distributed in kind
- Provide financial institutions with a copy of the Grant of Probate
- Transfer all liquid assets and proceeds from illiquid assets
- Develop an Estate distribution plan with the input of the beneficiaries and guidance from your probate lawyer
- Have probate lawyer prepare proposed distribution table, Executor compensation schedule, and releases for each beneficiary

Distribute beneficiaries' shares upon receiving signed releases

Reimburse any expenses related to administration of the Estate

Pay any legal fees, invoices, or other professional fees incurred during administration of the Estate

Pay any entitled Executor fees

File all necessary tax returns with the CRA

Obtain a Clearance Certificate from the CRA

Pay any accountant fees

3-12 Months After Distribution of Assets

Distribute any leftover or unused funds that were held back to fulfill tax obligations

Have each beneficiary sign a final release

Ensure final documentation is in order and maintained in the event of any future legal challenges

- Organize all documents
- Ensure physical copies of all financial or other records are included

Close the Estate account, if applicable

- Ensure all cheques have cleared
- Ensure the balance has been fully distributed
- Ensure no further revenue receipts are expected

HOW TO

Register The Death

- ▶ A funeral home typically registers a death
- ▶ If you have a death certificate, the death has already been registered
- ▶ If you don't work with a funeral home, you can register the death through Vital Statistics or Service Alberta
 - The funeral director or any person with a valid reason can register the death
- ▶ Required Documents:
 - A copy of the Medical Certification of Death provided by a doctor, nurse practitioner, or coroner
 - Identification of the deceased

Get the Death Certificate

- ▶ A death certificate will be required to provide proof of death to government agencies, insurance companies, and other organization.
- ▶ Any person with a valid reason can apply for a death certificate
- ▶ There are no required documents, but the death must be registered.

Cancel a Canadian Passport

- ▶ Any person with a valid reason can cancel a passport
- ▶ Required Documents:
 - An uncertified copy of the death certificate
 - The passport being canceled
- ▶ Mail to:
Canadian Passport Program
Gatineau, QC K1A 0G3 Canada

Cancel a Citizenship Certificate or PR Card

- ▶ Any person with a valid reason can cancel these
- ▶ Required Documents to cancel a Citizenship Certificate or PR Card:
 - An uncertified copy of the death certificate, funeral home notice, or newspaper report
 - A letter indicating the name, address, phone number, and relationship to the deceased
 - The Canadian citizenship certificate or PR Card being canceled

Cancel a Driver's License

- ▶ Any person with a valid reason can cancel these
- ▶ Required Documents to cancel a Citizenship Certificate or PR Card:
 - An uncertified copy of the death certificate
 - The driver's license being canceled

Transfer of Vehicle Ownership

- ▶ The surviving owner, will administrator, or a person named in a letter of undertaking can complete this
- ▶ Required Documents transfer ownership of a vehicle:
 - An original or certified copy of the death certificate
 - A fully completed Transfer Form
 - Current registration for the vehicle(s)
 - If the surviving partner wants to keep the license plate without a decal as a keepsake, a valid marriage certificate or notarized statutory declaration
 - Other documents, if appropriate for the scenario, may include:
- ▶ Grant of Probate or Grant of Administration
- ▶ Will and/or court order

Settling Federal Taxes With CRA

- ▶ The Executor or Estate Administrator can complete this
- ▶ Required Documents:
 - An uncertified copy of the death certificate
 - Deceased's SIN number
 - Complete copy of the will or other legal documents (grant of probate or letters of administration)
 - Mailing address of the estate
 - Completed Form: Request for the CRA to Update Records

Contact RCMP Canadian Firearms Program

- ▶ The Executor or Estate Administrator can complete this
- ▶ Required Documents:
 - An uncertified copy of the death certificate or other official proof of death
 - Completed Form: Declaration of Authority to Act on Behalf of an Estate
- ▶ Contact the RCMP Firearms Programs for the form
Phone: 1-800-731-4000 Fax: 1-888-449-7911

Inform Elections Canada of Death Outside of Canada

- ▶ You are required to inform Elections Canada of a death that occurred outside of Canada. Otherwise, Vital Statistics notifies Elections Canada
- ▶ A family member, the Executor or Estate Administrator can complete this
- ▶ No documents are required but you need to provide:
 - Date of Birth & Date of Death
 - Your name, relationship to deceased, and contact information
 - Contact Elections Offices:
Elections Alberta: 1-877-422-8683 Elections Canada: 1-800-463-6868

RESOURCES

PROVINCIAL CONTACTS

- ▶ **Service Alberta**
Phone: 310-0000 or 780-427-2711
Online: alberta.ca/death
- ▶ **Elections Alberta**
Phone: 1-877-422-8683
- ▶ **Medical Examiner's Office**
Phone: 403-297-8123
Online: <https://www.alberta.ca/office-chief-medical-examiner.aspx>

FEDERAL CONTACTS

- ▶ **Service Canada**
Phone: 1-800-277-9914
Online: <https://www.canada.ca/en/services/benefits/notify-government-death.html>
- ▶ **Vital Statistics**
Phone: 1-888-876-1633
Online: <https://www.alberta.ca/death-related-documents.aspx>
- ▶ **Canada Revenue Agency**
Phone: 1-800-959-8281
- ▶ **Government of Canada**
Phone: 1-888-242-2100
- ▶ **Elections Canada**
Phone: 1-800-463-6868
<https://www.elections.ca/content.aspx?section=vot&dir=faq&document=faqreg&lang=e#a15>
- ▶ **RCMP**
Phone: 1-800-731-4000
Online: <https://www.rcmp-grc.gc.ca/en/firearms/executors-and-heirs>

FINANCIAL SUPPORT RESOURCES

- ▶ **Canada Pension Plan Death Benefit**
Single payment of \$2,500. Applications can be submitted online or by mail
Phone: 1-800-255-4786
Online: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>
- ▶ **Alberta Family & Social Services**
Assistance for basic funeral services, a casket, and cemetery or cremation fees.
Phone: 310-000
Online - AISH: <http://www.humanservices.alberta.ca/AWOnline/IS/4862.html>
Online - Seniors: www.albertasupports.ca

GRIEF SUPPORT RESOURCES

- ▶ **Help Guide: Coping with Grief & Loss**
<https://www.helpguide.org/articles/grief/coping-with-grief-and-loss.htm>
- ▶ **Alberta Health Services Grief Support Program**
Phone: 403-955-8011
Online: <https://www.albertahealthservices.ca/findhealth/Service.aspx?id=1026229>
- ▶ **Distress Centre 24 Hour Crisis Lines**
Support and free counselling services
General Crisis Line: 403-266-4357
- ▶ **Eastside Family Counseling Centre**
No fee, walk-in counseling
Phone: 403-299-9696

SUPPORT FOR CHILDREN/YOUTH/TEENS

- ▶ **ConnecTeen**
Phone: 403-264-8336
Online: <https://calgaryconnecteen.com/>
- ▶ **Kids Help Phone**
Phone: 1-800-688-6868
Online: <https://kidshelpphone.ca/>
- ▶ **Hospice Calgary**
Phone: 403-263-4525
Online: <https://www.hospicecalgary.ca/>

SITUATION SPECIFIC SUPPORT

- ▶ **Distress Centre 24 Hour Crisis Line for Suicide Loss & Prevention**
Suicide Distress Line: 1-800-784-2433
- ▶ **Healing Hearts Calgary**
Support after loss to substance use harms and overdose
Phone: 587-333-4539
Email: healingheartscalgary@gmail.com
Online: <https://www.healingheartscanada.org/>
- ▶ **Calgary Mental Health Association Suicide Services Bereavement Support**
Phone: 403-297-1744
Online: <https://cmha.calgary.ab.ca/>
- ▶ **The Compassionate Friends of Canada Inc.**
Support for those experiencing death of a child
Phone: 1-866-823-0141
Online: <https://tcfcanada.net/>
- ▶ **Sudden Infant Death Syndrome Calgary**
Phone: 403-265-7437
Online: <http://www.sidscalgary.ca/>



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SUPPORT CHECKLIST

The team at MerGen Law recognized that tremendous effort goes into estate preparation but that once a loved one has passed away many people are left feeling unprepared for what to do next. Amid a very difficult and emotional time, we wanted our clients to feel confident and informed, so we developed this comprehensive checklist that outlines what to do and when to do it, with digestible instructions on how to complete things, and accessible resources for emotional and financial supports available.

Our hope is that this guide is helpful in providing a sense of direction to our clients and their families.

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at MerGen-grown prices

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