

CHECKLIST FOR ESTATE MATTERS

At the time of death there are always many difficult decisions that have to be made, at a time when we are less prepared to deal with these matters.

We hope the following information may be of some assistance to you at this time. Please realize that the following is only a general guide, which may or may not apply in your specific circumstance.

Certificate of Death

At the time funeral arrangements are made, a Funeral Director's Statement of Death is provided. Most claims can be settled with this certificate.

Certain circumstances, however, require official proof of death in the form of a Death Certificate from the Province of Manitoba (i.e. Transfer of title for real estate, life insurance). The Funeral Home can order this certificate on your behalf, or you can order directly from Vital Statistics, 254 Portage Ave., Winnipeg, MB.

Canada Pension Plan

If the decedent contributed to the Canada Pension Plan for at least three years, a lump sum benefit may be available to the Estate. Additionally, a monthly survivor's pension may be paid to the surviving spouse and/or dependent children.

These benefits must be applied for; they are not paid automatically at the time of death.

If the decedent was currently receiving pension or disability payments from the Canada Pension Plan, the full monthly benefit is due and payable for the entire month that the death occurred. This cheque may be deposited into his/her bank account in the usual manner.

Old Age Security

The full monthly benefit is due and payable for the month in which the death occurred. This cheque may be deposited to his/her bank account in the usual manner. Should you need to contact OAS, the telephone number is 1-800-277-9914.

Manitoba Health Services

Normally, the Manitoba Health Services Commission is informed of a death by Manitoba Family Services, Vital Statistics Office, at the time the death is registered. A new Manitoba Health Registration Certificate is then mailed to the spouse.

If a new certificate is not received within 60 days, telephone Manitoba Health Services in Winnipeg at (204) 786-7101.

Manitoba Blue Cross

If Manitoba Blue Cross coverage is in place, the company will need to be notified in writing. A Funeral Director's Statement of Death issued by the Funeral Home must accompany the correspondence. Any applicable refund will include the month of death.

Write to: Manitoba Blue Cross, 599 Empress St., Winnipeg, MB R3G 3P3

Bank Accounts and Investments

The financial institution should advise you of necessary procedures to close or change accounts held in the decedent's name, or to access a Safety Deposit Box.

Most banks will issue a draft out of the decedent's personal account to cover funeral expenses prior to probate. This allows families to avoid any interest charges for overdue accounts, which can result when payment is not made until the Estate has been settled. The Bank will require the Funeral Home's Statement of Account in order to release funds.

All credit cards in the decedent's name should be cancelled, and then destroyed. Check all debts and installment payments, as some may carry cancellation insurance. If there are to be any delays in meeting payments, consult with the creditors. Inform all companies where the decedent held assets (i.e. GIC's, RRSP's, Bond, etc.) and seek professional investment advice.

Life Insurance

All insurance policies should be reviewed. Even those policies where premiums have not been paid for a number of years may still be in effect through some agreement stated in the Policy. There may also be group life insurance monies available through the decedent's employer.

Contact the insurance agent, who can provide you with the necessary claim forms, and assist in obtaining any benefits due.

If the decedent was receiving Employment Insurance Benefits at the time of death, immediately notify the local Canada Employment Centre.

Probate

For further information concerning Probate, contact your Attorney and/or Probation of Wills, Law Courts Building, 408 York Avenue, Winnipeg or telephone (204) 945-3184

Real Estate

For information concerning Real Estate, contact Land Titles Office, 276 Portage Avenue in Winnipeg, or telephone 1 (844) 737-5684 (toll-free).

It is recommended that your lawyer be contacted to handle the transfer of property. If you do not presently have a lawyer, most lawyers will provide a free consultation to advise you on services you may require, and to explain their fee schedule.

Motor Vehicles

Inquiries regarding any vehicle registered in the name of the decedent can be directed to your Autopac Agent, or MPI Public Inquiries Department at (204) 945-7000 or MB Toll Free 1-800-665-2410.

In the case of the death of the registered owner of the motor vehicle or trailer, the registration of the vehicle or trailer remains valid until the expiry of the current registration period. However, the Executor/Executrix of the deceased should update the deceased customer's information as soon as possible. This should be within a two-week period. A copy of the death certificate is required to change the registration to read "The Estate of".

At a convenient time, the decedent's driver's license will need to be returned to MPIC by visiting your local Autopac outlet, bringing copy of obituary; death certificate; or Funeral Director's Statement of Death. Refunds, if applicable, are payable to the Estate, and will be discussed with your Autopac agent. You will require a copy of the probated Will.

Accident Benefits from MPI

There is a benefit resulting from the death of a Manitoba resident due to an automobile accident. Benefits for the surviving spouse and dependents may also apply.

For further information, call MPI Public Inquiries Department at (204) 985-7000 or Toll Free 1-800-665-2410.

Revenue Canada

The legal representative of an Estate is responsible for filing a final income tax return on behalf of the decedent. This Date of Death Income Tax Return, from January 1st until the date of death, must be filed with Revenue Canada Taxation by April 30th of the following year (if the death occurred between January 1 and October 31), or by six (6) months after the date of death (if the death occurred between November 1 and December 31), whichever is later.

All necessary forms, plus an information guide entitled "Preparing Returns for Deceased Persons", are available from Revenue Canada on-line at:

<http://www.cra-arc.gc.ca/E/pub/tg/t4011/>

Veteran Benefits

If the decedent was a war veteran a benefit may be available. The Last Post Fund offers funeral and burial assistance, provided the decedent meets the service and financial conditions for eligibility.

For information regarding benefits due or available, contact the Department of Veterans Affairs at 1-866-522-2122, or Last Post Fund, 1-800-465-7113, or fax (514) 866-1471.

Worker's Compensation

If the death was job-related, the spouse and dependent children may be eligible for an initial benefit and/or monthly allowance from the Worker's Compensation Board. For more information, call (204) 954-4321, or Toll Free 1-855-954-4321.

Compassionate Travel Fare

Many airlines provide reduced compassionate fares for those who fly to attend the funeral services of an immediate family member. There are various conditions that apply. Funeral Director's Statement of Death is acceptable for the application to the airline. Please note that most seat sales are a better deal than what the airline will allow for compassionate travel.

- ◆ Contact a Lawyer re: Probate or Letters of Administration
- ◆ Obtain Death Certificate/Funeral Director's Statement of Death
- ◆ Copies of Birth Certificate, Baptismal Certificate, and Marriage Certificate
- ◆ Apply to Canada Pension Plan Benefits for Death Benefit and Survivor Benefit (applications will be supplied by Sobering Funeral Chapel)
- ◆ Notify Insurance Companies of death
- ◆ Notify Employer/Pension Administrator
- ◆ Notify Financial Institution:
 - Close accounts that are solely in the name of the Deceased/change joint accounts
 - Change name on Safety Deposit Box
 - Destroy all ATM cards
 - Order new cheques for account
- ◆ Inform Canada Pension of the death (Sobering Funeral Chapel will do this for you). The deceased's next-of-kin is entitled to benefits to all monies until the end of the month in which the death occurred. A toll free number is available for all inquiries: 1-800-277-9914.
- ◆ Inform MPI within 15 days of death (204-985-7000) or contact your local Autopac outlet.
- ◆ Contact Winnipeg Land Titles at (204) 945-2042, 276 Portage Ave., Winnipeg
- ◆ Order new MB Health Cards at 300 Carlton St., Winnipeg, MB R3B 3M9
- ◆ Change Utilities & Accounts for:
 - Manitoba Hydro
 - MTS/MTS Internet/MTS Mobility (or other telephone/internet provider)
 - Cable or Satellite television
 - Post Office Outlet
 - Co-Op membership
- ◆ Notify Credit Card Companies:
 - Sears
 - Canadian Tire
 - Visa/MasterCard/American Express
 - The Bay
 - Safeway Air Miles
 - Esso
- ◆ Change the name on any house/apartment insurance
- ◆ Return the deceased's passport to Passport Office.