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A.F.T.E.R.C.A.R.E. *Guide*

Assisting Families Through Experience that Requires Compassion And Respect for the Estate

Canada Pension Plan / Quebec Pension Plan

* **Lump Sum Death Benefit:** This is a one time payment which is based on the contributions of the deceased into CPP/QPP over their working life. (*lump sum benefit maxed at \$2500*).

* **Survivor's Pension:** This is a monthly benefit paid to the deceased's surviving spouse or common-law partner 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:** This is a monthly benefit paid to the deceased's surviving children who are under the age of 18, or between ages 18 and 25, and attending school full time.

****(the Shawn Jackson Funeral Home submits the appropriate forms on your behalf)***

For info or questions about CPP Benefits or for an appointment with the local Income Securities office, please call 1-800-277-9914 (press "0") or visit their website at www.sdc.gc.ca. For info or questions about QPP Benefits please call 1-800-463-5185 or visit their website at www.rrq.gouv.qc.ca

Old Age Security

Guaranteed Income Supplement: This monthly benefit is available for low income seniors age 65 and older. To qualify, you must meet the income eligibility. If you think you may qualify for this benefit call Income Securities to request the application forms.

Allowance for the Survivor: This is a monthly benefit for the surviving spouse age 60 to 64 only. You must live in Canada (*for at least 10 years*), have not remarried or entered into a new common-law relationship, and meet the annual income requirement. (this form is available through your local government - ex. Joe Preston's office).

(For information and inquiry into Old Age Security Benefits or to schedule an appointment with the local Income Securities office, please call 1-800-277-9914 (press "0") or visit their website at www.sdc.gc.ca)

Do I need a Lawyer?

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 Law Society of Upper Canada to receive free this public legal information service. This service offers general legal information and can be accessed on the internet at www.lsuc.on.ca.

You can also call the Lawyer Referral Service at 1-800-268-8326 for the name of a lawyer who can help you.

A lawyer can assist you when:

- Probate is required
- The deceased held property (including house) in his/her name
- There are multiple beneficiaries
- No legal will exists

This Guide is designed to help you organize and prioritize the many tasks that need to be done following the funeral. Please note, this Guide may not provide all possible contacts, nor should it replace any legal, tax, or other professional service. If you feel more comfortable, please feel free to seek additional professional advice.

Financial Institutions

Banks, Credit Unions, Trust Companies 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: Remember to return and cancel any bank cards associated with a bank account.

Note: Funeral & 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 or by the executor(s) named in the will, provided you have the key. 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

If a safe deposit box must be drilled to be opened, time and significant costs are involved.

Loans & Mortgages - If loans and/or mortgages are life insured, outstanding monthly payments will stop. If loans and/or mortgages are not life insured, payments will 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 might have a named beneficiary. The following documents may be required:

- Funeral Director's Proof of Death Certificate
- Legal Will or letters of probate

Note: If the deceased is named as the beneficiary on your investments – don't forget to change it with the company and name a new beneficiary.

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 them directly 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. Shawn Jackson Funeral Home does not keep this information*)

Note: If the deceased is named as the beneficiary of your life insurance policy - don't forget to change it with the company and name a new beneficiary.

Government Departments

Income Tax - A final tax return must be filed. If a third party is preparing the tax return, simply provide them with the documents they request. If you are preparing the tax return yourself, you will require the “Deceased Persons Income Tax Guide” containing all of the necessary 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.)

Note: 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.

GST/HST Credit and Canada Child Tax Benefit (CCTB) - The following document will be required to cancel either benefit:

- Funeral Director’s Proof of Death Certificate

Mail this document to:

Summerside Tax Centre, 275 Pope Road, Summerside, PEI C1N 5Z7

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 taken to your local passport office, or sent by registered mail to:

Passport Canada

Foreign Affairs Canada, Gatineau, Quebec K1A 0G3

infopass@ppt.gc.ca

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

Provincial Health Coverage - When a resident of Ontario dies, the Provincial Health Card must be returned to the Ministry of Health and Long Term Care.

Call Service Ontario at 1-800-267-8097 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 safety check. A small transfer fee may apply. If the ownership is to be transferred to anyone else, certification by a mechanic may be required before the vehicle can be sold.

Bring the following documentation to your local driver and vehicle license 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 an active and valid driver’s license, it needs to be cancelled. Drop it off at any Driver and Vehicle License Issuing Office. For a location near you call Service Canada at 1-800-267-8097.

Department of Veteran’s Affairs - If the deceased had been receiving benefits from the DVA, then the department needs to be notified. To notify or to inquire about available benefits contact: Last Post 1-800-465-7113 or DVA 1-866-522-2122 or www.vac-acc.gc.ca

Workplace Safety Insurance Board (WSIB)

WSIB should be contacted if the death occurred as a result of the workplace environment or the deceased was receiving WSIB Benefits. WSIB provides death benefits to those whose employer contributed to the plan when an employee is killed on the job or dies from an industrial disease. For more information, or to inquire about benefits contact:

Workplace Safety & Insurance Board
Head Office, General Claims Inquiry
200 Front Street West, Toronto, ON M5V 3J1
1-800-387-8638 or www.wsib.on.ca

Pension Plans

If the deceased contributed to or was receiving a pension payment, other than CPP or OAS, the organization handling the pension plan must be notified. Below are some common phone numbers to various pension plan organizations:

| | |
|-------------------|----------------|
| OMERS | 1-800-387-0813 |
| Teacher's Pension | 1-800-668-0105 |
| Hoopp | 1-888-333-3659 |
| Superannuation | 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, they will send you the necessary forms. The following documents 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:

- Funeral Director's Proof of Death Certificate
- Completed Change of Address Form
- Signature of the Executor(s) or next of kin
- Legal Will or letters of probate
- Lawyer contact

www.smartmoves.ca is a website which will allow you to download forms.

Credit Card Cancellation - It is important to contact the credit card company (even if the card is jointly held) as soon as possible.

A credit card may carry balance insurance which will pay off the balance held on the card in the event of a death.

If you do not see the number for a card listed below, check the back of the card, often a number to call is printed there.

MASTERCARD

| | |
|-------------------|----------------|
| Bank of Montreal | 1-800-263-2263 |
| Canadian Tire | 1-800-263-0471 |
| Presidents Choice | 1-888-723-8881 |

GAS CARDS

| | |
|--------------|----------------|
| Esso | 1-800-567-3776 |
| Petro Canada | 1-800-668-0220 |
| Shell | 1-800-661-1600 |

VISA

| | |
|------------------|----------------|
| Scotiabank | 1-800-387-6510 |
| CIBC | 1-800-465-4653 |
| Royal Bank | 1-800-769-2512 |
| TD Canada Trust | 1-800-975-6130 |
| Citibank | 1-800-950-5114 |
| American Express | 1-800-387-9700 |
| Platinum Card | 1-800-263-1616 |

MISCELLANEOUS CARDS

| | |
|--------------------|----------------|
| Sears | 1-800-265-3675 |
| The Bay | 1-800-263-2599 |
| Costco | 1-800-463-3783 |
| Home Depot | 1-800-747-3787 |
| Airmiles | 1-888-AIR-MILE |
| | 1-888-247-6453 |
| Shoppers Drug Mart | 1-800-SHOPPER |
| | 1-800-746-7737 |
| CAA Membership | 1-800-268-3750 |

*some numbers only available 9-5pm EST

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, satellite, telephone (land line and cell phone) and/or utility contracts may need to be cancelled or changed into another name.

Magazine and/or Newspaper Subscriptions - Club memberships, etc. may need to be cancelled.

Homecare or Meals-on-Wheels - May need to be arranged for a surviving spouse.

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 customary 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. In addition, you may also wish to place a card of thanks in the local newspaper. We at Shawn Jackson Funeral Home can assist you with writing the card of thanks and placing it in the newspaper.

Certified Copies of the Provincial Death Certificates

There are some cases in which a certified copy of the provincial death certificate may be required (*usually for property or funds held in another country*). These may be obtained by writing to the Office of the Registrar General or by picking up the forms at the funeral home or municipal office and mailing them to:

Office of the Registrar General
P.O. Box 4600
189 Red River Road
Thunder Bay, ON P7B 6L8
1-800-461-2156 or apply online at www.vitalcertificates.ca

There will be a fee required, which is subject to change

Continued Care and Advanced Planning

While addressing all the issues surrounding the estate, it is wise planning to organize the following to relieve those responsible of a complicated legal, financial and emotional burden at a time of stress.

- Complete or update your will
- Complete or update your Power of Attorney for Property
- Complete or update your Power of Attorney for Personal Care
- Complete or update your own Pre-arranged Funeral Plan

Documentation Needed

Listed below are documents and information that you are most likely going to need as you organize the estate: Check the boxes as you gather the documents.

Social Insurance Numbers of:

- Deceased _____
- Surviving spouse or common-law partner _____
- Dependent children* _____

Birth or Baptismal Certificate of:

- Deceased
- Surviving spouse or common-law partner
- Dependent children*

Additional Documents:

- Marriage Certificate or Statutory Declaration of Common-Law Union
- Divorce Certificate
- Funeral Directors Proof of Death Certificate (multiple copies)
- Funeral Home statement of account for funeral expenses
- Legal Will or letters of probate
- All pertinent tax slips (T5, T4-A receipts, etc.)
- Deed to property
- Vehicle ownership
- Drivers License
- Valid Passport
- Health Card
- Credit Cards

*Only required if there are surviving dependent children under age 18 or between 18-25 and still in school.

Notes:

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