

Steps To Take When A Loved One Passes

- Contact **Service Canada** regarding **CPP/OAS benefit**. Inform them that the individual has passed away and the CPP/OAS payments should be stopped. Inform them that you will be applying for a survivor's pension.

Required: Canada Pension Plan Survivor's Pension and Children's Benefit Application Form
Death Certificate
Social Insurance Number of deceased

During this process with Service Canada, you will also apply for the **Death Benefit**.

Required: Application for a Canada Pension Plan Death Benefit
Death Certificate
Social Insurance Number of deceased

Note: These applications need to be received by Service Canada within 60 days of the date of death.

- Make a ***list of all assets and liabilities*** of the deceased ***as of the date of death***
- **Bank Accounts** – for joint accounts, notify the bank of the individual's death and the account should become the survivor's account.

Required: Death Certificate

- **Notify Credit Card companies** – be careful with points cards as typically if the deceased was the primary card holder, the accumulated points will be cancelled when notified of passing.
- **Investments** – contact investment advisor, notify them of the death and have them remove joint names from investment accounts.

Verify beneficiary designation for all assets held in a TFSA/RRSP/RRIF account, as these assets can be moved to the beneficiary's investment accounts.

- **Houses & Property Tax Bills** – if the property is in joint names, there is no immediate need to change title of the property. This can be completed at a later time or when the property is sold. This will save the survivor legal expenses.
- **Life Insurance Policies** – Notify the company of the individuals passing and fill out the required paperwork so the beneficiary receives the proceeds.
- **Any vehicles** can be re-registered with any branch of Service Ontario.

Required: Will
Death Certificate

- **Vehicle Insurance** – contact insurance company and remove coverage on deceased
- **Return Passport** If the passport is valid, you should mail it to be cancelled at:

Passport Program
Gatineau, QC
K1A 0G3

Include a copy of the **death certificate and a letter** detailing if the passport should be destroyed or if you would like the cancelled passport or return it to you.

You don't need to return an expired passport. However, if you want it securely destroyed, send a note and a copy of the death certificate along with the expired passport asking for its destruction.

- **Social Insurance Card** Can be returned to any Service Canada office in person or it can be mailed to (include copy of death certificate):

Service Canada
Social Insurance Registration office
Post Office Box 7000
Bathurst, New Brunswick E2A 4T1
Canada

Required: Death Certificate



- **Driver's Licence** can be cancelled and returned in person at any Service Ontario office or it can be mailed to (include copy of death certificate):

ServiceOntario
P.O. Box 9100
Kingston, Ontario
K7L 5K3

- **Final Tax Return** If there was an accountant that completed previous tax returns, notify them of the client's death and that a final/terminal tax return will need to be completed.

If the death occurred between January 1 and October 31 inclusive, the due date for the final return is April 30 of the following year.

If the death occurred between November 1 and December 31 inclusive, the due date for the final return is six months after the date of death.