Steps To Take When A Loved One Passes

- **Contact Service Canada regarding CPP/OAS benefit. Inform them that the individual's CPP/OAS payments should be stopped, and 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 the company is notified of the passing.**
- **Investments – contact the investment advisor, notify them of the death, and have them remove joint names from investment accounts.**

  Verify the 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 individual's 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 the insurance company and remove coverage on the 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 whether the passport should be destroyed or returned 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 a copy of the 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 a copy of the death certificate):**

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

- **Final Tax Return – if there was an accountant who 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.