

## Reference Guide for Executors (Alberta)

### Preliminary Steps

1	<input type="checkbox"/>	Ensure the proper authorities have been notified of the death. If the death was expected, notify the attending physician. If it was unexpected, call Emergency Services (911). If the death was suspicious, notify the police (911). If Emergency Services are not available, contact the local coroner's office. If death occurred outside of Canada, notify the nearest Canadian embassy or consulate.
2	<input type="checkbox"/>	Arrange for the care of Children and Pets.
3	<input type="checkbox"/>	Determine if organ donation was preferred. Check the deceased's driver's license, health card or BeADonor.ca. Even if someone has not formally registered as a donor, the immediate family may make this decision. To determine if this is possible, contact a donation coordinator in your area.
4	<input type="checkbox"/>	Determine if an autopsy is required. In some cases, the coroner may request an autopsy if the cause of death is unclear. Some families may also request it in order to provide closure or health information which may be helpful for surviving family members. In addition, some life insurance contracts, most notably guaranteed issue insurance contracts, have very restrictive contract wording and may require an autopsy.
5	<input type="checkbox"/>	Determine if any specific religious and/or spiritual observances are required by the faith of the deceased and their family (this may include a beside observance which will need to be coordinated as promptly as possible; notify the funeral director to ensure the proper timing of the removal of the body from the home or hospital).
6	<input type="checkbox"/>	Locate the will and review it for specific instructions concerning the funeral.
	<input type="checkbox"/>	If the deceased has a safety deposit box, most banks will allow you to enter the box to obtain the will but you will require the Funeral Directors Certificate of Death. If you do not have the key, the bank can arrange to have the box drilled but this will take time and involve a cost.
	<input type="checkbox"/>	If you only find a copy of the will, you will eventually need to contact the lawyer to obtain the original and/or notarized copies
	<input type="checkbox"/>	Determine complexity of will. Is expertise required beyond the scope of the executor? Is there a potential for disputes between beneficiaries? Are trusts required to be established? Are assets held in other countries? If in doubt, seek an estate lawyer as soon as possible. If you <b>choose not to be the executor</b> , you must recuse yourself before engaging in any estate administration. Otherwise, you are deemed to have 'intermeddled in the affairs of the estate' and may still be held responsible.
7	<input type="checkbox"/>	If not specified in the will, select a funeral home to receive the Medical Certificate of Death (required to arrange burial or cremation) and to make an <b>appointment</b> to finalize funeral arrangements. The funeral home will arrange the transfer of the deceased.
8	<input type="checkbox"/>	Assist with funeral arrangements if required. This does not have to be made that day or even the next. Make sure to take the time necessary to make sure it will be the service the deceased and the family want and one the estate can afford.
	<input type="checkbox"/>	You will need to bring a copy of the will and personal information of the deceased. The funeral home will verify you are the executor or have the authority to make decisions.
	<input type="checkbox"/>	Select the day and time of the service.
	<input type="checkbox"/>	Decide whether there will be traditional interment or cremation. Select location at cemetery. If a cremation is chosen, decide if it will be done before or after the service.
	<input type="checkbox"/>	Select a casket or cremation container.
	<input type="checkbox"/>	Decide about preparation and embalming.
	<input type="checkbox"/>	Choose if there will be family visitation or public visitation.
	<input type="checkbox"/>	Determine the involvement of the deceased's clubs, unions and/or professional organizations with the funeral.

8 Cont.	<input type="checkbox"/>	Select photograph of the deceased to be displayed.
	<input type="checkbox"/>	Decide if you would like to include a video tribute and/or decide on items for memorial table.
	<input type="checkbox"/>	Select readings, music/musicians.
	<input type="checkbox"/>	With the assistance of the funeral home, compose obituary and arrange with newspapers. <a href="#">Click here for suggestions on writing an obituary if you wish to do so yourself.</a>
	<input type="checkbox"/>	Choose who will lead the service and those who will participate.
	<input type="checkbox"/>	Select an individual(s) to give the eulogy and act as pallbearers if required.
	<input type="checkbox"/>	Choose clothes that the deceased will wear.
	<input type="checkbox"/>	Decide if any jewelry will remain with the deceased or returned to the estate.
	<input type="checkbox"/>	Choose floral arrangements.
	<input type="checkbox"/>	Choose a location for the reception following the service.
	<input type="checkbox"/>	Decide how refreshments will be provided (i.e., catered, restaurant, family members).
	<input type="checkbox"/>	Decide if memorial donations will be chosen and if so, include a mailing address.
	<input type="checkbox"/>	Select a memorial folder and acknowledgement cards.
	<input type="checkbox"/>	Obtain multiple originals of the Funeral Directors Certificate of Death as it will be required by many other organizations.
	<input type="checkbox"/>	Determine if you, or the funeral home, will complete and submit a Registration of Death form to the Government of Alberta. <a href="#">Click here for more details.</a>
	<input type="checkbox"/>	Determine if an Official Death Certificate is required. Most duties can be completed using the Funeral Directors Certificate of Death unless the deceased owned any real estate property and/or had a life insurance policy. An Official Death certificate can be arranged through the funeral home. It will take approximately 3-4 weeks to obtain.
<input type="checkbox"/>	Select a cemetery.	
<input type="checkbox"/>	Select a burial vault, memorial grave marker and inscription.	
9	<input type="checkbox"/>	Safeguard the Residence/Assets. If the executor fails to preserve the assets, he or she can be held liable.
	<input type="checkbox"/>	Arrange for alarm access. They will need proof of death, proof of executorship and proof of identification.
	<input type="checkbox"/>	Arrange for a key from the family. If not available, contact a locksmith.
	<input type="checkbox"/>	Arrange for a house-sitter during the funeral/reception.
	<input type="checkbox"/>	Empty garbage/coffee machine/fridge/freezer.
	<input type="checkbox"/>	Add automatic lights.
	<input type="checkbox"/>	Check that the thermostats are set appropriately.
	<input type="checkbox"/>	Arrange for snow shovelling/grass cutting.
	<input type="checkbox"/>	Arrange to redirect the mail. This may take a while so be sure to pick-up mail regularly. <a href="#">Click here for more details.</a>
	<input type="checkbox"/>	Cancel newspaper/magazine subscriptions. Newspapers are a high priority because even two papers lying on a porch can send a dangerous signal to would-be intruders. <a href="#">Click here to find Newspapers in Canada.</a>
	<input type="checkbox"/>	Check that property is insured. Advise the insurance company of the death. Place additional insurance if necessary.
<input type="checkbox"/>	<b>Identity theft can still occur for deceased individuals. Be extremely careful to ensure all personal information of the deceased is kept secure.</b>	
<input type="checkbox"/>	Secure any valuable estate assets. Once smaller valuable items have been inventoried, put them somewhere safe where they can't be stolen or damaged.	
10	<input type="checkbox"/>	Where operating a business, ensure operations can continue or obtain a manager.

11	<input type="checkbox"/>	Ensure family's and any dependent individuals' immediate financial needs can be met. Assets of the deceased are usually frozen until the bank has fulfilled all their requirements.
	<input type="checkbox"/>	Many banks will unfreeze the bank account to pay for certain expenses (funeral, utilities, etc.).
	<input type="checkbox"/>	For immediate funds, consider assets which are not frozen such as joint bank accounts, properties held in joint names or assets passing directly to a designated beneficiary.
	<input type="checkbox"/>	Executors can elect to provide a partial release of assets to be distributed to beneficiaries prior to obtaining the Tax Clearance Certificate, though this should normally only be undertaken where the beneficiary is under significant financial strain. If you choose to do this, ensure sufficient assets remain in the estate to cover bills, creditors and outstanding taxes since any shortfalls could result in personal liability against the executor.
	<input type="checkbox"/>	Once you have the Funeral Directors Certificate of Death, you may be able to apply for some immediate sources of funds, such as life insurance and company pension plans.

### Start to Administer the Estate and Collect Details of Assets and Liabilities

12	<input type="checkbox"/>	Contact beneficiaries, family members and named beneficiaries of life insurance policies, TFSAs, RRSPs etc.
	<input type="checkbox"/>	Obtain address, contact information and date of birth.
	<input type="checkbox"/>	Solicit their assistance in completing the Personal and Financial Information Form on the deceased. Ensure information is kept secure re: identify theft.
	<input type="checkbox"/>	Provide regular updates regarding the status and of the estate, including timeframes of specific events.
13	<input type="checkbox"/>	Contact the deceased employer to collect personal items, arrange for the deceased's final pay, coordinate payment of any owing RRSP contributions, determine requirements to collect on any pension/employer/death benefits and to start claim process.
14	<input type="checkbox"/>	Start guardianships and/or adoption process for children and pets.
15	<input type="checkbox"/>	Address real estate issues: If the deceased was renting, call the landlord to arrange for a cancellation of the lease or a sublet.
	<input type="checkbox"/>	If the deceased had any rental properties, inform the tenants of the deceased's death, how and to whom future rent payments are to be made and whether the beneficiary's intent is to sell the property or continue to act as a landlord.
16	<input type="checkbox"/>	Create a Revenues and Disbursements Spreadsheet to help account for the settlement of the estate.
17	<input type="checkbox"/>	Contact pension plan companies to enquire about options and to initiate transfer of benefits if available.
18	<input type="checkbox"/>	Contact Professional Groups and/or Associations to see if the deceased had purchased any insurance and to initiate the claim process.
19	<input type="checkbox"/>	Contact the Canada Revenue Agency (1-800-959-8281) to advise of the date of death and to cancel or transfer GST payments, Working Income Tax Benefits (WITB) and Canada Child Tax Benefits (CCTB) or Universal Child Care Benefits (UCCB).
	<input type="checkbox"/>	If the deceased was paying tax by instalments, no further payments have to be made after the date of death.
20	<input type="checkbox"/>	Contact Service Canada to cancel Old Age Security (OAS), Guaranteed Income Supplement (GIS), Allowances and Canada Pension Plan (CPP) benefits. You will need the deceased's Social Insurance Number (SIN). These payments should cease the month after death, so contact Service Canada as soon as possible to avoid having to return excess payments. This may be completed by your funeral home so check with them first. <a href="#">Click here for more details.</a>

21	<input type="checkbox"/>	Obtain other documents required to manage the estate:
	<input type="checkbox"/>	Ensure you have the original or notarized copies of the will. If not, contact the deceased's lawyer.
	<input type="checkbox"/>	Confirmation Funeral Expenses have been paid in full.
	<input type="checkbox"/>	If the spouse has predeceased the deceased <u>and</u> was named as beneficiary or executor, you will need to obtain a notarized copy/original of the spouse's will and copy of Funeral Directors Certificate of Death.
	<input type="checkbox"/>	The deceased's previous tax returns (preferably three years). If missing, contact the Canada Revenue Agency (1-800-959-8281) for copies. They will require the Funeral Directors Certificate of Death, the deceased's SIN, and copy of the will.
22	<input type="checkbox"/>	Continue to update the Personal and Financial Information Form. Refer to direct debits/credits on bank accounts, investment statements, credit card statements, deceased files and previous tax returns to ensure all assets and liabilities are included. Ensure information is kept secure.
23	<input type="checkbox"/>	Record assets of the estate as of the date of death. This will be needed when determining if probate is required and for completing the deceased's tax returns. Do not include any jointly owned assets (or assets with a named beneficiary) as these will transfer directly to the beneficiary rather than becoming a part of the estate.
	<input type="checkbox"/>	If the residue of the estate is to be paid to a number of beneficiaries, record details of liabilities as well. This will be helpful when you explain the final disbursements of the estate.
	<input type="checkbox"/>	Some of these values may not be determined until later; update as you continue through the process.
24	<input type="checkbox"/>	Determine if probate is required. The word probate means to prove or validate. The will is approved by the court as the valid and last will of the deceased. It also confirms the appointment of the executor and confirms their authority to deal with the estate.
		If the deceased held real estate in their name alone or had life insurance, probate will be required.
		Many banks will require probate but if the value of the estate assets is relatively low (less than \$35,000) the bank may agree to waive probate.
		Probate fees <b>vary by province</b> and some can be relatively low. Do not decide whether to probate, based solely on cost.
25	<input type="checkbox"/>	If probate is required, will you complete the process or hire a lawyer? Applying for probate includes completing a number of documents to be filed with the courts. This requires a great deal of detailed work and if not done absolutely perfect, results in rejection which could significantly delay the process.
	<input type="checkbox"/>	If you decide you would like to complete the process a probate kit can be ordered from: <a href="#">Click here for more details.</a>

### Assets

26	<input type="checkbox"/>	Make an appointment to see the deceased's main banker. Bank requirements can take a couple of months to fulfill, so ensure the appointment is made as soon as possible.
	<input type="checkbox"/>	Bring Funeral Director's Proof of Death, will, confirmation funeral expenses have been paid in full and personal information on the deceased, beneficiaries and executors.
	<input type="checkbox"/>	Determine what is required to open an estate account and estimated time frame. An estate account will be required to receive funds or pay liabilities/bills on behalf of the estate.
	<input type="checkbox"/>	Find out if the bank requires probate.
	<input type="checkbox"/>	Determine which expenses (funeral/utilities) the bank will allow to be paid from the deceased's bank account.

26 Cont.	<input type="checkbox"/>	Enquire about existing investments. What is required to close the accounts? Can the investments be paid to a named beneficiary (will reduce taxes for the estate) or do they need to flow through the estate account first? Are the investments still suitable or do changes need to be made?
	<input type="checkbox"/>	Enquire where any debts had creditor insurance and start the claim process.
	<input type="checkbox"/>	Obtain print out of all accounts as of date of death.
	<input type="checkbox"/>	Determine if the bank has the ability to provide details of any automatic debits or credits that have been rejected from the account once frozen. If yes, do not close the main account for 3 months.
	<input type="checkbox"/>	If you locate any original investment certificates, stocks and/or bonds that have not been deposited electronically to the deceased's investment accounts, discuss options with the bank.
	<input type="checkbox"/>	If not already done so, list the contents of the safety deposit box, disperse the contents as per the will and close safety deposit box if no longer required.
27	<input type="checkbox"/>	Make appointments to meet with any other banks, financial advisors and investment companies to determine what is required.
	<input type="checkbox"/>	Assess assets and liabilities as per step 26.
	<input type="checkbox"/>	Start the process of transferring these assets to the estate or named beneficiaries.
	<input type="checkbox"/>	Obtain print out of all accounts as of date of death.
28	<input type="checkbox"/>	If applicable, contact your local Veterans' Affairs Office. Veterans of Canada's armed forces and their dependants may be eligible for burial, pension and other benefits if they meet the eligibility requirements. <a href="#">Click here for funeral and burial benefits.</a> <a href="#">Click here for information on Death Benefits</a>
29	<input type="checkbox"/>	Contact life insurance companies to start the claim process. You will need the will and Official Death Certificate.
30	<input type="checkbox"/>	Apply for and collect CPP death benefit. <a href="#">Click here for more details.</a>
31	<input type="checkbox"/>	Apply for and collect CPP Survivor and or Childcare benefits if applicable. <a href="#">Click here for more details.</a>
32	<input type="checkbox"/>	If applicable, have the spouse of the deceased apply for the Allowance for Survivor Benefits. <a href="#">Click here for more details.</a>
33	<input type="checkbox"/>	If applicable, have the spouse arrange for transfer of Canada child tax benefit and/or Universal child care benefits. <a href="#">Click here for more details.</a>
34	<input type="checkbox"/>	If the deceased was a First Nation individual who was an ordinarily resident on a reserve before their death, investigate the Decedent Estates Program. <a href="#">Click here for more information.</a>
35	<input type="checkbox"/>	Search for unclaimed bank accounts. <a href="#">Click here for more details.</a>
36	<input type="checkbox"/>	Contact a qualified cross-border tax specialist if the deceased held any foreign assets. Foreign assets have different tax treatments and credits of which some may be time sensitive (i.e., there are certain Treaty benefits in the US but they are <b>only available if the tax return is filed with the IRS within 9 months of the date of death</b> ).
37	<input type="checkbox"/>	Arrange for appraisals to establish value of applicable assets.
38	<input type="checkbox"/>	If there are any jointly owned assets, request the assistance of the surviving owner to transfer the assets to their name. They will need an original Funeral Directors Certificate of Death and possibly the probate certificate (for real estate assets). These assets do not need to be included in the estate for tax/probate purposes.

## Pay Debts and Expenses

<b>NOTE:</b>		Before distributing the estate to the beneficiaries you must pay all outstanding debts including funeral expenses, estate administration expenses and taxes. If the liabilities of the estate are greater than the total assets, you must pay the debts and expenses in accordance with provincial laws. Neither the beneficiaries nor the executor are held liable for claims that cannot be paid by the estate, if the estate is administered in strict compliance with provincial laws. Veterans without sufficient funds to cover their funeral expenses may be eligible for help from the Last Post Fund.
39	<input type="checkbox"/>	Prepare and file any previous tax returns that were not completed (must be done within six months of the date of death).
40	<input type="checkbox"/>	Pay any outstanding property taxes on real estate properties.
41	<input type="checkbox"/>	Advertise for Creditors and Claimants as dictated by the deceased's provincial requirements. This will legally protect you, as the executor, from becoming personally liable for future claims. Normally, an executor would advertise in a local newspaper, asking that any creditors of the deceased send their claims to them for settlement. If there are claims, check them out for legitimacy and pay from the estate.
42	<input type="checkbox"/>	Pay and close all outstanding liabilities, obtaining receipts for any payments made. When closing liabilities, determine if there is any creditor protection and enquire if any points balances can be transferred if applicable.

## Distribute and Account for the Estate

43	<input type="checkbox"/>	Ensure all guardianships/adoptions have been completed.
44	<input type="checkbox"/>	Set up any trusts as directed by the will. Administer the trusts for the length of time and on the conditions set out in the will.
45	<input type="checkbox"/>	If there is a lawsuit against the estate, hire a lawyer and settle the lawsuit on behalf of the estate.
46	<input type="checkbox"/>	Ensure business interests have been sold/transferred. Deposit proceeds to the estate account.
47	<input type="checkbox"/>	You are only required to manually cancel the deceased's SIN, if the death occurred in one of the territories or outside Canada (done automatically from the provincial vital statistics agency). <a href="#">Click here for more details.</a>
48	<input type="checkbox"/>	Cancel the deceased's health card. You will need the deceased's personal health number and Funeral Certificate of Death. The personal health card should then be discarded in a secure manner. <a href="#">Click here for more details.</a>
49	<input type="checkbox"/>	Cancel the deceased's passport. <a href="#">Click here for more details.</a>
50	<input type="checkbox"/>	Cancel citizenship card, permanent residency card and Secure Certificate of Indian Status. <a href="#">Click here for more details.</a>
51	<input type="checkbox"/>	Cancel the deceased's driver's license. Also, enquire as to whether the estate is entitled to a licence plate refund.
52	<input type="checkbox"/>	Close professional associations, memberships, and/or unions.
53	<input type="checkbox"/>	Ensure all life insurance claims, benefit claims, and pension plan changes have been completed.
54	<input type="checkbox"/>	Distribute specific bequests, obtaining receipts from each respective beneficiary. If any physical item had specialized insurance coverage, ensure this is cancelled. Specific legacies <b>should be transferred within one year</b> from the date of death or the estate may incur interest obligation to those beneficiaries.

55	<input type="checkbox"/>	Distribute specific gifts to qualified charities. If completed within <b>the first 36 months after the date of death</b> , the estate will have flexibility as to which tax return to apply the associated tax credit.
56	<input type="checkbox"/>	Close original bank accounts and transfer funds to the estate account. Ensure you have collected all details from automatic debits/credits for the account.
57	<input type="checkbox"/>	Liquidate investments that are not to be transferred in kind. Deposit funds to the estate account.
58	<input type="checkbox"/>	Ensure all investments that were to be transferred in kind, are now in the name of the new owner.
59	<input type="checkbox"/>	Motor Vehicles: initiate sale of assets, transfer of titles and cancellation of insurance. Deposit proceeds to the estate account. You will need the ownership, proof of insurance, notarized copy of the will, and a copy of the Funeral Directors Certificate of death.
60	<input type="checkbox"/>	Initiate sale/transfer of property and timeshare units. If not already done so, take care on designating which residence will be deemed the primary residence for tax purposes.
	<input type="checkbox"/>	Arrange for shredding of sensitive documents.
	<input type="checkbox"/>	Stage and list the house for sale. Arrange offsite storage if required for staging.
	<input type="checkbox"/>	Once sold, arrange for the residence to be emptied.
	<input type="checkbox"/>	Sort and prepare household items to keep, donate, dispose and sell.
	<input type="checkbox"/>	Find new homes for items to keep.
	<input type="checkbox"/>	Arrange for items to be donated to desired charities.
	<input type="checkbox"/>	Arrange proper disposal of hazardous waste.
	<input type="checkbox"/>	Determine which items can be recycled at ECO stations and arrange transport.
	<input type="checkbox"/>	Use existing waste management systems for items that are to be disposed of or arrange for third-party pick-up and removal.
	<input type="checkbox"/>	Determine the best market to sell selected items (auctions, online, consignment shops, yard sales, estate sales) and liquidate assets. Deposit proceeds to the estate account.
	<input type="checkbox"/>	Arrange for the residence to be cleaned.
	<input type="checkbox"/>	Ensure all service providers have been cancelled or transferred to the new owner.
<input type="checkbox"/>	Cancel of transfer Insurance.	
61	<input type="checkbox"/>	Ensure all miscellaneous insurance policies have been cancelled.
62	<input type="checkbox"/>	Close/transfer all digital assets, obtaining receipts from each respective beneficiary.
63	<input type="checkbox"/>	Prepare and file Terminal Tax Return by April 30th of the year following the year of death, or by six months from the date of death whichever is later.
	<input type="checkbox"/>	If the deceased had any unused RRSP contribution room, consider donations to a spousal RRSP.
64	<input type="checkbox"/>	Prepare and file any optional tax returns that are required. If an optional return is missed that could save a significant amount of tax, the executor could be held responsible for any loss occurred by the estate. There are different timeframes for each optional return.
65	<input type="checkbox"/>	Request clearance certificate before distributing remaining assets to the beneficiaries from the estate account. <a href="#">Click here for more details.</a>
66	<input type="checkbox"/>	Close the estate account:
	<input type="checkbox"/>	Prepare a final accounting of all assets, liabilities, and expenses.
	<input type="checkbox"/>	Prepare a proposed compensation schedule for yourself, the executor.
	<input type="checkbox"/>	Prepare a proposed final distribution of funds to the beneficiary.
	<input type="checkbox"/>	Once agreement has been made on the final settlement of the estate, have each adult beneficiary sign a release form.
	<input type="checkbox"/>	Arrange for final distribution of funds and advise each beneficiary to consult with a financial advisor.
<input type="checkbox"/>	Advise the bank in writing to close the estate account.	
67	<input type="checkbox"/>	Answer enquiries from residuary beneficiaries, creditors and other stakeholders.