



Guidelines for Estate Planning and Duties of an Executor

Please Note: Some information listed below may only be applicable to Members of the Manitoba Association. *This is a guideline only* and is offered out as assistance to those in need.

Estate Planning What To Do and Who To Call – Prior to Death

Prior to death, ensure you have arranged for a Power of Attorney, Health Care Directive, Current and Valid Will, and Funeral plans. Good record management is critical to estate preparation and will enable grieving family members to navigate through the process as pain free as possible. Consult your lawyer for assistance and advice in preparing these documents. As laws and life situations change, it is also advisable to review your will periodically – especially if it has been several years since it was drawn up. The following is a checklist of items in your estate planning that your Power of Attorney and Executor will need to know. Ensure these people have a copy of the appropriate documentation ahead of time.

1. Personal Information (PIN, SIN)
2. Legal documentations – Power of Attorney, Health Care Directives, Will, Funeral Arrangements and location.
3. Health & Medical Information – Medical Plans, Pharmacy, Medications, Organ Donor Requests
4. Funeral Arrangements – what they are and where they are. Ensure the Executor has this information prior to your death.
5. Contacts – Next of kin, beneficiaries, professional advisors, family lawyer, family doctor, Accountant.
6. Information – Wallet, driver's license, vehicle insurance, Manitoba Health Card
7. Services – Various – Alarm companies, Meals on Wheels, Medic Alert, and Disabled Parking Permit.
8. Finances – banking information, investment information, mortgage, lease, and credit cards.

9. Safety Deposit Box – location, key, contents.
10. Important family documents – location and who is to get them.
11. Cards – Various – Aeroplan, Airmiles, CAA, Safeway Club, M&M, HBC Rewards, etc. Please note that for a small fee, some cards will transfer existing points to the heir.
12. Memberships to Professional, Trade or Volunteer Organizations / Associations.
13. Subscriptions.
14. House information and Property Taxes.
15. Tax Returns and GST rebate.
Revenue Canada – Tax Disability Credit, Form T2201 – prior to death, if a pensioner is disabled, he should request a copy of this form from Revenue Canada and then take to his doctor for completion. Once completed, this form should be submitted to Revenue Canada. If accepted, this may result in a significant annual tax credit for the years of his disability. Talk to your lawyer or accountant for more information.
16. Monthly, quarterly and annual bills.
17. Assets inventory – including vacation properties.
18. Income streams – including pension plans.
19. Insurance Policies – automobile, property / house insurance, life insurance.

Guidelines for Executor Following Death of a Pensioner or Surviving Spouse What To Do and Who To Call

Information for the Executor / Family Member(s) of people / agencies to be contacted:

1. CN Pension & Benefits (for CN Pension Plan) – 1-800-361-0739. Have on hand the Personal Identification Number (PIN) of the deceased as well as date of death. They may require you to forward a copy of the death certificate or statement of death. They will walk you through the process. Usually the Statement of Death as provided by the Funeral Home is sufficient. The funeral homes will usually provide you with several copies as part of their service. You may also want to keep several copies of the official obituary, as this is sometimes all that is needed.

If you are a surviving spouse and eligible to receive the spousal pension, CN Pension & Benefits will send you the appropriate package with documents to be completed.

If there is no surviving spouse (or spouse eligible for a spousal pension), then the 10-year estate clause is applicable. This means that if the pensioner has been retired less than 10 years, the estate (usually the children) are entitled to the balance of the remaining months that would normally have gone to a surviving spouse. It can be paid as a monthly benefit or in most cases the remainder is paid out in a lump sum to the estate.

2. The CN Group Term Life Insurance must be applied for so you should inquire about that when speaking to CN Pension & Benefits. Depending on what department the pensioner worked in dictates what insurance carrier is responsible for paying out this

benefit. Look in the deceased's important papers as a certificate of the carriers name was issued at or near time of retirement. This came into force after 1974 and the usual face value is \$5,000 for management, \$4,000 for non-management employees.

If you are a surviving spouse receiving a spousal pension, you may wish to continue membership in the CN Pensioner's Association. This can be done by contacting the Membership Chair of your local association (Joanne Gaborieau for the Manitoba Association – joannegabor@hotmail.ca or Bruce Peacock of the National Association (peacock1942@gmail.com)).

3. Health Canada at 1-800-277-9914 or for Manitoba Residents, Manitoba Health at 1 (800) 392-1207 or (204) 786-7101 (Winnipeg). Inform them so that the deceased's Health Care Card is cancelled. Have the deceased's SIN number available as well as they Health ID number (from their Health Care Card).

4. Canada Pension / Old Age Pension. To make application for Canada Pension Plan benefits or to inform Income Security (Old Age Pension) of the death (the decedents next-of-kin are entitled to all monies until the end of the month in which the death occurred. The family is required to make application for death benefits (\$2,500) on their own behalf. Contact: <http://www.servicecanada.gc.ca/eng/home.shtml>

Service Canada Centres in Manitoba:

<http://www.servicecanada.gc.ca/cgi-bin/sc-srch.cgi?cmd=lst&pv=mb&ln=eng>

Service Canada (Winnipeg Centre)
Portage Place Mall, Ground Floor, Unit 122
393 Portage Avenue
Winnipeg, Manitoba
1-800-622-6232

Service Canada (Winnipeg St. Vital)
1001 St. Mary's Road
Winnipeg, Manitoba
1-800-622-6232

Rules for Pensioners receiving U.S.S.S. will vary. Please phone the Grand Forks office at 1-701-772-5518. There is a toll free number available but it apparently is difficult to get through. Have the deceased's U.S. Social Security number available plus your International Tax Identification Number (ITIN) to better identify and to keep phone charges to a minimum. Request the proper documentation for survivor benefits.

5. Guaranteed Income Supplement (GIS) - The Guaranteed Income Supplement provides additional money, on top of the Old Age Security Pension, to low-income seniors living in Canada. To be eligible for the GIS benefit, you must be receiving the Old Age Security pension and meet the income requirements. Apply for a retroactive GIS (if applicable) at 1-800-277-9914 as soon as possible for the death.

6. Veteran's Allowance – Veteran's of Canada's Armed Forces and their dependents may be eligible for burial, pension and other benefits if they meet certain requirements. Contact the regional Veteran's Affairs Office at (204) 983-2860. If the deceased was in receipt of a DVA Pension, the surviving spouse may be eligible to continued receipt of same, but if there is no surviving spouse, the DVA pension will have to be cancelled.

7. Last Post Fund – Veteran's without sufficient funds to cover their funeral expenses may be eligible for assistance from the Last Post Fund (204) 233-3073.

8. GST / PST Credit – If the deceased was receiving GST or PST credits, the estate is entitled to the credit if they were issued in the month of the death. To cancel the GST / PST credit, send a letter to your regional tax center advising them of the death (include a copy of proof of death).

9. Revenue Canada – Income Tax – You will be required to file an Income Tax Return from January 1st until the date of death. You should also advise Revenue Canada as soon as possible to inform them of the death. Include the SIN number of the deceased as well as proof of death and a copy of the will showing you as the Executor / beneficiary and how to reach you.

Winnipeg Tax Centre
Canada Customs and Revenue Agency
66 Stapon Road
Winnipeg, MB R3C 3M2
Phone: 1-800-959-8281

Once the final tax return for the deceased has been completed and the Final Notice of Assessment has been received back, you should then request a Clearance Certificate, Form TX19 from the Canada Revenue Agency.

Canada Revenue Agency
Verification and Enforcement Division
Tax Services Office
325 Broadway
Winnipeg, MB R3C 4T4

Revenue Canada – Tax Disability Credit, Form T2201 – prior to a death, if a pensioner is disabled, he should request a copy of this form from Revenue Canada and then take to his doctor for completion. Once completed, this form should be submitted to Revenue Canada. If accepted, this may result in a significant annual tax credit for the years of his disability. This will still be applicable on the final tax return of the deceased. Talk to your lawyer or accountant for more information.

10. Manitoba Public Insurance (Autopac). When the registered owner dies, the vehicle registration remains valid until it expires or is cancelled. However, you must notify M.P.I. through your Autopac dealer about the owner's death. Transferring ownership requires certain documentation. As your Autopac Agent about the documents and the

steps required for transferring ownership in your particular situation. If the death is a result of a motor vehicle accident, you may be eligible for a lump sum death benefit. For more information, contact 1-(800) 665-2410 or (204) 985-7000 (Winnipeg).

11. Land Titles – Re title to the deceased's home or other information concerning Lands, contact:

Land Titles Office
276 Portage Avenue
Winnipeg, MB R3C 0B6
Phone: (204) 945-2042

For more information, visit their website at www.tprmb.ca.

12. Insurance – Inform all insurance companies of the death and make application for any proceeds if applicable or cancellation (e.g. Automobile, house / property, life insurance).

13. Bank Accounts – Contact the banks involved and set up an appointment. Ensure you have a copy of the will and proof of death. Accounts may be closed or frozen until final settlement of the estate. If you have access to a joint account with right of survivor, it is recommended that you keep this account open until the Final Tax Return and Clearance Certificate has been processed. Note that each bank may have a different process so it is advisable to meet with bank officials as part of the estate planning prior to death to ensure there are no surprises.

14. Safety Deposit Box – location, key, contents

15. Other Investments / Assets / Liabilities – contact other financial institutions that may be holding investments of the deceased – e.g. Stocks, Bonds, GIC's, RRSP's, Vacation Properties, mortgage, lease, etc.

16. Credit and Other Cards – such as Visa, MasterCard, Esso, PetroCanada, The Bay, HBC Rewards, Airmiles, Aeroplan, NWA

17. Other Income Streams if applicable.

18. House – Land Titles as mentioned above.

19. Driver's License and Vehicle Registration

20. Public Utilities – Contact your Hydro, Gas, phone company, etc to either cancel or change the name on the monthly invoices.

21. Services – Alarm Company, Meals on Wheels, Medic Alert, Home Care Case Coordinator, Disabled Parking Permit.

22. Family Doctor, Lawyer, Accountant.

23. Pharmacy re prescriptions on file.

24. Memberships to Professional, Trade, and Volunteer Organizations / Associations.