

# Affordable Burial & Cremation



## Aftercare Estate Checklist

- ☐ **Income Securities**  
Affordable Burial & Cremation can notify Income Securities on behalf of a family. This notification stops all CPP and OAS benefits.
- ☐ **Social Insurance Card**  
Cancelled when funeral home notifies Income Securities.
- ☐ **Canada Pension**  
Any payments received in the month follow the death must be returned to CPP. The benefit amounts depend on average lifetime earnings of deceased.  
**Canada Pension Death Benefit\*\*** ☐  
This is a one-time, lump-sum payment of up to \$2500.  
Please note that taxes are retained on the benefit before it is paid.  
**Survivor Benefits** ☐  
A monthly pension is available to spouses or common-law partners. Payment amounts depend on age, dependent children and disability.  
**Children's Benefits** ☐  
A monthly benefit is available to dependent children under 18 years of age or between the ages of 18 and 25 if still in school full time.  
**Guaranteed Income Supplement** ☐  
A monthly OAS benefit is available for low income seniors age 65 and older. To qualify, you must meet the income eligibility.  
[www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html](http://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html)  
**Veterans Allowance** ☐  
The Last Post Fund may assist Canadian Armed Forces Veterans with funeral expenses. Benefits are based on specific requirements and should be applied for by calling the number on the right.

**\*\*Takes up to 12 wks.**

**Taxable income on deceased's estate.**

**Gov. will send T4A slip for income tax.**

[www.taxtips.ca/seniors/gis.htm](http://www.taxtips.ca/seniors/gis.htm)

1.866.522.2122

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☐ **Canada Revenue Agency (CRA)** 1.800.959.8281

Administers the following programs on behalf of Ontario:

Ontario trillium benefit 1-877-627-6645

- Ontario sales tax credit 1-800-959-1953
- Ontario child benefit (related to the Canada child tax benefit)
- Ontario senior homeowners' property tax grant

*\* Credit received in the month of the death may be kept, but any additional payments must be returned.*

☐ **Notify Ministry of Health**

A Change of Information Form must be completed and forwarded to the Ministry of Health with the Health Card and a Death Certificate.

☐ **Passports**

The Canadian Passport office should be notified of the death by sending a copy of the Death Certificate.

☐ **Life Insurance**

Deceased may have had individual life insurance or insurance through an employer. Your Insurance Agent is a good resource for assisting with the necessary claims forms. If the insurance policy is through an employer, call the employer for the necessary forms. Update existing policies where the deceased is the beneficiary.

☐ **Pensions**

Contact companies with whom the deceased had a pension. There may be a continued pension and or continued health benefits for the survivor if the pension is with an employer.

☐ **Bereavement Register**

The Bereavement Register will prevent any mass mailings from being sent to the deceased.

1.877.565.5515

[www.the-bereavement-register.ca](http://www.the-bereavement-register.ca)

# Affordable Burial & Cremation



## ☐ Will

The survivor's Will should be updated to ensure the deceased is not included as a beneficiary or as Power of Attorney for Personal Care of Property.

## ☐ Vehicle

**Drivers Licence** ☐

**Vehicle Ownership** ☐

Required documentation includes

- the original or a notarized copy of the Will
- ownership of vehicle
- Proof of Death Certificate

There may be a refund of a portion of licensing and registration fees. Bring 2 pieces of ID. **Transfer ownership prior to cancelling the deceased's licence.**

**Vehicle Insurance** ☐

Contact the Insurance Agency to change insurance or discuss what insurance should be held on the vehicle until it is sold.

## ☐ Credit Cards

For the safety of the identity of the deceased, credit cards in the deceased name should be destroyed and the credit card company notified of the death.

## ☐ Bank Accounts

Make an appointment with the bank. Ensure the bank takes appropriate action with respect to bank accounts and credit cards issued by the bank.

The bank will change the account holders name to include "The Estate of \_\_\_\_\_" for up to a year.

## ☐ Final Income Tax Return

A Terminal Tax Return must be completed for each deceased in the year in which the death occurred. After the Notice of Assessment is received you should apply for a clearance certificate.

You may request a **CLEARANCE CERTIFICATE** from the CRA prior to distributing assets so you are not liable for any unpaid taxes owed by the deceased. Also note, starting in 2016 it is necessary to report the sale of a principal residence in order to claim a principal residence tax exemption.

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## ☐ Estate Aftercare for \$295 + Tax

Advanced funeral planning for your family can relieve those responsible for funeral arrangements and save financial stress by planning ahead.

Guaranteed Payment Plans can be arranged to simplify matters for yourself and family offering peace of mind in knowing arrangements are in place.

## ☐ OMERS

**Ontario Municipal Employees Retirement System.** Handles the retirement benefits of local government employees in the Canadian province of Ontario. OMERS serves municipal workers, firefighters, police, emergency services staff, Children's Aid Society workers, school board staff (non-teaching), and transit and hydro workers.

1-800-387-0813

<http://www.omers.com/>

## ☐ WSIB

**The Workplace Safety and Insurance Board** is an independent trust agency that administers compensation and no-fault insurance for Ontario workplaces.

1-800-387-0750 (p)

1-888-313-7373 (f)

<http://www.wsib.on.ca>

## ☐ HOOPP

**Healthcare of Ontario Pension Plan** is a defined benefit (DB) pension plan for Ontario's healthcare workers.

1-877-43-HOOPP(46677)

Fax 416-369-0225

[clientservices@hoopp.com](mailto:clientservices@hoopp.com)

<https://hoopp.com>

## ☐ Ontario Teacher's Pension Plan

**The Ontario Teachers' Pension Plan** is the largest single-profession pension plan in Canada. An independent organization, it invests the pension fund's assets and administers the pensions of 318,000 active and retired teachers in Ontario.

Toll Free: 1 (800) 668-0105

Fax: 1 (800) 949-8208

Email: [Inquiry@otpp.com](mailto:Inquiry@otpp.com)

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## MISCELLANEOUS Numbers

### GAS CARDS

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

### MISCELLANEOUS CARDS

Canadian Tire	1-800-263-0471
Sears	1-800-265-3675
The Bay	1-800-263-2599
Home Depot	1-800-747-3787
Airmiles	1-888-247-6453
Shoppers Drug Mart	1-800-746-7737
CAA Membership	1-800-268-3750
Canada Post	1-800-267-1177
Rogers Cable/Internet	1-888-764-3771

- Some numbers may only be available 9:00-5:00 EST.
- A proof of death certificate may be required by some companies.

## 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, there may now be a fee associated with this request. In addition, the following documents may be required:

- Proof of Death Certificate
- Completed Change of Address form
- Signature of Executor(s) or next of kin
- Legal Will or letters of probate
- Lawyer contact

\* Talk to Canada Post if you have a rented mailbox

Visit [www.canadapost.ca](http://www.canadapost.ca) for details.

notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



