

GENERAL INFORMATION

Chequing and Savings Accounts

Although it is necessary to notify financial institutions of a death, you may want to keep joint accounts open for a few months afterward. This ensures that cheques in the deceased's name can continue to be deposited, and that these funds will be available. If accounts are not joint, funds may be frozen until the estate is settled.

Ensure one bank account remains open in the name of the deceased to be used as an estate account until all cheques have been deposited on behalf of the estate. Check with each bank where accounts were held to find any safety deposit boxes.

Credit Arrangements

Advise all credit and loan holders of the death of the creditor and make arrangements for payment. Advise each relevant credit card company of the death of the credit card holder. Some accounts are life insured and so any balances are paid up automatically upon the cardholder's death. Find out about any outstanding balances, pay them and cancel the cards.

Investments

Check with bank manager, financial advisor, stock broker or the institution where any stocks, bonds, RRSP's, RRIFs or Certificates of Deposit(CD) etc. were purchased. They will be able to advise you about change of ownership.

Life Insurance

Contact the insurance company or agent within 30 days of the date of death. Make sure that you have access to the original policy, as you may need it to settle the claim and receive final payment from the insurance company.

Home - Vehicle Insurance

Notify the insurance companies that hold coverage of all real estate and vehicles, as well as the city Property Tax Department. If there is joint ownership generally it will pass to the surviving owner.

The **Alberta Government Land & Titles and Surveys Registries Services** can advise on which forms must be completed to remove a deceased's name from the land title. Telephone 403-297-6511.

ALBERTA WIDOW'S PENSION BENEFITS

For residents of Alberta, special programs exist for widows and widowers between the ages of 55 and 64. To qualify, the applicant must be a non-sponsored immigrant or be Canadian born.

The pension is available to those with a minimum annual income. The pension is proportional to the monthly income received. The maximum pension available is \$810.00 per month.

The Benefits are not retroactive.

For further information, write:

The Alberta Widow's Pension Program
c/o Social Services and Community Health
8th Floor, Centre West Building
10035 - 108th Street
Edmonton, Alberta
T5J 3E1

Information is also available on the government website at www.seniors.gov.ab.ca.

Telephone 1-800-642-3853.

CANADA PENSION PLAN BENEFITS

If the deceased contributed to this plan the following benefits may be available.

DEATH BENEFIT: A single payment made to the surviving spouse or the estate.

SURVIVORS BENEFIT: A monthly payment made to the surviving spouse.

ORPHANS BENEFIT: A monthly payment made to the dependent children attending school on a full time basis.

In order to apply for these benefits, contact the office listed below to arrange for an appointment and to find out what documentation you will be required to bring with you. You should apply for these benefits as soon as possible after the contributor's death. Benefits are payable from the month following the contributor's death. If for any reason you are unable to apply, have a representative apply for the survivor's pension on your behalf.

Information is also available on the government website at www.hrhc-drhc.gc.ca.

Human Resource Development Canada
Income Security Program
270, Harry Hays Building
220 - 4th Avenue S.E.
Calgary, Alberta
T2G 4X3

TELEPHONE: 1-800-277-9914 (From anywhere in North America)

FEDERAL OLD AGE SECURITY BENEFITS

The Federal Old Age Security Pension is payable for the entire month in which a pensioner dies.

Federal Old Age Security Benefits may be cancelled by calling the 1-800-277-9914. They will ask for the following information.

1. Name of the deceased.
2. Social Insurance Number.
3. Address.
4. Date of Death.
5. Place of death.
6. Did the deceased leave a will? If yes, the executor's name and address.
7. If no will was left, will an application for letters of administration be made? If yes, the name and address of the intended administrator.
8. Next of kin's name, address and relationship to the deceased.
9. Who has accepted responsibility for funeral expenses, and their name, address and relationship to the deceased.
10. Your name, address and telephone number.

The pension office may request that you return the Old Age Security Identification Card (blue card) that was issued to the deceased. However, before doing this, contact the local Calgary office at 292-5559, to find out if the card is still required by a surviving spouse or children.

Mail the card to:

Regional Director - Old Age Security
P.O. Box 2710, Main Station
Edmonton, Alberta
T5J 4C2

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Telephone

If the residence phone, cellular phone or long distance carrier were listed in the deceased's name, you may want to have the directory listing changed. Contact the Customer Service Department of Telus for changes in listing and billing, or for the cancellation of the service.

Mail Delivery

Have the Post Office re-direct mail to the executor's address, if the deceased's home is unoccupied.

Utilities

To switch utilities over to the survivors name or to cancel them, contact the utility company directly.

ATCO GAS	403-245-7888
ENMAX	403-310-2010
SHAW CABLE	403-716-6000
TELUS	403-310-2255

Alberta Health Care / Blue Cross

Alberta health Care and Blue Cross should be notified to cancel coverage.

Alberta Health Care	403-310-000 then 780-427-1432.
Blue Cross	403-234-9600

Memberships Etc.

Cancel all memberships such as library and movie rental clubs. Cancel or change address for all subscriptions such as newspapers and magazines.

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Tax Returns

An individual tax return must be filed for the deceased, by April 30th of the year following the year of the death, or 6 months after the date of death, whichever is later.

The Canada Customs and Revenue Agency must also be notified of the death.
Telephone 1-800-959-8281

Real Estate and Personal Property

Insurance companies should be notified within 30 days of the death. Check with them for the possibility of life insurance coverage for loans or mortgages.

If there is joint ownership of real estate or other personal property, it generally passes to the surviving owner. A will should take care of any other arrangements, but there may still be a need for probate action, plus the work of a real estate lawyer.

Contact your Land Titles Department for specific actions to be taken and any forms to be completed.

Vehicle(s)

According to the terms of the will, car ownership and license plates must be transferred to the named person. This must occur within 60 days of death.

If the vehicle is not paid for, check details with the lending institution, as there might be life insurance coverage on the outstanding loan. Notify the accident insurance company of the death, so that the policy can be kept in good standing.

Government Death Certificates

A government death certificate may be necessary for some land matters. To obtain a government death certificate, apply to a local registry.

Funeral Directors Statement of Death

The Chevra Kadisha will produce these certificates which are sufficient proof of death for most financial and insurance matters. They are they are generally available prior to the funeral service.