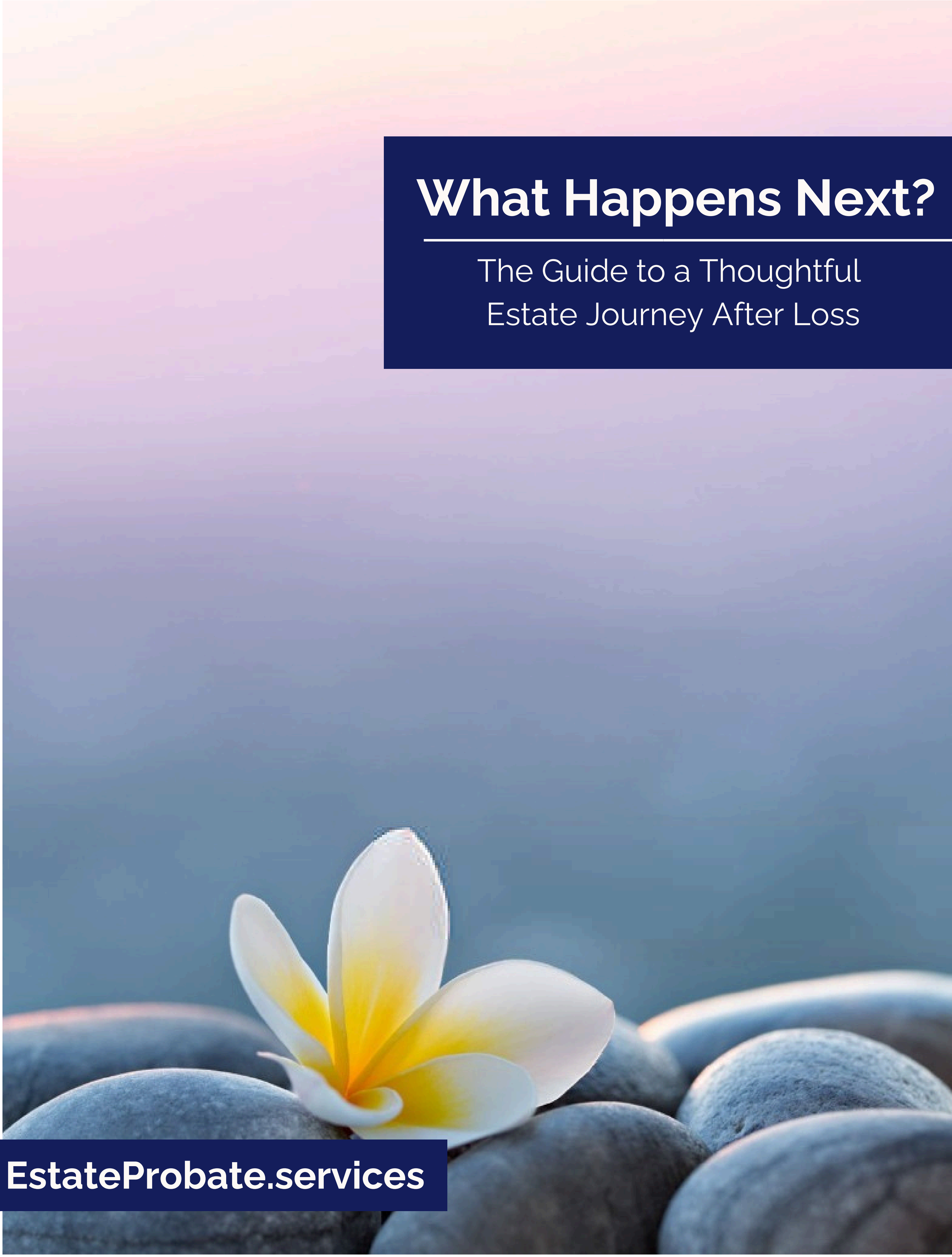
What Happens Next?

The Guide to a Thoughtful Estate Journey After Loss



EstateProbate.services

Helping You Take the First Steps Forward

Losing a loved one is one of life's most difficult experiences, and the period that follows can feel overwhelming. Once the immediate arrangements are complete, families are faced with decisions about documents, legal steps, and financial matters. This guide provides structure and clarity, helping you understand exactly what comes next. At EstateProbate.services, we support you at every stage, coordinating details, timelines, and institutions, so you can focus on healing and your family while we handle the practical tasks with care and professionalism.

Understanding What Comes Next

Once the immediate documents are gathered, the next step is applying for the Certificate of Appointment — a process we'll guide you through together with your lawyer. From there, the estate settlement begins: notifying government agencies, preparing court filings, settling debts, and managing real estate matters. The process can feel complex and overwhelming, with strict timelines and requirements. This guide explains each step clearly, helping you understand what to expect while we coordinate everything smoothly to prevent delays.

Why This Stage Matters?

Probate is more than a legal formality. It ensures obligations are met and assets properly transferred. Debts must be settled, taxes filed, real estate handled, and property distributed as required. Without guidance, families face delays and disputes. At EstateProbate.services, we manage the entire process from start to finish, handling documents, legal coordination, and real estate — so you can focus on family, not stress.

Essential Actions
to Begin the Process

After the funeral and cemetery arrangements are complete, the Executor or family members should collect all documents listed in the "Checklist of Important Documents to Keep on Hand."

This checklist explains where to obtain each document — such as ServiceOntario, Service Canada, financial institutions, lawyers, or personal files — and why it is needed, including probate, asset transfers, insurance claims, and tax filings.

Gathering these documents early is the first and most critical step to ensure a smooth estate settlement process and avoid unnecessary delays later on.

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Agencies and institutions to contact:

- ServiceOntario. Cancel the deceased's health card and driver's license.
- Service Canada. Stop or adjust CPP, OAS, GIS, and apply for survivor benefits where applicable.
- Canada Revenue Agency (CRA). Inform CRA of the death, close accounts, and prepare for the final tax return.
- Banks, Lenders, and Investment Firms. Freeze accounts, secure funds, and prevent unauthorized transactions until probate is complete.

At first, the process may seem overwhelming, but it becomes much easier when handled step by step. By following this guide and addressing each task gradually, you can ensure that everything is completed properly and on time. Taking it one step at a time will reduce stress and help make the entire estate settlement process more manageable for everyone involved.

Authority and Responsibility

Legal Roles and Duties

After funeral arrangements and document collection are underway, the next key step is to determine who has legal authority to manage the estate. This begins with locating and reviewing the Last Will and Testament, if one exists.

In Ontario, a valid Will typically names an Executor (legally called the Estate Trustee with a Will), who is responsible for protecting assets, settling debts and taxes, applying for probate, and distributing property to beneficiaries according to the Will.

If there is no Will, the estate is considered intestate, and a family member must apply to the court to be appointed as the Estate Trustee Without a Will. The Succession Law Reform Act defines who is eligible — usually a spouse, adult child, or next of kin.

Until the court grants legal authority, no one is permitted to access or manage estate funds. Confirming the Executor or applying for appointment is a crucial early step in the process.

- Estate Trustee with a Will (Executor) — The person named in a valid Will to administer the estate.
- Estate Trustee without a Will (Administrator) — A person appointed by the court to manage an intestate estate.
- Certificate of Appointment of Estate Trustee (Probate Certificate / Probate) — The official court document that gives legal authority to act on behalf of the estate.
- Application for a Certificate of Appointment (Applying for Probate) — The legal process of requesting authority to administer an estate.
- Intestate Estate (No Will) — An estate where the deceased left no valid Will.
- Succession Law Reform Act (SLRA) — Ontario law that determines who can inherit and who can apply as Estate Trustee in intestate cases.
- Estate Administration Tax (Probate Fee) — A tax payable to the Ontario government based on the value of the estate assets.
- Superior Court of Justice – Estates Division — The Ontario court that handles estate and probate matters.
- Renunciation — A formal legal document where someone entitled to act as Estate Trustee declines the role.

Estate Property:
Navigating Probate Decisions

Not every estate in Ontario requires probate. However, many do — and understanding when it's necessary is crucial before you can proceed with distributing assets or managing accounts.

Probate is usually required if:

- The deceased owned real estate solely in their name.
- Banks, investment firms, or insurance companies demand court-issued proof before releasing funds.
- The estate holds substantial financial assets not jointly owned or without named beneficiaries.
- There is no Will, or the Will is unclear or contested.
- There is conflict between family members or beneficiaries.

Probate may not be needed if:

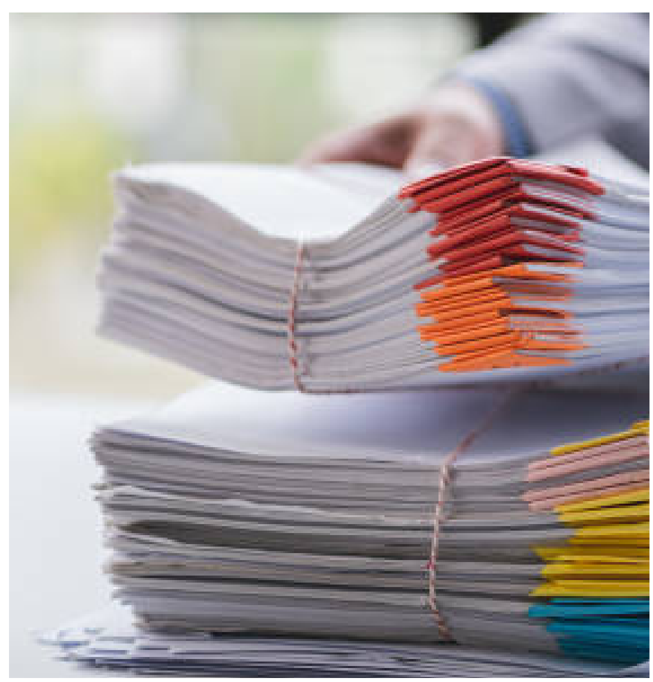
- The estate is very small (under $150,000) and qualifies for Ontario's Small Estate Certificate.
- All assets were held jointly with a spouse and pass automatically.
- The deceased named beneficiaries directly on life insurance, RRSPs, TFSAs, or similar accounts.
- The estate includes only personal belongings and minimal cash.
- There is no land or property owned solely by the deceased.

Questions About Probate?

If you're unsure, EstateProbate.services can help you evaluate whether probate is required, and handle the proper application including full preparation, filing, and communication with all parties involved.

Call +1 (647) 204-8944 to get started.

Even if you believe probate isn't needed, some institutions may still request it for their own legal protection. Always confirm with each bank, investment firm, or property registry involved. *



Estate Account Essentials

What It Is and How It Works

What Is an Estate Account?

An Estate Account is a temporary bank account opened in the name of the deceased's estate and controlled by the Estate Trustee. It's used solely for estate matters — like receiving insurance or paying debts. This helps track transactions, avoid confusion, and keep the estate administration clean and well-documented.

Why You Need an Estate Account

Once probate is granted or the Executor has legal authority, opening a dedicated Estate Account is essential. It keeps estate funds separate from personal finances. All income, debts, and distributions go through this account, ensuring clear records, transparency, and legal protection for everyone involved.

What Goes Into the Estate Account?

- Bank balances from the deceased's accounts
- Investment redemptions
- Life insurance payouts
- CPP or OAS death benefits
- Proceeds from property sales
- Refunds (utilities, taxes, prepayments)

The estate account covers funeral costs, debts, taxes, professional fees, property expenses, and final payments to heirs.

What Do You Use Estate Account For?

- Certificate of Appointment of Estate Trustee (or proof of application submission)
- Original Will (if available)
- Official Death Certificate
- Executor's government-issued photo ID
- Estate's creditor notice copy (if applicable)

Some institutions also ask for a CRA trust number (for filing tax returns), though this can be done after the account is opened.

Financial Responsibilities

Final Bills, Taxes, and CRA

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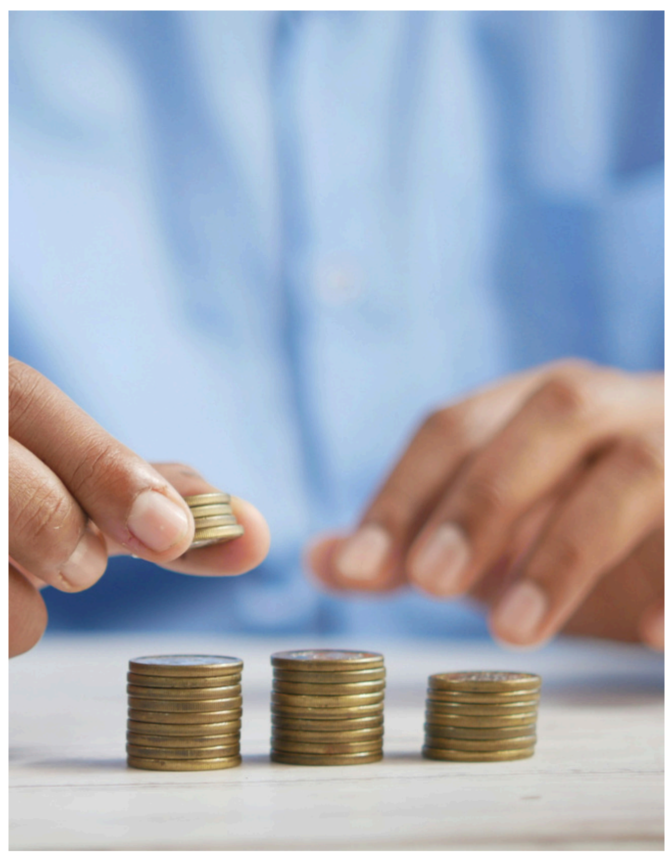
As part of estate administration in Ontario, managing financial obligations and notifying the appropriate agencies is a critical responsibility. This stage typically involves four key areas: settling debts, filing the final tax return, paying any applicable estate administration tax, and cancelling unnecessary services, benefits, or insurance policies.

1. Paying Bills, Credit Cards, and Loans

Before any assets can be passed on to beneficiaries, the estate must first settle outstanding debts, including credit cards, loans, utility bills, legal fees, and any unpaid services. All payments must be made directly from the estate account, not from personal funds. To do this properly, the executor or estate trustee will need to collect **bank statements** and **credit card statements** showing any unpaid balances. If creditors have submitted formal demands for repayment, **notices of claim** will also be required. Additionally, it is important to gather any invoices for outstanding services such as utilities, legal work, or property maintenance. If probate has been initiated, **a list of debts and liabilities** — typically part of the probate inventory — should also be referenced. Having these documents on hand ensures accurate reporting, avoids delays, and protects the estate from future claims.



2. Filling the Final Tax Return

The executor or estate trustee is responsible for filing the Final Return with the Canada Revenue Agency (CRA). This return accounts for the deceased's income during the year of death.

Required Tax Forms:

• T1 General Tax Return – Final Return (for the year of death)
• T3 Trust Return (if the estate continues to earn income after death)
• Schedule 1 – Income Report
• RC4111 – What to Do Following a Death (CRA information guides

To file the final return, required documents include the Certificate of Appointment of Estate Trustee (if probate applies), the original Will (if available), and the official Death Certificate. These confirm legal authority to act and are required by CRA.

Estate Administration:
Balances, Filings, and Legal Steps

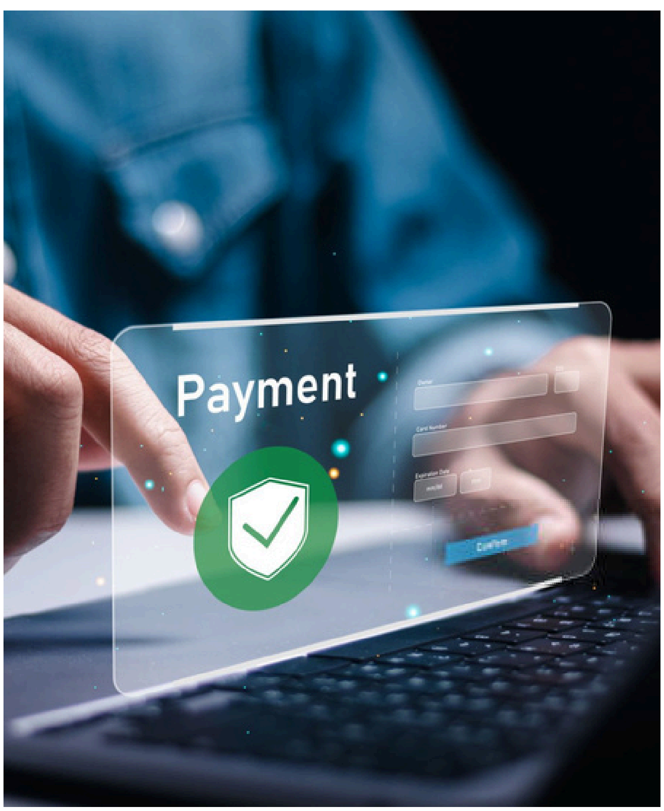
If the estate was probated, the **Estate Administration Tax** must be calculated and paid before any assets can be distributed or sold. This tax is based on the total value of the deceased's estate, excluding exempt assets like life insurance or RRSPs with named beneficiaries.

3. Estate Administration Tax

To comply with Ontario's legal requirements, the executor must file:

• **Application for Certificate of Appointment of Estate Trustee** (Form 74.4)
• **Affidavit of Service** (Form 74.6)
• **Estate Information Return** — submitted within **180 days** of receiving the certificate

Because these forms must be submitted correctly and on time to avoid delays or penalties, this part of the process is rarely handled without professional support. At **EstateProbate.services**, all legal filings are completed by experienced estate lawyers who are part of our in-house team. You do not need to coordinate with outside firms or juggle multiple service providers. Everything is managed under one roof with accuracy, legal compliance, and a clear timeline from start to finish. One phone call is all it takes to move forward with confidence.



4. Cancelling Benefits, Insurance, and Subscriptions

After someone passes away, it is essential to notify all relevant organizations to stop benefits, services, and recurring payments. This includes Service Canada (for CPP, OAS, and GIS), the Canada Revenue Agency (for tax credits), insurance companies (life, auto, home), membership organizations (such as clubs and gyms), and utility providers (gas, water, electricity). These institutions may request supporting documents such as the official Death Certificate, a letter from the executor, and a copy of the Will or Court Appointment. Timely notification helps avoid overpayments and ensures the estate remains in good financial and legal standing.

Need help with Estate Administration?
Call +1 (647) 204-8944.
Our legal team is ready to assist.

Big Decision Ahead: What Happens to the House

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Real estate is often the most valuable part of an estate — and often the most complicated to handle. Whether the family intends to keep the property, rent it out, or sell it, the process begins with securing the asset and understanding its full value. That means physically protecting the home, reviewing ownership documents, and obtaining an accurate market evaluation or formal appraisal.

Once the property and related assets like vehicles or valuables are identified and assessed, the executor must decide whether to transfer them to beneficiaries or prepare for a sale, depending on the Will and probate requirements.

At EstateProbate.services, we specialize in Real Estate with over 23 years of experience. Our licensed team handles everything from securing the home and arranging appraisals to managing cleanouts, repairs, listings, and the final sale.

There is no need to coordinate with separate agents or service providers. We manage the entire process in-house to ensure a smooth, legal, and respectful transition.

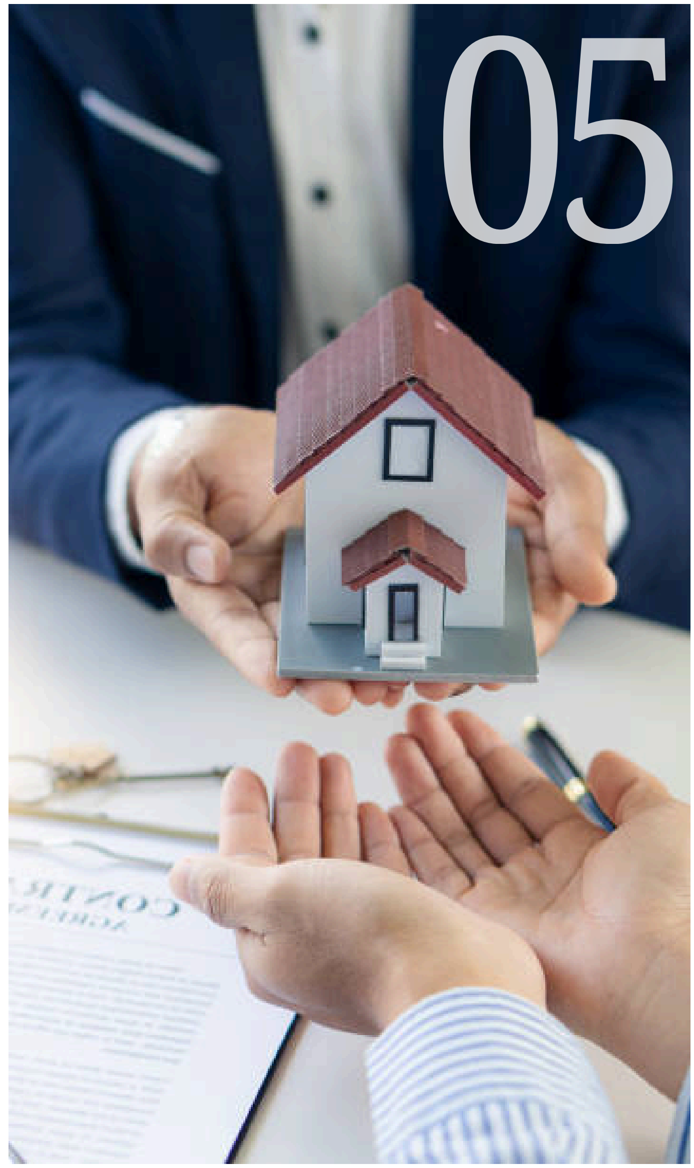
Finalizing the Estate:
Asset Distribution

After all debts, taxes, and legal obligations are resolved, the final responsibility of the executor is to distribute the remaining assets to the beneficiaries. This must be done with proper documentation, transparency, and legal safeguards.

From Plan to Action: Handling the Final Details

To complete the final distribution of assets, the executor must prepare a Final Statement of Distribution showing exactly what each beneficiary will receive, along with updated estate account records documenting all transactions. Depending on the asset type, specific transfer forms are required: for real estate, a Land Transfer Form or Deed Transfer is typically filed by a lawyer; for investments, financial institutions may request an Investment Transfer Authorization; and for bank accounts, a Bank Authorization Letter or Beneficiary Instruction Form is usually needed.

> Without signed release forms, the Estate Trustee can still be held responsible if issues arise later. To avoid this, all distributions should be properly documented and confirmed by each beneficiary.



In some cases, beneficiaries or the court may request a full accounting of the estate. This includes an Estate Accounting Report summarizing all receipts, expenses, and disbursements, and if formally required, the Passing of Accounts (Form 74.43) in Ontario. Once distributions are made, each beneficiary should sign a Release and Indemnity Form, confirming receipt and waiving future claims against the executor. Depending on legal advice or institutional policies, these releases may need to be witnessed or notarized to be valid.

After all responsibilities are fulfilled, including paying debts, filing taxes, distributing assets, and submitting required documents, the estate file can be officially closed. This final step may also involve closing remaining accounts and preparing records in case the CRA, courts, or beneficiaries request additional information in the future.

If you've made it this far, you have completed a meaningful and often challenging task. Managing an estate takes emotional strength, attention to detail, and time. Doing it right ensures your loved one's wishes are honored and their legacy is preserved with dignity. This guide is here to support you through every step. With the right tools, structure, and guidance, even the most complex estate tasks can be handled with clarity and confidence.

Probate, paperwork, property, and more are all coordinated in one place with care and precision. Call today at +1 (647) 204-8944.

At EstateProbate.services, we understand that closing an estate is rarely straightforward. Beyond paperwork, it often means navigating family dynamics, working with multiple institutions, and making time-sensitive decisions during an emotionally complex period.

Many families are unprepared for the volume of tasks involved and how easily delays or mistakes can happen without the right structure. Legal filings, cleanouts, property matters, moving, and final accounting may seem manageable on their own, but together they can feel overwhelming. That is why a coordinated support system is often essential. Our team provides guidance where it matters most, ensuring nothing is overlooked and the process is handled properly, respectfully, and in line with Ontario's legal standards.

Checklist of Important Documents to Keep to Hand

1. Legal & Identification Documents

□ ***Original Will*** (if one exists) — Usually kept at home, with a family member, or at the lawyer's office. It confirms the Executor and asset distribution.
□ ***Codicils or Amendments to the Will*** — From the lawyer or personal files. They update or override original instructions in the Will.
□ ***Government-issued ID of the Deceased*** (driver's license, passport, health card, etc.) — From personal records. Needed for ServiceOntario, banks, insurance, and estate filings.
□ ***Executor's Government-issued ID*** (driver's license, passport, etc.) — From the Executor. Required when dealing with institutions and probate filings.
□ ***Social Insurance Number (SIN) Card or Letter*** — From home files or Service Canada. Required to notify CRA, Service Canada, and close government records.
□ ***Birth Certificate*** — From home files or ServiceOntario. May be needed for benefits, pensions, or insurance claims.
□ ***Marriage Certificate / Divorce Decree / Separation Agreement*** — From ServiceOntario, court records, or home files. Used for pension entitlements, insurance claims, and estate distribution rights.
□ ***Citizenship*** or ***Permanent Resident Documents*** (if applicable) — From personal files or IRCC. Needed for cross-border notifications, immigration-related assets, or CRA tax filings.

2. Death-Related Documents

□ ***Medical Certificate of Death*** — Issued by the attending doctor or coroner. Required to register the death and proceed with probate.
□ ***Funeral Director's Statement of Death*** — Provided by the funeral home after arrangements. Needed for notifying banks, insurance companies, pension providers, and government agencies.
□ ***Official Death Certificate*** — Ordered from ServiceOntario after registration. Essential for probate, property transfers, insurance claims, and asset settlements.
□ ***Cemetery Deed or Burial Rights*** (if applicable) — From the funeral home, cemetery, or personal files. Confirms ownership of burial plots or prepaid arrangements.
□ ***Prepaid Funeral*** or ***Cremation Contracts*** — From the funeral home or personal records. Helps identify prepaid services or refunds.

3**. Insurance Documents**

□ ***Life Insurance Policies*** — From home files or insurer. Required to process claims and distribute benefits.
□ ***Home, Auto, and Other Insurance Policies*** — From insurer or broker. Ensures continued coverage until assets are transferred or sold.
□ ***Health & Travel Insurance*** — From insurer or workplace HR. Needed to cancel unused policies and process pending claims.

Checklist of Important Documents to Keep to Hand

4. Financial Documents

☐ ***Bank Account Statements*** (chequing, savings, joint) — From online banking or branches. Identifies funds, outstanding debts, and accounts requiring closure or transfer.

☐ ***Investment Account Statements*** (RRSP, TFSA, RRIF, GICs, stocks, bonds, mutual funds) — From financial institutions or brokers. Required to transfer or liquidate investments and calculate estate value.

☐ ***Pension & Retirement Benefits*** (CPP, OAS, workplace pensions, private pensions) — From Service Canada, ServiceOntario, or employer HR. Needed to cancel, adjust, or claim survivor and death benefits.

☐ ***Credit Card & Loan Statements*** — From banks or online accounts. Required to pay off debts before probate settlement.

☐ ***Lines of Credit / HELOC Statements*** — From lenders or online banking. Confirms outstanding obligations against the estate.

☐ ***Tax Documents*** (T-slips, T4, T5, T3, NOAs) — From CRA online, accountant, or home records. Needed for the final tax return and to avoid CRA penalties.

☐ ***Business Financial Records*** (if applicable) — From accountant or corporate files. Ensures proper valuation of the estate and payment of business-related debts.

☐ ***Foreign Accounts or Assets*** (if any) — From international banks or statements. Required for tax reporting and inclusion in the estate inventory.

5. **Property & Asset Documents**

☐ ***Property Deeds / Land Title Records*** — From personal files or ServiceOntario Land Registry. Needed to transfer or sell real estate.

☐ ***Mortgage Statements*** — From the lender or personal files. Confirms outstanding obligations and ownership structure.

☐ ***Property Tax Bills*** — From municipal tax offices or home files. Required to update ownership and settle balances before transfer.

☐ ***Utility Bills*** (hydro, gas, water, internet) — From home or provider accounts. Ensures services remain active or are cancelled as needed.

☐ ***Vehicle Ownership Documents & Loan Agreements*** — From ServiceOntario or financial institutions. Needed to transfer or sell vehicles.

☐ ***Business Ownership Records*** (if applicable) — From corporate lawyer or accountant. Establishes ownership and value of business assets.

☐ ***Safe Deposit Box Inventory*** (if applicable) — From the bank. Confirms any physical valuables or legal records stored there.

Checklist of Important Documents to Keep to Hand

6. Employment & Benefits Records
◻ ***Employment Records / Pay Stubs*** — From employer HR or home files. Needed to process final wages, severance, and benefits.
◻ ***Group Insurance Policies*** (through employer) — From HR or insurer. Required to claim death benefits and cancel coverage.
◻ ***Unemployment or Disability Benefits Statements*** (if applicable) — From Service Canada or insurer. Ensures correct closure of active benefits.

7. Other Supporting Documents
◻ ***Power of Attorney Documents*** (if previously in effect) — From home files or lawyer. These expire upon death but may still be needed for recordkeeping.
◻ ***Trust Agreements*** (if applicable) — From lawyer or accountant. Used when assets are held in trust for beneficiaries.
◻ ***Service Canada & ServiceOntario Correspondence*** — From government mail or online portals. Needed when cancelling health cards, SIN, and benefits.
◻ ***Health Card (OHIP)*** — From personal files. Required when notifying ServiceOntario and cancelling coverage.
◻ ***Digital Assets Access Info*** (email, cloud storage, social media) — From personal records. Increasingly requested for managing online accounts and subscriptions.

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