

Personal Representative Checklist

The list below is a checklist of the initial steps Personal Representatives (also known as executors) may have to take in the administration of an estate. Not all steps are required for every estate, and some estates require additional steps.

You do not have to complete these items personally, but you have to make sure that the relevant ones are completed for the Estate you are responsible for.

These steps are listed roughly in the order in which they will need to be done.

Before the Grant issues

- Locate and take custody of the original Will and any original Codicils
 - If the original Will is in a safety deposit box, the bank will give it to the person named as the Personal Representative, but will not release any other contents of a safety deposit box until probate has been obtained
 - If the Will is being held by a law firm, you will need to arrange to pick it up or get it delivered to the law firm assisting you with the administration of the estate
 - When going through the Deceased's papers, watch for documents, such as letters, notes, etc. that may constitute handwritten changes to the Will
- Make funeral and burial/cremation arrangements
- Determine if there is an Affidavit of Witness (NC 8) attached to the Will and Codicil(s)
 - If there is no NC 8, you (or your law firm) will try to track down the witnesses, prepare the affidavit for the witness in the correct form and get it sworn
 - If the witness cannot be located, someone who is familiar with the Deceased's signature; can sign an Affidavit of Handwriting of the Deceased
- Attend at the Deceased's financial institutions
 - freeze the Deceased's bank accounts and credit cards
 - make a list the contents of any safety deposit boxes
 - get a printout of the current and the date-of-death values of all the Deceased's accounts (including term deposits, guaranteed investment certificates, RSPs, RIFs, RESPs, investment accounts, outstanding mortgages, etc.), including interest to the date of death
 - determine if any banking decisions are needed (for example, rolling over term deposits)

It may be helpful to have a letter from a law firm confirming your right to obtain the information

- Submit the funeral bills to the bank for reimbursement from the Deceased's bank account
 - if someone has paid the funeral expenses on behalf of the Estate, you will have to take the funeral bill and proof of who paid it to the bank and the bank should issue a draft payable to the person who is entitled to the money
- Open an estate bank account.
 - Banks typically convert accounts to estate accounts immediately upon death
 - The bank will allow you to deposit money into the estate account before a Grant has been issued by the Court, but will not allow you to withdraw money, with a few exceptions such as funeral expenses and expenses necessary for the protection of the estate, until the Grant has issued
- Redirect the mail to your address
- Take custody of valuable papers, cash, securities, jewelry, vehicles, etc.
- Arrange for protection and supervision of vacant real estate
- Change the locks (if necessary)
- Contact the Deceased's insurance broker to ensure that existing coverage will be maintained
 - This includes insurance on real estate, household contents, automobiles, etc.
- Obtain an insurance vacancy permit for all vacant real estate
- Arrange for supervision of the real estate as required by the insurer
- Identify the beneficiaries, and determine their addresses and birthdays
- Apply for the Canada Pension Plan Death Benefit
- Go through the Deceased's papers to get an understanding of the Deceased's finances
 - You need information about the Deceased's assets and liabilities
- Consider advertising for creditors
- If the Deceased carried on a business:
 - Arrange for proper management of continuing operations of businesses owned by the Deceased
 - Determine if there are any agreements that affect business assets (for example, a Unanimous Shareholders Agreement)
- Contact the Deceased's employer regarding final pay and benefits
- Review bank and credit card statements for recurring items and automatic charges
- Cancel and get refunds for (if available):
 - Old Age Security
 - Canada Pension Plan
 - Alberta Blue Cross
 - Magazines
 - Newspapers

- Cable/satellite TV
 - Club memberships
 - Telephone
 - Internet
 - Charitable donations
- Determine if any money is owed to the Deceased
 - This includes accounts receivable (loans), death benefits, RSPs, RIFs, pension payouts and other amounts payable to the estate
 - Locate insurance policies and advise insurance companies of the death
 - obtain claim forms for insurance payable to the Estate
 - where the insurance is not payable to the Estate, advise the designated beneficiaries that they should make their claims themselves
 - Advise the beneficiaries of registered investments to contact the financial institution
 - This includes RRSPs, RRIFs, pension payouts and life insurance not payable to the Estate
 - Advise the owners of real estate held “as joint tenants” that they should remove the Deceased’s name from the title to the property
 - Determine the value of any real estate passing into the Estate (including mines and minerals)
 - Determine the particulars of outstanding mortgages and other encumbrances on real estate
 - Determine the nature, location and value of any other assets of the Deceased
 - Determine the nature and value of any other debts of the Deceased
 - Prepare the Application to Surrogate Court

After the Grant issues

- Transmit real estate into the name of the Personal Representative at the Land Titles Office
- Clear out the Deceased's home by
 - selling items with commercial value
 - preserving items that are to go to specific persons
 - giving away or disposing of other personal property
- Arrange to sell real estate and other estate assets not given to specific beneficiaries
- Liquidate investments
- Close financial institution accounts and move the balances to the estate account
- Collapse RSPs and RIFs and deposit the funds in the estate account
- Collect money owed to the Deceased

- Pay and close credit cards and other credit accounts
- Pay any other debts owed by the Deceased
- File the necessary income tax returns
 - pay any tax owing
 - obtain an Income Tax Clearance Certificate
- File the necessary GST returns and pay any tax owing
- Pay expenses incurred in the administration of the Estate
- Prepare releases for specific gift beneficiaries to sign
- Deliver specific gifts of personal property
- Pay specific legacies (cash gifts)
- If any specific real estate is to go to beneficiaries, transfer the title
- Determine whether and when to make an interim distribution to residuary beneficiaries
- Prepare a summary of the Personal Representative's financial management of the estate
 - account statements
 - proposed compensation for Personal Representative
 - summary of Estate Expenses
 - holdback amounts
 - proposed distribution of residue of Estate
- Prepare releases for residuary beneficiaries to sign
- Distribute the Estate property
- Throughout this process, keep the beneficiaries informed of any developments
- Store all documents relating to the Estate for at least 10 years