Coping with the passing of a loved one is difficult. Westwinds Communities has the following checklist of things to consider while going through this very difficult time.

Please note that while every effort has been made to ensure that the information provided is reasonably accurate, it is provided as information only on an “as available” basis and is therefore subject to change. Westwinds Communities accepts no liability whatsoever for any inaccuracies or omissions in this document.

Timeline: Immediately

- Notify friends and family.
- Notify Executor/personal representative.
- Deal with intentions as to donation of organs, cremation, or burial.
- Notify employers and business associates.
- Make funeral arrangements.
- Notify Westwinds Communities. Westwinds will arrange the re-keying of the lock if the housing was occupied by a single tenant/resident.
- Apply for a Burial Permit.
- A burial permit is required to bury, cremate or otherwise dispose of the body of a deceased person. Permits are printed by most funeral homes on behalf of the family when funeral service arrangements are being made. Burial permits may also be obtained from a hospital administrator.
- Complete a Registration of Death Form. This form is usually completed at the funeral home when the funeral arrangements are being made. It is a permanent legal record of the death. It is the responsibility of the spouse, next of kin or person who has full knowledge of the facts surrounding the person who has passed away to complete a Registration of Death Form.
- Locate your loved one’s will. It is important that the most recent legal will be located as soon as possible. The will specifies the person who becomes the executor (also called the personal representative). If there is no will, according to the Intestate Succession Act, the estate goes to the deceased’s legally married spouse, adult interdependent partner and other relatives in order of their blood relation. If there is no will and there are no known relatives, the Public Trustee may administer the estate.
- Locate other key documents. These documents may include your marriage license, birth certificates, bank records, insurance policies, assets, and military records.
- Cancel Planned Trips. If your loved one was covered for Trip Cancellation insurance, contact the insurance provider to inform them of the cancellation within the first 48 hours following the death of your loved one.
- Order a Certificate of Death Form. Vital Statistics uses the information on the Registration of Death Form to create an official Certificate of Death. The executor/personal representative or other eligible person should order a Certificate of Death. Many organizations will require this document before decisions can be

made on behalf of the deceased. Until you obtain the Certificate of Death, the funeral director will issue a Statement of Death that you can use.

- Stack and store incoming mail.
- Hire a lawyer. You will probably want to hire a lawyer to help you with the legalities of handling the will and estate. If you do not already have a lawyer, you can find one through the Lawyer Referral Service of the Law Society of Alberta (http://www.lawsociety.ab.ca/public/lawyer_referral.aspx, or call 1-800-661-1095). If necessary, Legal Aid can help you find and pay for a lawyer (http://www.legalaid.ab.ca/help/Pages/default.aspx, or call 1-866-845-3425).
  A lawyer can provide you with a complete list of the legal rights and responsibilities of an executor/personal representative.
- Apply for Canada Pension Plan survivor benefits, if applicable. Application kits are available from any Service Canada Centre and many funeral homes. Canada Pension Plan survivor benefits are paid to a deceased contributor's estate, surviving spouse or common-law partner and dependent children. There are three types of benefits:
  - The death benefit is a one-time payment to, or on behalf of, the estate of a deceased Canada Pension Plan contributor;
  - The survivor's pension is a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor; and
  - The children's benefit is a monthly benefit for dependent children of a deceased contributor.

It is important to apply for Canada Pension Plan benefits. If you do not apply, you may lose benefits you are entitled to receive.

Timeline: Within the First Month

- Inform your loved one's bank and other financial institutions (including credit card companies).
- Notify any retirement income provider.
- Arrange redirection of the mail.
- Notify the Alberta Health Care Insurance Plan. You may cancel your loved one's coverage by contacting the Alberta Health Care Insurance Plan at
- http://www.health.alberta.ca/AHCIP/cancel-coverage.html, or call 780-427-1432 in Edmonton, or call toll-free in Alberta 310-0000 then 780-427-1432.
- Change Motor Vehicle Registration and Insurance Information. This can be done at any Alberta Registry Agent. You can find your closest Registry Agent by visiting http://www.servicealberta.ca/1641.cfm.
- Request an Income Tax Clearance Certificate. You need to file any necessary returns for the deceased, pay any tax owing and obtain an Income Tax Clearance Certificate before distributing the estate. You may wish to hire an accountant to assist with this. The Income Tax Clearance Certificate may be requested by completing Form TX19, available at http://www.cra-arc.gc.ca/E/pbg/tf/tx19/README.html.
- Additional information is available on the Canada Revenue Agency website, at http://www.cra-arc.gc.ca/tx/ndvdls/lf-vnts/dth/menu-eng.html.

- Protect business interests. This includes determining if there are any agreements that apply to business assets, such as buy-sell agreements or shareholders' agreements.
- Submit a life insurance claim (if applicable).
- Cancel your loved one's Social Insurance Number (SIN). Send the SIN card along with a copy of the death certificate or a Statement of Death to Service Canada.
- Cancel your loved one's Passport. Return the passport to Passport Canada with a copy of the death certificate.
- Identify and catalogue assets and valuables. These items may include property (including property in another province or country), furniture, bank accounts, securities, business interests, jewelry and items in a safety deposit box.
- Arrange timing for relocation of personal belongings from Westwinds Communities.
- Arrange cancellation of phone, internet and if applicable, utilities.

<u>Timeline: Within the First Six Months</u>

- Work with an accountant, financial planner, insurance agent and/or lawyer to complete a financial plan and ensure all property is insured.
- Contact Land Titles to arrange the transfer of jointly held assets. Any necessary changes to land titles may be made by contacting Service Alberta at http://www.servicealberta.ca/LandTitles.cfm.
- Review any leases held by the loved one and arrange for the collection of lease payments and or review and if necessary, can lease obligations as appropriate.
- Cancel subscriptions, memberships, etc.
- Notify associations in which the loved one was a member.
- Consider joining a support group or obtaining grief counselling for yourself and others affected by your loved one's passing.