After a death

LifeWeShare® Estate Vault · Ontario step-by-step checklist · September 2026

Use this as a working record. The order and deadlines vary by circumstances. A will, institution policy, court direction and professional advice control the actual process. A checklist does not grant authority to access accounts or administer an estate.

Deceased: _____ Date of death: _____

Estate trustee / contact: _____ Case file location: _____

For each item: check the box, record the completion date, person responsible and confirmation or file location.

1 · At the time of death

[ ] 1.1 Get medical help and confirmation

For an unexpected death, call emergency services. For an expected death, contact the treating doctor or care team; follow hospital, hospice or coroner instructions. Do not move the body contrary to their directions.

Gather / record: Date, time and place; deceased's legal name and date of birth; physician/coroner or facility contact; next-of-kin contact.

Done: _____ By: _____ Proof / notes: _____

[ ] 1.2 Arrange care for people and animals

Identify immediate caregivers for children, dependent adults and pets. Record medications, routines, allergies, school or care contacts and urgent needs. Seek legal guidance on guardianship where authority is unclear.

Gather / record: Care plans; health cards and medication lists; emergency contacts; will or guardian nominations; pet records.

Done: _____ By: _____ Proof / notes: _____

[ ] 1.3 Secure the home and business

Lock doors, arrange safe access, protect valuables and records, collect mail, maintain heat/utilities and insurance, and photograph condition. Avoid disposing of property or using the deceased's accounts without authority.

Gather / record: Keys and access list; property/vehicle details; policies; utility and mortgage/rent contacts; dated inventory and photos.

Done: _____ By: _____ Proof / notes: _____

2 · First days: documents and funeral

[ ] 2.1 Find the original will and decision makers

Locate the latest signed will, codicils and lawyer's details. Contact the named estate trustee and any alternates. A power of attorney generally ends at death; confirm authority with a lawyer before acting.

Gather / record: Original will/codicils and storage location; estate trustee ID and contacts; marriage/separation agreements; trust documents.

Done: _____ By: _____ Proof / notes: _____

[ ] 2.2 Choose a funeral provider and record wishes

Review written funeral, burial, cremation, cultural and faith wishes. Discuss choices and itemized costs with the authorized decision maker. Ask the provider about death registration and burial permit.

Gather / record: Funeral wishes; prepaid contracts or insurance; cemetery/plot records; identity and family details; payment records.

Done: _____ By: _____ Proof / notes: _____

[ ] 2.3 Obtain proof of death

Ask the funeral director for statements of death and determine which organizations require a government-issued Ontario death certificate. Order certificates as needed; retain copies and a distribution log.

Gather / record: Deceased's full name, birth/death details and parents' names where requested; funeral statement; application and payment confirmation.

Done: _____ By: _____ Proof / notes: _____

[ ] 2.4 Set a case file and action log

Keep one master list of calls, claims, deadlines, expenses, receipts, assets and documents. Record who holds originals. Use a secure location, with access limited to authorized people.

Gather / record: Contact list; document register; call log with date/name/reference number; expense receipts; calendar.

Done: _____ By: _____ Proof / notes: _____

3 · First weeks: authority, notices and inventory

[ ] 3.1 Confirm estate authority and probate needs

Ask an Ontario estate lawyer whether a Certificate of Appointment of Estate Trustee is required for particular assets. If there is no valid will, a dispute, minor beneficiaries or property elsewhere, get tailored advice. Track any Ontario estate tax and information return requirements if a certificate is issued.

Gather / record: Original will, death proof, trustee identification, beneficiary/relative names and addresses, date-of-death asset values and debts, real-estate records.

Done: _____ By: _____ Proof / notes: _____

[ ] 3.2 Notify government programs

Report the death to Service Canada and CRA through their current processes. Cancel CPP/OAS when applicable and check whether later payments must be returned. Review EI, veterans, disability, provincial benefits, passports and health coverage as applicable.

Gather / record: SIN, death proof, benefit/account identifiers, trustee contact and authority documents; dates and confirmation numbers.

Done: _____ By: _____ Proof / notes: _____

[ ] 3.3 Apply for survivor and death benefits

Check CPP death benefit, survivor pension and children's benefits, employer pension and life insurance eligibility. Apply promptly; each program has its own form, proof and timing rules.

Gather / record: Death proof; deceased and applicant SINs; birth/marriage/common-law and children's records; direct deposit information; policy/pension numbers.

Done: _____ By: _____ Proof / notes: _____

[ ] 3.4 Notify financial and property contacts

Contact banks, credit unions, investment firms, mortgage lender, landlord, insurer, employer, pension administrator and property managers. Ask each for its estate requirements. Preserve essential home/vehicle coverage and automatic payments while reviewing them.

Gather / record: Death proof; will/certificate if required; account and policy list; title/deed, lease and loan details; trustee ID.

Done: _____ By: _____ Proof / notes: _____

[ ] 3.5 Make a date-of-death inventory

List real estate, accounts, investments, registered plans, vehicles, business interests, digital property, valuables, debts and guarantees. Record ownership and beneficiary designations separately; obtain date-of-death valuations where needed.

Gather / record: Statements; deeds/titles; appraisals; tax records; policy and beneficiary records; creditor statements; cryptocurrency custody instructions.

Done: _____ By: _____ Proof / notes: _____

[ ] 3.6 Protect digital records

Identify email, phone, cloud, subscriptions, domains and social accounts. Preserve records and recurring services needed for administration. Use each provider's deceased-user process; do not assume account credentials confer legal authority.

Gather / record: Device inventory; provider list; account recovery contact or legacy-contact records; lawful access documentation.

Done: _____ By: _____ Proof / notes: _____

4 · Estate administration and taxes

[ ] 4.1 Open an estate accounting record

With the bank's requirements, establish estate banking if needed. Deposit estate receipts properly, pay justified expenses and keep a ledger. Separate estate money from personal money.

Gather / record: Trustee authority; death proof; opening balances; invoices, receipts and bank statements; beneficiary correspondence.

Done: _____ By: _____ Proof / notes: _____

[ ] 4.2 Review debts, claims and contracts

Identify secured and unsecured debts, credit cards, taxes, leases, subscriptions, support obligations and pending litigation. Verify claims and priorities with counsel before paying or distributing; avoid assuming relatives personally owe estate debts.

Gather / record: Loan, mortgage and card statements; contracts; creditor notices; court files; payment ledger.

Done: _____ By: _____ Proof / notes: _____

[ ] 4.3 File the deceased's tax returns

Ask an accountant about prior unfiled returns, the final T1, possible optional returns, date-of-death values and capital gains or rollover rules. Calculate the actual filing and payment deadlines from CRA guidance for the date of death.

Gather / record: SIN; prior returns/notices; T4/T5 and other slips; medical/donation receipts; investment cost records; property valuations.

Done: _____ By: _____ Proof / notes: _____

[ ] 4.4 File estate and business tax returns if needed

Review estate T3 filing, income earned after death, GST/HST, payroll, corporation or sole-proprietor obligations and elections. Keep enough estate funds for assessed and future liabilities.

Gather / record: Estate income statements; T3 account details; business number and program accounts; ledgers, invoices, payroll and tax slips.

Done: _____ By: _____ Proof / notes: _____

[ ] 4.5 Request tax clearance when appropriate

Once returns and assessments are dealt with, discuss a CRA clearance certificate before final distribution. It helps address representative liability for unpaid amounts covered by the certificate.

Gather / record: Filed returns, notices of assessment/reassessment, account balances, asset/distribution accounting and CRA authorization.

Done: _____ By: _____ Proof / notes: _____

5 · Business continuity, if applicable

[ ] 5.1 Stabilize customers, staff and services

Identify urgent jobs, safety obligations, payroll dates, client commitments, insurance renewals, vehicles and equipment. Assign only legally authorized people. Preserve books and access under company policies and law.

Gather / record: Active-job list; contracts; employee roster; payroll calendar; insurance, licences and safety records; supplier contacts.

Done: _____ By: _____ Proof / notes: _____

[ ] 5.2 Sole proprietorship path

The business is tied to the deceased individual. Review unfinished work, receivables, liabilities, employees and asset disposition with lawyer/accountant. File final returns and close CRA business number/program accounts after returns and amounts owing are processed.

Gather / record: Business registration/BN; GST/HST and payroll records; invoices, inventory, equipment titles, contracts and bank mandates.

Done: _____ By: _____ Proof / notes: _____

[ ] 5.3 Corporation path

The corporation is a separate entity. Review share ownership, directors/officers, signing authority, shareholder and buy-sell agreements, insurance and succession. Continue corporate filing, payroll and customer duties as applicable; arrange lawful share transfer or sale.

Gather / record: Articles and minute book; share register/certificates; shareholder agreement; resolutions; corporate tax, payroll and banking records.

Done: _____ By: _____ Proof / notes: _____

6 · Distribution and closing

[ ] 6.1 Review gifts and beneficiary entitlements

Confirm the will, joint ownership, direct designations, trusts, minor beneficiaries and any claims. Get advice before transferring title or making interim distributions.

Gather / record: Will and certificate if needed; designation confirmations; asset statements; beneficiary IDs; release/accounting documents.

Done: _____ By: _____ Proof / notes: _____

[ ] 6.2 Account and distribute

Reconcile opening assets, income, gains, expenses, debts, taxes, fees and each proposed distribution. Explain the accounting to beneficiaries and retain signed receipts/releases where advised. Keep reserves for unresolved matters.

Gather / record: Estate ledger and bank statements; valuation/sale records; assessments; distribution schedule and acknowledgments.

Done: _____ By: _____ Proof / notes: _____

[ ] 6.3 Close accounts and preserve records

Transfer or sell property through the required process, close estate and business accounts when appropriate, cancel remaining services, update titles and retain the final file for the period advised by counsel/accountant.

Gather / record: Closing statements; transfer and sale documents; tax clearance if obtained; final accounting; record retention plan.

Done: _____ By: _____ Proof / notes: _____

Working registers

Contacts and notices

Organization / person: _____ Date: _____ Contact / reference: _____

Organization / person: _____ Date: _____ Contact / reference: _____

Organization / person: _____ Date: _____ Contact / reference: _____

Organization / person: _____ Date: _____ Contact / reference: _____

Organization / person: _____ Date: _____ Contact / reference: _____

Organization / person: _____ Date: _____ Contact / reference: _____

Organization / person: _____ Date: _____ Contact / reference: _____

Organization / person: _____ Date: _____ Contact / reference: _____

Assets, debts and documents

Item / institution: _____ Value / balance: _____ Record location: _____

Item / institution: _____ Value / balance: _____ Record location: _____

Item / institution: _____ Value / balance: _____ Record location: _____

Item / institution: _____ Value / balance: _____ Record location: _____

Item / institution: _____ Value / balance: _____ Record location: _____

Item / institution: _____ Value / balance: _____ Record location: _____

Item / institution: _____ Value / balance: _____ Record location: _____

Item / institution: _____ Value / balance: _____ Record location: _____

Expenses and distributions

Date: _____ Payee / recipient: _____ Amount: _____ Receipt: _____

Date: _____ Payee / recipient: _____ Amount: _____ Receipt: _____

Date: _____ Payee / recipient: _____ Amount: _____ Receipt: _____

Date: _____ Payee / recipient: _____ Amount: _____ Receipt: _____

Date: _____ Payee / recipient: _____ Amount: _____ Receipt: _____

Date: _____ Payee / recipient: _____ Amount: _____ Receipt: _____

Date: _____ Payee / recipient: _____ Amount: _____ Receipt: _____

Date: _____ Payee / recipient: _____ Amount: _____ Receipt: _____

Official references

Check the current page for required forms, proof, deadlines and eligibility. This workbook is an Ontario starting point; other provinces and countries have different rules.

Ontario: What to do when someone dies
https://www.ontario.ca/page/what-do-when-someone-dies

Ontario: Funeral arrangements
https://www.ontario.ca/page/arrange-funeral-burial-cremation-alkaline-hydrolysis-or-scattering

Ontario: Administering estates
https://www.ontario.ca/page/administering-estates

Ontario: Apply for probate
https://www.ontario.ca/page/apply-probate-estate

Ontario: Estate Administration Tax
https://www.ontario.ca/page/estate-administration-tax

Canada: Notify of a death
https://www.canada.ca/en/services/life-events/death/notify.html

Canada: Benefits and programs
https://www.canada.ca/en/services/life-events/death/benefits-programs.html

Canada: Cancel CPP and OAS
https://www.canada.ca/en/services/benefits/publicpensions/cpp/cancel-cpp.html

CRA: Represent someone who died
https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/doing-taxes-someone-died/represent-deceased.html

CRA: Returns and filing deadlines
https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/doing-taxes-someone-died/prepare-returns/filing-deadlines.html

CRA: Clearance certificate
https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/doing-taxes-someone-died/clearance-certificate.html

CRA: Death of a business owner
https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/business-registration/maintain-business/retirement-death.html