



R.C.M.P VETERANS' ASSOCIATION MANITOBA DIVISION **Upon Your Demise**

In life, there are only two certainties, death and taxes and we must be prepared for both eventualities. The first prerequisite is to have a legal properly registered “Last Will & Testament” to assist your executor or executrix to manage the transfer of your assets to the beneficiaries of your estate. In conjunction with the preparation of your will, you should compile an accurate record of the assets in your estate and update annually. This record should be stored in an accessible location so your executor or executrix can settle your affairs efficiently and effectively.

Obtaining the assistance of your banker or a financial consultant is often advisable. Most bankers will tell you in the event of a death they should be among the first notified. Every bank has different policies with respect to access to accounts and, therefore, it is advisable you discuss this eventuality with them so you are familiar with their process.

It is recommended that in order to elevate future access problems, both parties should be named on all land/property titles and bank accounts.

The following has been prepared in an effort by our Association to assist our membership in the event of your death after some problems were encountered by survivors in trying to initiate their benefits through Morneau Sobeco. This is not to suggest any lack of confidence in Morneau Sobeco, but as in any transition of operations, problems have been known to occur.

Upon your demise, we suggest your survivor or the executor or executrix of your estate contact:
Joe MacDougall, RCMP Veterans' Association – Manitoba Division,
Phone Home: 261-1218
Cell Phone: 782-4495

Note: Most benefits have to be applied for within 60 days of the date of death

NOTE: The Manitoba Division Executive will assist the family of a member of the Veterans' Association if they wish to take advantage of this offer (Honour Guard) or if wish to discuss any matters relating to the service. If requested by family, veterans' and our Padre's are prepared to assist at a memorial service or funeral. Joe MacDougall will contact Morneau Sobeco on the family's behalf, if requested, to ensure they initiate the process allowing the family to concentrate on funeral arrangements.

RCM Police Benefits Administration Centre

c/o Morneau Sobeco

1060 University St.

9th., Floor Montreal, Quebec H3B 4V3

Ph: 1-800-661-7595 - 7:30 am to 7:00 pm (ET) Monday to Friday

Fax: 1-514-395-7404

e-mail www.pbs-sra.ca

It is strongly recommended a fax or letter be forwarded to Morneau Sobeco to provide them with a positive hard copy record containing the following required information:

Full Name of RCMP Pensioner

Regimental Number

Rank

Date of Birth

Date of Death

Immediate Next of Kin (Including street address and telephone number(s))

A certified copy of the death certificate will also be required in due course.

Social Insurance Numbers (SIN) of the survivor spouse & any dependent children

Although this is a very stressful time it is very important Morneau Sobeco be advised forthwith. Within approximately two weeks of Morneau Sobeco being notified, a letter should be received from them advising next of kin of benefits and options available to them. If after four weeks no advice has been received from Morneau Sobeco it is highly recommended they be contacted by telephone for confirmation they have received the previous correspondence and information. The spouse will be required to complete separate forms to establish other survivor benefits and insurance payouts if applicable.

The RCMP will pay for the manufacture, transportation and erection of a Regimental headstone/ marker if burial takes place in Canada. Non regimental headstone or marker of NOK's choice to a maximum of \$220.00 is paid, provided there is reference on the headstone or marker to the member's service in the RCMP.

Note: Regimental headstones and markers provided by the RCMP bear a uniform inscription and no change from that format is allowed. Burial can be arranged at the RCMP Cemetery at Depot.

For more information contact:

Cecile LaFreniere

Compensation Manager

“D” Division

Phone: (2040) 984-4465

FAX: (204) 983-4918

E-mail: cecile.freniere@rcmp-grc.gc.ca This e-mail address is being protected from spam bots, you need JavaScript enabled to view it

The three options are:

1. Upright Granite Headstone
2. Flat Granite Headstone (Flush with the ground)
3. Flat Bronze marker, mounted in a granite base (raised about 4" above ground)

All bear the RCMP crest, member's name, rank, Reg. #, Date of Birth and Date of Death. Keep this information with your will.

Administration Manual

Appendix II-8-1

If you have any questions, require clarification with respect to the information provided please contact any member of the Veterans' Advocate Committee.

The following checklist outlines some of the executor's duties.

General

Started Completed Not Applicable

- Arrange the funeral and cremation or burial of the deceased.
- Obtain the death certificate and certified copies.
- Locate and review the instructions in the original will.
- Meet with the lawyer that will represent the estate in all legal matters.
- Submit an application to the provincial court for the Probate Certificate or

Grant of Probate.

- Arrange probate fees or taxes to be paid to the provincial court.
- Locate all beneficiaries, including charities, and notify them that they have an interest in the estate under the terms of the will.
- Explain your role to the beneficiaries.
- Notify the spouse of any entitlement he or she may have under family law and recommend the spouse receive independent legal advice.
- Assess the rights of any dependents who were financially dependent on

the deceased at the time of death.

- Keep the beneficiaries informed as to the progress of administering the estate.
- Review all personal papers of the deceased to help locate the deceased's assets and debts, key contacts, tax information, etc.

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Deal with Government Benefit Programs

Started Completed Not Applicable

- Cancel Old Age Security benefits.
- Contact the Income Security Office to stop CPP cheques, or the Quebec Pension Plan Office for QPP cheques.
- Apply to CPP/QPP for any death benefits the deceased qualifies for.
- Apply to CPP/QPP for any surviving spouse and dependent pension benefits.
- Contact Human Resources Development Canada to cancel the deceased's Social Insurance Number (SIN).
- Contact social security office in the U.S. to stop benefits.
- Apply to the social security office in the U.S. for any death or survivor benefits.
- If deceased is retired from the military, contact the appropriate veteran's office to receive any application benefits.

Obtain all Benefits Payable to the Estate

- Contact all service clubs and veterans clubs for death benefits that may be payable to the estate.
- Obtain all unpaid wages and other benefits from the deceased's former employer.
- Contact all of the deceased's employers (current and former) to determine if any pension or survivor benefits exist.
- Apply for any amounts payable to the estate under life insurance policies.
- Determine the options available for any remaining pension plans or annuities, and determine if the monthly income should continue, or the commuted value be paid out.

Manage the Assets of the Estate

- Prepare a detailed inventory of the deceased's assets, including the contents of the deceased's safety deposit box.
- Locate all bank accounts of the deceased, and determine the balance on deposit for each account. Notify the financial institutions of the death.

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Started Completed Not Applicable

- Search for any unclaimed bank accounts.
- Open a bank account for the estate and transfer the deceased's bank accounts to the estate bank account.
- Re-register the accounts and assets of the deceased into the name of the estate, for example, "The estate of...".
- Obtain statements showing the value of the deceased's investments as of the date of death.
- Obtain statements showing the value of the deceased's RRSPs/RRIFs as of

the date of death.

- Cancel any pre-authorized savings programs (PACs) or systematic withdrawal programs (SWIP), as well as any pending securities trades.
- Review the investment strategy, and adjust if necessary.
- Arrange for the storage of assets requiring it, and advise insurers of any physical assets of the deceased. Arrange for any insurance coverage required.
- Review all real estate documents including, deeds, mortgages and issues.
- Arrange for valuations of any assets of the estate, such as personal property, real estate, cars, etc.
- Cancel the deceased's driver's license, newspaper and magazine subscriptions, telephone, cable TV, internet subscription, as well as memberships to any clubs.
- Arrange with the post office for mail to be redirected, if necessary, and notify all interested parties of the change of address.
- Obtain deeds for real estate, and arrange to sell the real estate, if necessary.
- Obtain share certificates for bonds, stocks, or GICs not held at a financial institution.
- Transfer or cancel any insurance policies on the house, car, boat, etc., where appropriate.
- Sell any estate assets that must be sold, and those which the personal representative chooses to sell (provided this power is given to the executor in the will).

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Started Completed Not Applicable

- Close the safety deposit box.
- Settle the Bills of the Estate**
- Identify all the liabilities of the deceased.
 - Determine the outstanding balances of all personal debts.
 - Arrange for publication of the notice of "Advertisement for Creditors and Others" in a local paper to locate parties who may have a claim against some or all of the estate and would be paid prior to a distribution to any of the beneficiaries.
 - Settle all just claims and debts of the deceased, including credit cards, consumer debt and mortgages.
 - Cancel credit cards.
 - Settle the bills of the estate; creditors, funeral expenses, and other expenses.
 - Determine if there are sufficient assets in the estate to pay all liabilities and income tax before making any interim distribution to the beneficiaries, so you do not take on any personal liability for the tax bill.
- File the Tax Returns**
- Prepare and file the tax returns for any years prior to the date of death that have not yet been filed.
 - Identify opportunities and make the appropriate elections to reduce the tax bill of the deceased, including using the spousal rollover, applying capital losses, and contributing to a spousal RRSP.

- Prepare and file the final tax return for the deceased, as well as any optional returns.
- File any tax returns required for assets held outside of Canada, including those required by the IRS.
- File estate tax returns (T3) for each year the estate exists, if necessary.
- Pay all income tax due or obtain an income tax refund, as applicable.
- Obtain the tax clearance certificate from the Canada Customs and

Revenue Agency.

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Distribute the Assets of the Estate

Started Completed Not Applicable

- Assess any immediate need for cash that the surviving spouse may have.
- Distribute the assets and property of the estate to the beneficiaries according to the instructions in the will and restrictions on the distribution of the estate.
- For accounts registered jointly with rights of survivorship, request the account be transferred to the surviving tenant.
- Arrange to have the RRSP/RRIF transferred or rolled over to named beneficiaries.
- After the tax clearance certificate is obtained, transfer title, and distribute any remaining assets or property in the estate.
- Discuss any “in kind” distributions with the beneficiaries.
- Complete the paperwork necessary to transfer stocks and other securities.
- Establish any testamentary trusts, according to the instructions in the will.
- Obtain receipts and/or release forms from all beneficiaries.

Other

- Prepare an accounting of the estate.
- Calculate the fees payable to the executor.
- Obtain reimbursement for all necessary and reasonable expenses incurred in the administration of the estate (with receipts).
- Pay legal fees and all other outstanding fees related to the administration of the estate.
- Pass accounts before a provincial court judge, if necessary.
- Close the estate bank account.

Other Things to be considered are:

Taxing of the deceased Pension
 Manitoba Health (usually taken care of by Funeral Home)
 PSHCP Extended Health
 Dental Plan
 Direct Deposit (to be set up in spouse’s name)
 CPP Lump sum benefits
 CPP Survivor Benefits
 Advice to current or previous employers

Power of a Attorney and Alternatives

When a person can no longer handle their own affairs, what are the alternatives?

Power of a Attorney: A regular power of attorney is available from a lawyer. It is a document that allows one person to name another person to act on their behalf in specified situations, usually financial. This document is only in effect while the person giving the power of attorney is of sound mind and alive.

Enduring Power of Attorney: A legal document that allows one person to name another person to act on their behalf in financial matters if they become incapacitated by illness or accident. Usually the document comes into effect when the incapacity occurs and ends at death. Sometimes the document comes into effect when it is signed and continues in the event of incapacity. The legislation allows individuals to write their own enduring power of attorney but there are no guides or forms available to help with this. Generally a lawyer is required.

Personal Directive: A legal document that allows one person to name another person to act on their behalf in personal matters if they become incapacitated by illness or accident. These personal matters include medical treatment and living arrangements. In Alberta, this is the document to prepare rather than a living will. It is often made in conjunction with an enduring power of attorney since the two documents cover different areas. The document comes into effect when the incapacity occurs and ends at death. A do-it-yourself guide to writing a personal directive is available at www.seniors.gov.ab.ca.

If you do desire, a Lawyer can draw up your personal directive when you either make a will or update your will.

Guardianship: A legal relationship established by a court that allows one person to make personal decisions for another person. The guardian is appointed by the court to act on behalf of a person who is no longer mentally competent. A guardianship covers the areas of medical treatment and living arrangements. The guardianship ends with the death of the dependent adult.

Trusteeship: A legal relationship established by a court that allows one person to handle the financial affairs of another person. The trustee is appointed by the court to act on behalf of a person who is no longer mentally competent. The same person will often act as both trustee and guardian. The trusteeship ends with the death of the dependent adult. Do-it-yourself trusteeship help is available through the Office of the Public Trustee.

Alternatives to formal trusteeship: For someone whose only income is from government pensions, it is often not necessary to go to court for a formal trusteeship. Informal trusteeships are available directly from the Federal Pensions Offices. For Old Age Security and Canada Pension call 1-800-277-9914.

Wills and Estates" Quick Information will: A legal document that determines how property will be distributed after death. Both holograph and form wills are legal in Manitoba. Due to the many

legal problems that arise with do-it-yourself wills, it is often a better choice to hire a lawyer. Any changes you later may want to make to a prepared will must also be witnessed by two people.

Holograph Will: A will made entirely in a person's own handwriting and signed by the person. While witnesses are not required, it is a good idea to have two independent witnesses' sign the will. Holograph wills are legal in Alberta but not in all provinces.

Executor: The person or persons named in a will to distribute the assets or the estate. The role of an executor is very important and you should choose one carefully. The executor should be in complete agreement to perform this function on your behalf.

Beneficiary: The person or organization (such as a charity) named in a will to receive the assets of the estate. The executor and the beneficiary may be the same person.

Probate: Probate is the process by which a will is accepted as valid by a court and the appointment of the executor is confirmed. The court issues a document known as Letters of Probate which the executor requires in order to distribute the assets of the estate to the beneficiaries. By planning ahead, it may be possible to avoid probate. Property that is held jointly with a spouse or other person is not subject to probate. Prior to any transfer of assets it may be advisable to obtain legal and accounting advice due to the costs involved and income tax consequences. Where the estate is small, probate is usually not necessary. Probate is only required when an asset such as a house or investment is solely in the name of the deceased person. In practice a will needs to be probated if an entity such as a financial institution or the Land Titles Office asks for it to be probated. Applications for probate are generally made by lawyers but a lawyer is not required. Probate forms can be purchased from the Queen's Printer or most stationary stores. Clerks at the Court of Queen's Bench will supply limited guidance to individuals wishing to apply for probate without a lawyer.

Intrastate: When a person dies without a valid will. Contact a lawyer or the Public Trustee for further information on handling this situation.

Public Pensions - Old Age Security (OAS), Guaranteed Income Supplement (GIS) Canada Pension Plan (CPP)

Human Resources Development Canada - Income Security Programs

(Consult the Government of Canada pages of your telephone directory)

1-800-277-9914

Web site: www.hrdc-drhc.gc.ca/isp/

Public Service Health Care Plan (PSHCP)

Toll free in Canada 1-800-661-7595 or contact Sun Life @ 1-888-757-7427

Web site: www.tbs-sct.gc.ca/

Veterans' Affairs Canada: PO Box 7700, Charlottetown, PEI C1A 8M9

For information on programs & Benefits – **1-866-522-2122**

For information or appointment – **1800-268-7708**

<http://www.vac-acc.gc.ca/>

Note: The following booklet may be of interest and provide some guidance to our readers. **“You and Your Survivors”** - a workbook. A copy can be obtained by joining the Federal Superannuates National Association.

Web site: www.fsna.ca

ABOUT THE FEDERAL SUPERANNUATES NATIONAL ASSOCIATION (FSNA)

With more than 130,000 members and 83 branches, FSNA is recognized by the Government of Canada as the major representative of pensioners - and their spouses and survivors - from the Canadian forces, the Public Service of Canada, the Royal Canadian Mounted Police and of Federally appointed judges.

A national non-profit organization, FSNA has been successfully protecting and enhancing retirement and health insurance benefits since it was founded in 1963.

Should you wish to obtain additional information on FSNA or obtain a membership application, please contact George Dobson at 885-4976, or e-mail gadodson@mts.net The yearly membership dues is \$30.00 single or \$40.00 dual. Dues can be deducted at source (pension).

Manitoba Vital Statistics Agency

254 Portage Avenue

Winnipeg, MB R3C 0B6

Tel: (204) 945-2034 (Birth)

(204) 945-8177 (All others)

Fee - all certificates: -- \$25.00

Payable to: Minister of Finance

For Those Left Behind

R.C.M.P. VETERANS ASSOCIATION MANITOBA DIVISION WOULD LIKE TO THANK
CAGARY DIVISION FOR THIS ARTICLE

MEMBERS FULL NAME:-----

DATE OF BIRTH:-----DATE OF ENGAGEMENT:-----

ADDRESS:-----

S.I.N:-----REG. NO.-----PART IV: -----OR PART V:-----

DENTAL NO:-----PENSION NO:-----

DATE OF DEATH:-----PLACE OF DEATH: -----

BENEFICIARY:-----

IS THERE A WILL:-----WHERE:-----

NAME OF EXECUTOR:-----

INSURANCE POLICY WITH WHOM:-----

POLICY NO:-----

N.O.K.-----

ADDRESS:-----

PHONE NUMBER:-----

DEPENDANTS:

FULL NAME:-----

ADDRESS:-----

FULL NAME:-----

ADDRESS:-----

FULL NAME:-----

ADDRESS:-----

DO YOU WANT PARTICIPATION BY THE R.C.M.P. VETS:

IE, HONOUR GUARD – PALL. YES-----NO-----

PHONE NUMBERS THAT ARE IMPORTANT:

Morneau Sobecco: 1-800-661-7595

Old Age Security / CPP: 1-800-277-9914

Veterans Affairs Canada: 1-866-522-2122

Federal Superannuation: 1-800-561-7930

Public Service Health Care plan: 1-888-757-7427