Estate representative checklist

This checklist walks you through important information and documents required by Simplii Financial™ to settle the estate*.

For more detailed information on the estate journey, please refer to the Estate Guide.

* Note: The information provided here is general and actual steps and results may vary based on the particular circumstances. This guide is provided for informational purposes only. It isn't intended to provide legal, tax or investment advice. Please speak to a legal, tax and investment advisor for professional advice in the province or territory in which the deceased person resided.

Immediate steps for estate settlement following the death:

Notification & documentation requirements

Notify Simplii of death. Please call Simplii Financial at 1 877 433-1907 to initiate an estate file and provide the required information mentioned below:

- Information about the estate representative, including their name, address and phone number.
- If there's more than one estate representative, please advise them to call Simplii Financial to provide their information.
- Information about the deceased, including their name, address, phone number, date of birth and date of death.

Gathering info for estate settlement

- Obtain original/notarized proof of death. A proof of death can be one of the following:
  - A death certificate
  - A funeral director's Statement of Death
  - A physician's Statement of Death
  - A declaratory judgment of death by a court
- In order to deal with accounts at Simplii, mail your original/notarized proof of death, will/probated will (if already obtained) and any bills or expenses related to funeral or estate expenses to the following address:

For regular mail:

Simplii Financial
PO Box 603, Station Agincourt
Scarborough, ON M1S 5K9

For courier:

Attention: Simplii Financial
305 Milner Avenue, 5th Floor
Scarborough, ON M1B 3V4

We will return the original documents over the coming weeks.

- Once will and proof of death has been mailed to us, if we haven't reached out to you within 10-12 business days, give us a call at 1 877 433-1907 to continue the estate settlement process.
- If you can't locate the will, check safety deposit box held with any financial institution or with a lawyer or notary.
- Review will and consult with a lawyer or notary regarding probate requirements and notify Simplii representative how far you are in the process of obtaining probate.
- If you require listing of all the assets and liabilities of deceased client held at Simplii, please provide a signed Letter of Authorization or verbal authorization
  - If you're being represented by a lawyer/ third party, Simplii will require a signed Letter of Authorization to release the information to them directly
  - We require full information of the lawyer including the name of the firm, name of contact and full address

Note: Simplii Financial doesn't offer opening of an estate account. If the deceased held assets at a CIBC banking centre, please visit the CIBC banking centre to ask about opening an estate bank account. If not, please visit any other financial institution.

Next steps for estate settlement following the death

- Obtain probate judgement, if applicable, and provide original/notarized copy to Simplii Financial at the following address:

For regular mail:

Simplii Financial
PO Box 603, Station Agincourt
Scarborough, ON M1S 5K9

For courier:

Attention: Simplii Financial
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- If you want Simplii to pay for probate tax/fee before probate is granted, a signed Letter of Direction is required along with an invoice from the court showing the amount of probate fees to be paid. Please note that the amount of probate fees will be payable directly to the court. In the event you paid for the probate fees from your personal funds and require to be reimbursed, you will need to provide an invoice marked "paid" by the court and evidence that you paid the amount of probate fees directly from your personal funds. Please contact a Simplii representative for any additional steps if applicable.

- Settle debts owed with available estate funds.
- Remind joint-credit account holders that they may need to reapply for credit as an individual.
- Once Simplii has received all the necessary documents including will, proof of death and probate, Letters of Direction will be mailed to the Estate Representative. Mail back all signed Letters of Direction to Simplii Financial to settle all the accounts held by the deceased client.

Financial inventory

List all bank and investment accounts and corresponding financial institutions. Note any automatic payments and any details regarding who has access to the account

Financial institution	Account number	Special notes

Contacts

Include the name, organization, and contact information for any professionals involved in planning the estate or preparing settlement-related materials.

Name	Organization	Contact information

Notes