



Guidelines to follow when settling Estates

➤ Documentation required for Quebec residents (original or certified true copy only)

With a Will:

Documentation required for Quebec residents

- Confirmation of death: Death certificate (Original, notarized or certified true copy of a provincial death certificate) or funeral burial certificate.
- Notarized copy of Will.
- Declaration of transmission signed and stamped by a notary or a commissioner of Oath (Quebec only) accompanied with proof of signature (photo ID) of executor/s who signed the declaration of transmission.
- Original or certified true copy of Certificate of search issued by the Chamber of Notaries certifying that there are no subsequent Will's on file.
- Original or certified true copy of Certificate of search issued by the Quebec Bar certifying that there are no subsequent Will's on file.
- If the instructions on the declaration of transmission are to process an external transfer, the transfer form or detailed letter of instruction must be completed and signed by the executor/s and accompanied with proof of signature (photo ID) by those who signed.

Documentation required for the other provinces (original or certified true copy only)

Process to follow when a beneficiary is named on the application form for all registered accounts:

- Confirmation of death: Death certificate (Original, notarized or certified true copy of a provincial death certificate) or funeral burial certificate.
- Proof of beneficiary's designation (copy of application or letter of instruction where beneficiary is designated)
- Letter of instructions signed by the beneficiary/s accompanied with proof of signature (photo ID) by those who signed and also their SIN numbers.
- The letter of instruction must clearly state what needs to be processed in regards to the distribution of estate assets including the new beneficiary account number (if we are processing an internal transfer) or the mailing address to which we have to send the amount for settlement.
- If it must be a bank deposit, the personalized void cheque is required.

Documents required when a spouse is designated as successor annuitant on the application form for a TFSA, LIF or RRIF account.

- Confirmation of death: Death certificate (Original, notarized or certified true copy of a provincial death certificate) or funeral burial certificate.
- Letter of instructions signed by surviving spouse.



Requirements for Cash accounts and for all registered accounts when beneficiary is not named on the application form.

- Certified true copy of the “Judgment of Probate” issued by the courts accompanied with a certified true copy of Will if value in accounts exceeds \$25,000.00. If the value in the accounts is less than \$25,000.00 only the certified true copy of Will is required.
- Confirmation of death: Death certificate (Original, notarized or certified true copy of a provincial death certificate) or Funeral burial certificate.
- Letter of instruction signed by designated executor/s indicated on the Will accompanied with proof of signature (photo ID) of executor/s who signed the letter of instruction.

Holograph Will (before witnesses)

- Confirmation of death: Death certificate (Original, notarized or certified true copy of a provincial death certificate) or Funeral burial certificate.
- For Quebec residents only: Certificate of search issued by the Chamber of Notaries and the Quebec Bar certifying that the annuitant has not made any Notarized Will or a Will made before Witnesses and prepared by a lawyer.
- For Quebec only: Declaration of transmission signed and stamped by a Notary or commissioner of Oath accompanied with proof of signature (photo ID) of executor/s who signed the declaration of transmission.
- For other Provinces: Certified copy of the “Judgment of Probate” issued by the courts along with a certified true copy of Holograph Will accompanied by a letter of instructions signed by designated executor/s indicated on the holograph Will. Photo ID of executor/s who sign the letter of instruction is required.



What is required if there is no will in out of Quebec:

- Confirmation of death: Death certificate (Original, notarized or certified true copy of a provincial death certificate) or funeral burial certificate.
- Judgement of Probate (Original of Notarized copy)
- Detailed Letter of instruction signed by designated executor/s indicated on the Judgement of Probate accompanied with proof of signature (photo ID) of executor/s who signed the letter of instruction. (Declaration of transmission is not required for the residents out of Quebec).
- If there will be transfer in kind to the Estate or a beneficiary and if the new account holder doesn't have the account with PEAK, the account opening documentation and the up dated KYC are required.
- If transfer in cash to the Estate bank account: we will follow the instructions of executor/s and send the Cheque in order of Estate or EFT deposit directly into Estate bank account if personalized void Cheque will be provided

For Quebec only:

- Confirmation of death: Death certificate (Original, notarized or certified true copy of a provincial death certificate) or funeral burial certificate.
- Notarized Declaration of heredity.
- Declaration of transmission or letter of instruction signed and stamped by a Notary or a commissioner of Oath (Quebec only) accompanied with proof of signature (photo ID) of executor/s
- Certificate of search issued by the Chamber of Notaries and the Quebec Bar certifying that the annuitant has not made any Notarial Will or a holograph Will made before witnesses and prepared by a lawyer.

For all provinces: If only a marriage contract exists and the account value is less than 25,000.00 we will proceed with the estate distribution once a letter of instruction or letter or declaration of transmission is received and signed by the living spouse. Proof is signature (photo ID) is required.



Please proceed as follows when transferring **`in kind`** or **`cash`** to the surviving spouses account.

RRSP/RRIF/LIF/LIRA/TSFA with Peak (nominee): If the beneficiary does not have a Peak self-directed account you must provide an application form for the beneficiary along with all other required documents.

RRSP/RRIF/LIF/LIRA/TSFA with fund companies (client name): If the beneficiary does not have an account with the fund companies you must provide a new application. (One Application per Fund Company)

If the beneficiary already has an existing account with Peak or Fund Company we simply require the account number on the declaration of transmission (Quebec only) or on the letter of instructions (all other provinces).

Please note that all original documents are always required. The fund companies will reject requests should they receive photocopies. To avoid unnecessary delays, please provide us with all the documents listed above when settling an estate. To accelerate the process we recommend that original documents for each fund company be supplied for client name accounts.