



**Optimize
Wealth Management**

ESTATE PROCESSING

Estate Processing Requirements



Required Information and Documentation by Account Type

Please be advised that the below is not a comprehensive list of all information that may be required throughout the Estate Process but rather required documentation required to initiate a request the processing the estate for each account type and situation.

Account Type	Required Documents
Registered Accounts (RRSP, LIRA, RIF, LIF, TFSA, etc...)	
<i>Registered Account with Named Beneficiary</i>	• Death Certificate (Original or Certified Copy) • Letter of Direction from the Beneficiary(ies) • Portfolio Statement as of Date of Death
<i>Registered Account with No Beneficiary</i>	• Death Certificate (Original or Certified Copy) • Probated Will OR Certificate of Appointment of Estate Trustee with a Will and Will attached (Certified Copy) • Probated Codicil (if applicable) • Letter of Direction from Executor • Portfolio Statement as of Date of Death
<i>RRIF Account with Successor Holder (must be Spouse)</i>	• Death Certificate (Original or Certified Copy) • Letter of Direction from the Successor Holder • Portfolio Statement as of Date of Death • Receiving RRIF account for surviving spouse (must be set up with the age of the deceased spouse)
<i>LIRA/LIF with Successor Holder (must be Spouse)</i>	• Death Certificate (Original or Certified Copy) • Portfolio Statement as of Date of Death • Declaration and Instructions for Settlement of Locked In Account (Form 26819-202)
Non-Registered Accounts (Cash, Margin, Etc...)	
<i>Non-Registered Account with Single Owner</i>	• Death Certificate (Original or Certified Copy) • Probated Will OR Certificate of Appointment of Estate Trustee with a Will and Will attached (Certified Copy) • Probated Codicil (if applicable) • Portfolio Statement as of Date of Death • Letter of Direction from Executor



Account Type	Required Documents
Non-Registered Accounts (Cash, Margin, Etc...) Cont'd	
<i>Non-Registered Account - Joint with Rights of Survivorship (JTWROS)</i>	• Death Certificate (Original or Certified Copy) • Letter of Direction from Surviving Holder(s)
Education Accounts (RESP)	
<i>RESP Account</i>	• Death Certificate (Original or Certified Copy) • Probated Will OR Certificate of Appointment of Estate Trustee with a Will and Will attached (Certified Copy) • Probated Codicil (if applicable) • Portfolio Statement as of Date of Death • Letter of Direction from Executor (RESP can be rolled into a new RESP with a new Subscriber)