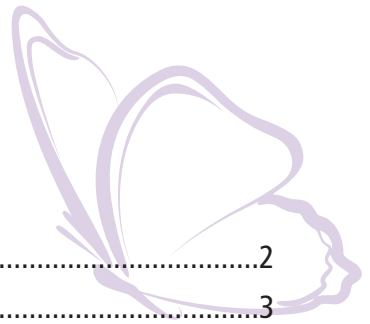


What you have to do after someone has passed away

A guide to the organizations and affairs that should be dealt with following a death

Contents



Foreword	2
First Things	3
Collecting the Documents You May Need.....	5
Administering an Estate	7
Other Important Tasks	8
Meetings to Schedule.....	9
Addressing specific affairs pertaining to the deceased.....	10
• Cancelling Benefits	11
• Eligibility for Benefits	13
• Cancel identity cards.....	14
• Transfer or cancel Motor Vehicle permits and certificates.....	15
• Cancel services and financial contracts	15
• Cancel memberships and virtual identities.....	16
Arranging Bereavement Counseling and Support.....	17
Some Frequently Asked Questions about Wills, Estates, and Probate	18
Legal Words Defined	27

Contact information for organizations that you may need to deal with following a death... see inside back cover.

This guide is for your information only. It reflects Nova Scotia law at the time of publication. When accuracy is critical, please consult official sources. This guide does not replace the advice of a lawyer. Consult a lawyer to find out how Nova Scotia law applies to your situation. To find a lawyer in Nova Scotia, call the Legal Information Society's Lawyer Referral Service at 1-800-665-9779.

Foreword

When someone dies, there are many decisions and arrangements to be made. Sadly, these often must be made at a time of personal distress.

This document gives practical information about the organizations that should be contacted and the affairs that should be dealt with following a death. The tasks listed are not necessarily in the order in which they should occur. An insert accompanies this booklet with contact information for many of the organizations you may need.

Before you start, it is useful to have relevant documents on hand about the deceased. This should make the task of completing forms or documents easier. A list of these documents can be found on pages 5 and 6.

Some of the tasks outlined in this booklet may also be performed by an executor or lawyer. Further information on the executor's role can be found through the Nova Scotia Department of Justice's Probate Court. For detailed information on administering an estate, contact the local branch of Nova Scotia Probate court or consult a lawyer to advise you.

For an online version of this information, visit

www.accessns.ca/bereavement



First Things

Immediately after the death, you may need to

- **Notify the family doctor.**
- **Contact the funeral home or crematorium.**
- **Locate the will.** It may outline the deceased's wishes with regard to the funeral. If you are unable to locate the will, check with the deceased's lawyer.
- **Begin to make funeral arrangements:**
 - The funeral director may ask you to sign a contract to confirm funeral expenses and services.
 - Expenses are often paid by whoever is left to deal with the estate, unless previous arrangements were made. It is suggested that you keep receipts. You may need them to apply for certain benefits or probate.
 - The funeral director will transport the body to the funeral home and send the death information to Vital Statistics to be registered.



The funeral director can advise you on various aspects of the funeral, including

- Issuance of Proof of Death
- Planning the funeral service
- Explaining traditional or cremation services that are available
- Selecting clothing for visitation
- Writing the obituary
- Choosing flowers
- Arranging a cemetery plot, columbarium niche, or mausoleum
- Selecting a gravestone and inscription
- Organizing a reception following the funeral
- Selecting foundations and societies for memorial donations
- Completing some administrative procedures related to government services



Collecting the Documents You May Need

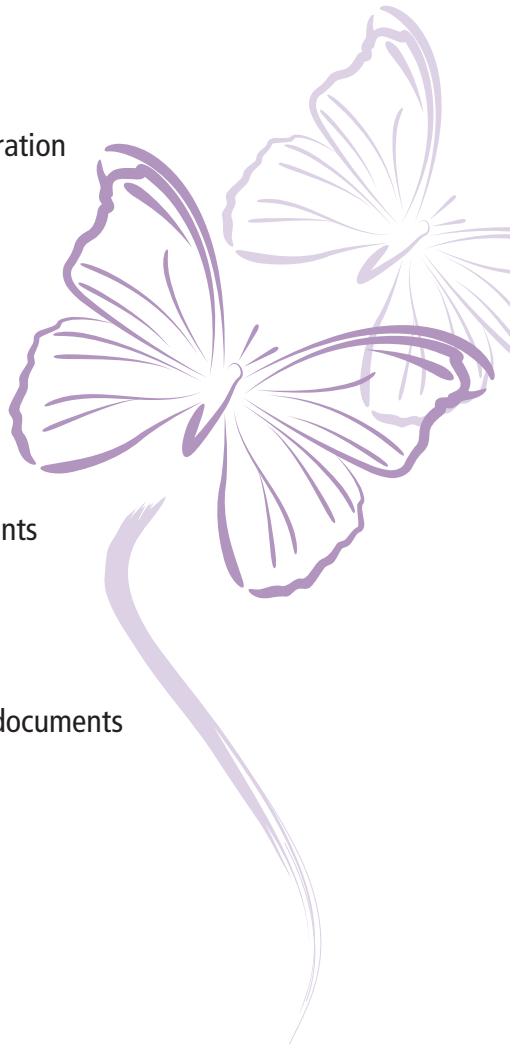
It is useful to collect the documents you may need about the deceased before you start to deal with official tasks. This should make completing forms or documents easier.

A good place to start your search is with the deceased's wallet.


Check off the documents that apply to the deceased:

- Death certificate from Vital Statistics – needed for some official purposes
- Proof of death from funeral director – accepted by many organizations
- Will
- Passport
- Health card
- Driver's licence
- Social insurance card
- Birth certificate
- Letters of probate or administration
- Title and deed to property
- Property tax statements

- Property lease agreements
- Vehicle ownership and registration
- Vehicle leases
- Banking information
- Mortgage statements
- Insurance policies
- Tax information
- Line of credit or loan statements
- Permanent residence card
- Military service record
- Immigration and citizenship documents
- Prenuptial agreement
- Marriage certificate
- Group benefits coverage
- Divorce or separation papers
- Child support documents
- Articles of incorporation
- Shareholder agreements
- Investment certificates and policies
- Retirement accounts
- Stock and bond certificates
- Pension statement



Administering an Estate



Administering an estate involves many different processes and requirements, depending on the complexity of the deceased's circumstances. Contact Nova Scotia Probate Court for more information.

They can help you determine the appropriate next steps. You will find their contact information on the insert accompanying this booklet. Each Justice Centre in the province has a Court of Probate. You can also find more information at www.courts.ns.ca

If there is a will

- Contact the executor (the executor is usually named in the will) to enable them to start processes such as obtaining probate, if required. A will sets out how the deceased person wanted their real and personal property to be distributed upon their death.

If there is no will

- With no will, the deceased is said to have died "intestate." The Probate court must appoint an administrator (authorized representative) to administer the estate. The estate is then divided according to provincial succession laws. The family can select someone to apply to be appointed to this role. That person must be the age of majority, be mentally competent, reside in the same province as the deceased, and not be in prison. The person selected then applies for a "Grant of Administration." After the court issues this document, the administrator uses it as proof of their authority to deal with the estate.

- Consider contacting a lawyer before attempting this process.
- Once the administrator has been determined, that person must adhere to provincial law with regard to distribution or sale of estate assets. Any wishes the deceased person may have expressed during their lifetime about their real and personal property cannot be considered.

Some frequently asked questions about administering an estate are answered later in this booklet. See page 18.

Other Important Tasks

- If the deceased lived in a retirement facility, ask how much time you have to empty the unit.
- If the deceased lived alone,
 - Secure the place of residence.
 - Immediately sell or dispose of perishable items.
 - Advise landlords/superintendents the unit is vacant.
 - Ensure utilities are dealt with (closed, heat turned down, water shut off).
 - Remove any valuables for safekeeping.
 - Firearms could be your responsibility for safekeeping until they have been divested.
- If there are beneficiaries who were financially dependent on the deceased, ensure that they have access to adequate cash flow.
- If you need access to bank accounts quickly, request a copy of the Proof of Death from the funeral director. If you provide the bank with the Proof of Death from the funeral director

and identification as executor/administrator, some financial institutions may release funds to pay prioritized expenses such as probate and property tax, funeral expenses, utilities and insurance premiums. If the bank account was not jointly held, the bank may not grant you access to the funds until you can provide appropriate information. This protects the bank if the funds released are later challenged.

Meetings to Schedule

Once you have gathered the appropriate documents and protected the estate's assets, your next step should be to schedule appointments with the deceased's representatives:

Bank: _____

Lawyer: _____

Insurance broker: _____

Accountant: _____

Investment
representative: _____



Addressing specific affairs pertaining to the deceased



- Benefits and memberships will need to be cancelled, and as a survivor, you may be eligible for other benefits.
- The deceased's identification needs to be dealt with and organizations need to be notified of the death. Contact these organizations before visiting to determine if an in-person visit is required. This will ensure you take the appropriate documentation with you or determine what documentation has to be provided.
- In many cases, the funeral director's Proof of Death is acceptable and an official Death Certificate from Vital Statistics may not be required. Check with each organization to confirm. Be prepared to show proof of your relationship to the deceased or role as executor by providing supporting documentation.

Below is a list of benefits that may need to be cancelled on behalf of the deceased. Mark those that apply to the deceased's circumstances.

Canceling Benefits—check all that apply

✓	Program Name	Contact	Information You May Need
	Old Age Security	Service Canada	<ul style="list-style-type: none"> - Employee Number - Social Insurance Number - Proof of Death from the Funeral home
	Guaranteed Income Supplement	Service Canada	<ul style="list-style-type: none"> - Employee Number - Social Insurance Number - Proof of Death from funeral director
	Canada Pension Plan - Survivor's Pension - Children's Benefit - Disability Benefits	Service Canada	- Service Canada representative can assist in determining next steps
	CPP Retirement Pension	Service Canada	<ul style="list-style-type: none"> - Proof of Death from funeral director or Death Certificate - Social Insurance Number
	Employment Insurance Benefits	Service Canada	<ul style="list-style-type: none"> - Employee Number - Social Insurance Number - Proof of Death from funeral director
	Veterans Affairs: - Veteran's Independence Program - Veteran's Disability Pension - War Veteran's Allowance	Veteran's Affairs	
	Benefits from Other Jurisdictions (such as International Benefits)	International Social Security Agreements	
	Canada Child Tax Benefit (CCTB) Universal Childcare Benefit	Canada Revenue Agency	- Social Insurance Number of the Deceased

See inside back cover for all contact information.

✓	Program Name	Contact	Information You May Need
	Harmonized Sales Tax (HST credit)	Canada Revenue Agency	- Social Insurance Number of the Deceased
	Federal Government Employee Retirement Pension	Service Canada	- Proof of Death from funeral director or Death Certificate - Social Insurance Number
	Workers' Compensation Benefits	Workers' Compensation Board	- Deceased's claim number - Survivor - Spouse's Social Insurance Number
	Wildlife Resources Card	Nova Scotia Dept. of Natural Resources	
	Continuing Care Programs - Long Term Care - Home Care	Continuing Care – Contact your Care Coordinator or the Nova Scotia Department of Health and Wellness	- Intake personnel will assist in determining next steps and options
	A Provincial Pension Plan including - Public Service Pension Plan - Nova Scotia teachers' Pension Plan - MLA Pension Plan - Sydney Steel Pension Plan(s)	Nova Scotia Pension Agency	- Whether the deceased was a pensioner receiving funds from or an active contributing member of the pension plan - Social Insurance Number - For the Nova Scotia Teachers' Pension Plan, Professional ID number.
	Labour and Advanced Education - Student Assistance - Adult Education - Employment Nova Scotia - Apprenticeship	Nova Scotia Department of Labour and Advanced Education	
	Union Memberships	Employees' Union	
	Community Service programs: - Income Assistance and Employment Support - Housing Assistance - Services for Persons with Disabilities	Your current Community Services staff person or the Department of Community Services	- Intake person will indicate the information you will need to provide.

See inside back cover for all contact information.

If you lived with or were a dependent of the deceased, you may be eligible for certain benefits or you could be eligible for a refund on services that were pre-paid by the deceased. Contact these organizations before visiting to ask about what documentation they will need.

Eligibility for Benefits—check all that apply

✓	Program Name	Contact	Information You May Need
	Old Age Security - Allowance for Survivor	Service Canada	- Service Canada representative can assist in determining next steps
	Guaranteed Income Supplement	Service Canada	- Service Canada representative can assist in determining next steps
	Canada Pension Plan - Death Benefit (for contributors to CPP) - Survivor's Pension - Children's Benefit	Service Canada	- Service Canada representative can assist in determining next steps
	Veterans Affairs - Veteran's Independence Program - Veteran's Disability Pension - War Veteran's Allowance - Funeral, burial and grave marking assistance— Last Post Fund	Veteran's Affairs	
	Federal Government Employee Retirement Pension - Public Service Pension Plan	Service Canada	- Proof of Death from funeral director or Death Certificate - Social Insurance Number
	Community Service programs - Income Assistance and Employment Support - Housing Assistance - Services for Persons with Disabilities	Community Services staff person or the Department of Community Services	- Intake person will indicate the information you will need to provide.
	Seniors' Pharmacare	Nova Scotia Health and Wellness	- Possible eligibility for refund of deceased's remaining premium

See inside back cover for all contact information.

✓	Program Name	Contact	Information You May Need
	Driver's Licence	Access Nova Scotia	- Possible eligibility for refund
	Vehicle Permit/plates	Access Nova Scotia	- Possible eligibility for refund
	Workers' Compensation Benefits	Workers' Compensation Board	- Deceased's claim number - Survivor and spouse's Social Insurance Number

See inside back cover for all contact information.

Make sure you bring the appropriate documentation with you when trying to cancel identity cards. Call before visiting to ask what documentation they will need.

Cancel identity cards—check all that apply

✓	Program Name	Contact	Information You May Need
	Nova Scotia Driver's Licence	Access Nova Scotia	
	Nova Scotia Health Card	Medical Services Insurance (MSI)	
	Passport	Passport Canada	
	Citizenship Card	Citizenship and Immigration Canada	
	Permanent Resident Card	Citizenship and Immigration Canada	
	Aboriginal Affairs and Northern Development Canada Status Card	Aboriginal Affairs & Northern Development Canada	
	Social Insurance Number	Service Canada	

See inside back cover for all contact information.

Make sure you bring the appropriate documentation with you. Call before visiting to ask what you will need.

Transfer or cancel Motor Vehicle permits and certificates—check all that apply

✓	Program Name	Contact	Information You May Need
	Motor Vehicle Ownership Transfer	Access Nova Scotia	
	Motor Vehicle Permit/Plates	Access Nova Scotia	
	Motor Accessible Parking Permit	Access Nova Scotia	

See inside back cover for all contact information.

Make sure you bring the appropriate documentation with you when trying to cancel services and contracts. Call before visiting to ask what you will need.

Cancel services and financial contracts check all that apply

✓	Program Name	Contact	Information You May Need
	Insurance – life, vehicle, house	Insurance Provider	- Client account number
	Rental Contract	Landlord (if renting)	
	Loans, mortgages	Banking Institution, Mortgage Provider	- Loan or Mortgage Statements
	Investments, RRSP's	Investment Companies, Banks	- Account Statements
	Credit Cards	Credit Card Providers	- Contact to determine information required to cancel
	Credit Bureau	Equifax and TransUnion	
	Points Cards	Points Clubs such as Air Miles, Aeroplan	- Account Numbers

See inside back cover for all contact information.

✓	Program Name	Contact	Information You May Need
	Employer Insurance – eg. Life, health	Employee’s Insurance Company	- Client account number
	Prescription Drug Insurance	Insurance Provider	- Client account number
	Power	Nova Scotia Power	- Proof of Death from funeral director - Copy of will, probate or named as next of kin
	Telephone	Service Provider	- Past Statements
	Cable/satellite	Service Provider	- Past Statements
	Rental Equipment – Furnace, Hot Water	Service Provider	- Past Statements
	Medical Professionals	Dentist, physiotherapist, chiropractor, specialist(s)	
	Firearms Registrations	RCMP	

See inside back cover for all contact information.

Cancel memberships and virtual identities

What other social or religious activities did the deceased participate in? You may wish to cancel club memberships, subscriptions, online accounts, and social networking identities.

- Social Organizations—clubs to which the deceased belonged:

-
- Place of Worship:
-

- Virtual Identities—On Line Accounts and Social Networking Sites:

E-mail accounts:

Facebook:

LinkedIn:

Arranging Bereavement Counseling and Support

If you or someone you know is in need of counseling or support, ask your family doctor, funeral director or contact the local branch of the Canadian Mental Health Association. Their aim is to promote the well-being of bereaved people and to provide counseling and support. The organization also offers information, advice, education and training services. Contact information can be found on the insert accompanying this booklet.

Some Frequently Asked Questions about Wills, Estates, and Probate



Is there a difference between an executor and an administrator and a personal representative?

Yes, the term executor refers to the personal representative identified in a valid will. The term administrator refers to the personal representative named by the Probate Court in the event there is no will.

Can I hire a professional to help me settle the estate?

Yes. Lawyers, accountants, and trust companies are the most widely used professional services during estate settlement. The deceased's estate usually pays for these services.

Am I going to need a lawyer?

That depends. Some organizations may require that you seek a lawyer's assistance to transfer an asset or settle an account. In many cases, this depends on whose name was on the deceased's assets and whether or not there is a will. If assets were jointly owned with right of survivorship, a lawyer may not be necessary. If there was no will or trust, or there were assets that were solely owned by the deceased, legal assistance may be required. Contact information for the Nova Scotia Barristers' Society is provided on the insert accompanying this booklet.



If the deceased died outside Nova Scotia, do I get the Death Certificate from Nova Scotia Vital Statistics?

No, if the person died outside Nova Scotia, you must obtain the death certificate from the province, state, or country where the death occurred.

Is the Proof of Death document from the funeral director different from a Death Certificate?

Yes. The Proof of Death document is issued from the funeral director under their authority. The Death Certificate is issued from Vital statistics and is an excerpt issued from the official death registry. Most organizations will accept the funeral director's Proof of Death to amend their records. However, some organizations may require the official Death Certificate. Ensure that you find out which document the organization requires to complete your transactions. Please note, there is a cost to order a Death Certificate.

Are the beneficiaries personally responsible for paying the debts or taxes of the deceased?

No. Beneficiaries are not expected to pay the deceased's debts from their personal funds. The executor (with a will) or the administrator (named with no will) is responsible for ensuring the estate's funds and assets are used to repay the debts and taxes of the deceased. If there are not enough funds in the estate to pay debts or taxes, contact a lawyer to determine the priority of repayment.

What is a Grant of Probate?

A Grant of Probate is the document issued by the Probate Court of Nova Scotia. It certifies that the will was properly proved to be the last will of the deceased and was registered in the Court. The Grant signifies that administration of the testator's property was properly granted by the Court to the executor named in the Will. The Grant of Probate applies to all property, including all land, money, and other things owned by the deceased, located anywhere in the province. The executor takes their authority to deal with the estate from the Will. The Grant of Probate is evidence of the executor's authority.

What is a Grant of Administration?

A Grant of Administration is the document issued by the Probate Court of Nova Scotia when a person dies intestate (without a will). This Grant is given to a person appointed by the Court and gives conclusive evidence that the person to whom the Grant was issued has authority to administer the estate of the person who died without a will. The personal representative (administrator) derives their authority solely under the Grant, unlike an executor who derives his or her authority from the Will.

What is a Grant of Administration with Will Annexed?

A Grant of Administration with Will Annexed is a document issued by the Probate Court of Nova Scotia to a person appointed by the Court when the Will does not name an executor or the named executor cannot or will not act. In these cases, the will must be proved in the same way as if a Grant of Probate had been applied for.

Do I need Probate if the deceased had a will?

That depends. If a person died with a will, the executor may only need to apply for probate if the asset holders (such as banks, investment companies, life insurance companies or the Land Registry Office) request probate to prove the executor has the authority to receive the asset and administer the estate. This request is usually only made if the deceased held the asset in their sole name, as many jointly held assets may transfer to the joint owner. If the deceased owned assets in their name alone, contact the probate court or your lawyer with respect to requirements of transferring ownership.

Do named beneficiaries—on life insurance policies, for example—need to provide letters of probate?

Not usually. The life insurance company will not likely ask for a grant of probate or administration if the deceased named beneficiaries on the policy. The proceeds from the policy would likely be made out directly to the named beneficiary.

However, if the estate is listed as the named beneficiary, the insurance company may want to see the grant of probate or grant of administration to validate this.

Are there associated costs with Probate?

Yes. Probate taxes are usually based on the value of the assets that need to go through probate. The cost may be about five percent of the value of the estate. Filing and certification fees are also charged.



What if the deceased did not have enough funds to cover the cost of the funeral/burial?

If the deceased was receiving Long Term Care through Nova Scotia Health and Wellness or certain benefits through Nova Scotia Community Services, there may be assistance available to assist in covering these costs. If the deceased was a veteran, the Last Post Fund may be of assistance.

Who is authorized to administer or probate an estate?

If there is a will, the person named as the executor is the first person entitled to administer the estate.

But if there is no will or if the named executor in the will refuses to take on the position or is unable to do so due to death or illness, the Probate Act lists who has the right to apply to the Court of Probate to be the personal representative/administrator of the estate, in the following order:

- the legal spouse of the person who dies without a will and his or her children if these parties live in Nova Scotia
- persons who are entitled to inherit as provided by the Intestate Succession Act of Nova Scotia or persons who are named as residuary beneficiaries in the will of the deceased, if these persons reside in Nova Scotia
- the Public Trustee of Nova Scotia
- persons who are entitled to inherit as provided by the Intestate Succession Act or persons who are named as residuary beneficiaries in the will of the deceased, if these persons live outside of Nova Scotia
- a creditor or a person who has a legal cause of action against the deceased's estate

If you are living outside of Nova Scotia and you are an heir of the deceased who had no will, you have to contact the Public Trustee's Office to see if the Public Trustee is prepared to renounce its right to administer the estate or whether the Public Trustee is prepared to act as the personal representative.

The Public Trustee considers many factors before deciding whether it will administer the estate or whether it will step aside and allow someone else to apply. The Public Trustee will gather details about the estate and to find out what the assets are, what the debts are, and who the heirs or beneficiaries are. The information will let the Public Trustee know who has the first right to administer the estate and whether the Public Trustee should apply to administer the estate.

If the Public Trustee decides it will renounce, or step aside thereby allowing an heir outside of Nova Scotia to apply, the Public Trustee will prepare a renunciation form which the heir must file at the Court of Probate.

If I was in a common-law relationship with the deceased, would I be considered an heir?

No. Common law spouses are not considered heirs under the Intestate Succession Act of Nova Scotia. You must either be legally married or have a registered domestic partnership to be an heir of an estate when there is no will. For more information, contact a lawyer.

I need the Cause of Death for estate purposes. How do I get it?

Contact Vital Statistics with the document for which you require the proof of requirement. For example, an insurance company may require the cause of death to settle a claim.

As a beneficiary of a deceased person's estate, do I have to pay estate or inheritance tax?

No. Generally, you do not have to pay tax to Canada Revenue Agency (CRA) on what you inherit. You may have to pay taxes on income that is earned from the money you inherited, for example, bank interest earned on your inheritance. Contact CRA for more information.

Does an income tax return have to be filed for the deceased?

Yes. If you are the legal representative (executor or administrator) for the deceased person, you are responsible for filing a return for the deceased for the year of death. This return is called the final return. You also have to file any returns for the previous years that the deceased person did not file. You may also have to file additional returns. For more information, contact Canada Revenue Agency.

What if the deceased's bank account is frozen?

If you provide the bank with the Proof of Death from the funeral director and identification as executor/administrator, some financial institutions may release funds to pay prioritized expenses, such as probate and property tax, funeral expenses, utilities, and insurance premiums.

How do I gain access to the safe deposit box if it contains required documentation?

If you provide the bank with the Proof of Death from the funeral director and identification as executor/administrator, the bank may grant you the access to secure certain documents from the safety deposit box, such as the will, insurance policies, or cemetery arrangement deeds. You may need a letter of probate or administration to gain authorization to access other documents in the safety deposit box.

What do I need to do at the bank?

When you meet with the bank representative, ask them to search for all bank accounts and securities. The names of the owners of the accounts will need to be reviewed and changed as necessary. Obtain a date of death value of the accounts and a list of all pre-authorized transactions for each account.

You should set up an account for the estate. Take note of the contents of the safe deposit box. Find out what is required to liquidate and close each of the deceased's accounts.

What do I need to do when I meet with the investment representative?

When meeting with the investment representative, review the deceased's investment portfolio to determine what actions should be taken. You should also request the adjusted cost base as well as a date of death value for all investments for tax purposes.

How long do I have to settle the estate?

There is no defined time line by which you have to have the estate settled, as long efforts are in progress. If the estate is not settled by the end of the first year, beneficiaries can ask to be provided with an update of the executor's progress to date. The beneficiaries have the right to question your performance as executor. It is not unusual for it to take up to 2 years to settle an estate.

Do I have to agree to be an executor?

No, you have the right to decline. If you choose to decline, this should be done before any estate settlement activities have begun. You may need legal assistance to decline if you are named in the will.

Do executors get paid?

Maybe. The will may state that the executor is to be paid and may set out an amount. If so, this is the amount to which the executor is entitled. Most wills do not indicate the fee for the executor, as it is defined by provincial law. In Nova Scotia, an executor or administrator can be entitled to up to 5 per cent of the gross estate value. The fee is evenly distributed if there is more than one named executor. This payment must be included as taxable income. Many executors and administrators forego being paid for personal reasons and because the fee must be declared as income.

Legal Words Defined

Administrator: Individual or institution appointed by the court to administer and settle the estate of a deceased person when:

- there is no will
- the will did not name an executor
- the named executor died and there is no alternate named
- the named executor is not willing to act in this role and there is no replacement named

Assets: Possessions owned by a person or organization.

Beneficiary: An individual who is designated to receive:

- a benefit or gift from a will
- benefits from a trust
- proceeds from an insurance policy or investment
- an heir to an intestacy (estate without a will)

Clearance Certificate: This is a statement issued by Canada Revenue Agency confirming that all of the deceased's tax liabilities have been paid or that security for payment has been provided. Estate assets should not be distributed until this clearance certificate has been received.

Codicil: A legal document that changes a will. It becomes part of the original will. It does not need to be witnessed by those who witnessed the original will.

Death Certificate: An official excerpt from the Registration of Death which is issued through Nova Scotia Vital Statistics. This may be in short form or long form which includes the Cause of Death.

Estate: Everything the deceased owned and owed at their death. This includes all assets, rights, titles, and interests in any property as well as associated liabilities at the time of death. An estate continues to exist until all debts are paid and all assets are distributed.

Executor: The person or trust company named in a will to administer and settle a deceased's estate in accordance with the provisions of the deceased's last will.

Guardian: A court appointee legally responsible for the care of minors or adults, property or finances. A guardian of property can be appointed to look after an incapable person's property or finances.

Intestate: The estate of property belonging to a person who dies without a will, as in an "intestate estate."

Personal Representatives: The executors and administrators of a deceased's estate.

Probate of a Will: This is the process of validating that the will is the deceased's last and confirming the executors named in the will. Generally, the executor swears that the will is authentic and files affidavits requesting that probate be granted.

Proof of Death Document: A document that the funeral home provides attesting to the death. The title of this certificate varies from province to province and is often called the Funeral Director's Proof of Death Certificate, funeral Director's Declaration of Death, or Funeral Director's Statement of Death. Most funeral homes will provide extra copies at no charge, if needed.

Testator: A person who has written a will that is in effect at the time of their death.




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For more information visit: www.accessns.ca/bereavement