



10 Things You Need To Do When Your Spouse Passes

The tasks you'll need to complete will depend on your unique situation. These forms and requirements are most common to everyone.

Create a folder

First, create an easily accessible folder for all of the paperwork you'll need and will collect.

Gather official documents

You'll need these documents to complete the 10 steps:

- Death certificate
- Driver's license
- Social Insurance Number (SIN) card
- Birth certificate
- Passport

Key terms you will hear

- **Medical certification of death**
This is supplied by a doctor, nurse practitioner or coroner within 48 hours of a death. It will be forwarded to your funeral director, if you have one.
- **Death certificate**
This is a form issued by Vital Statistics. It is needed to handle the deceased person's estate where proof of death is required (e.g. settling insurance or investments).

We recommend you get at least 3 originals or certified true copies of the death certificate. Some places only need a photocopy once they have seen the original, but others need to keep an original on file.

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Step 1: Register the death

Registering the death creates a legal record of the death. You will need a copy of the medical certification of death and your spouse's identification.

- If you're using a funeral home, they will register the death on your behalf.
- You can register a death via this link, through Vital Statistics (1-888-876-1633) or Service BC (1-800-663-7867).

Step 2: Order the death certificate

A death certificate is provided by: Vital Statistics BC. This certificate provides proof of death to government agencies, insurance companies and other organizations. Find out more here.

Step 3: Let key people know

It may be easier to ask a family member or friend to call a list of important people to inform them of what has happened.

Step 4: Locate the will

Find the will and estate information. The will may be filed with your lawyer or in a safety deposit box. Sometimes your financial advisor will have a copy if you can't find one.

Step 5: Make an appointment with your insurance broker and financial planner

Your insurance broker can help you with claim forms. This process may take time, so starting early on is recommended. Your financial

planner's experience and support can be invaluable. They may help you with many decisions regarding future finances, lifestyle changes and can be emotional support.

Step 6: Make an appointment with your bank

They will help you change title on jointly-held accounts or credit cards and close accounts that were in your spouse's name only. It's important to close any credit accounts to help avoid identity theft.

Step 7: Notify your spouse's employer

There may be benefits for you from their employer, such as life insurance, pension, RSP (registered savings plan), health and dental benefits.

Step 8: Cancel identification cards

To cancel a driver's license, BCID and/or BC Services card, visit a local driver's licencing office. Bring your folder to ensure you have the necessary documents on hand.

Step 9: Transfer vehicle ownership

You'll need to transfer ownership of the vehicle to the estate and cancel your spouse's vehicle insurance. Contact an AutoPlan broker who will help you cancel or change your policy.

Step 10: Change property titles

Your lawyer can assist you with this step if your spouse was on the title of a property.

Need to get in touch?

If you are a current client or would like to have me handle your investments, please contact us. We're here to help.

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