



SOME THINGS TO CONSIDER:

As organizations founded by other widowed people, we understand the trauma, fear, confusion, and loneliness that begins the instant your spouse or partner dies. We want you to know that there is a network of support available to you, which was built by people who have lived through this same experience.

Though you may be too overwhelmed to reach out now, we will be here when you are ready.



There are a few things that we wish someone had told us as we waded through the paperwork that is necessary when someone dies. This list is not an all-inclusive road map. It is not intended to be used as legal advice, and should not be considered a substitute for a meeting with a licensed estate attorney, but it will provide you with some tips that may make things easier in the weeks and months ahead.

- 1) Allow people to help you. They want to, and you will need them. Ask them if necessary.
- 2) Write things down. Your memory might be unreliable for some time.
- 3) Delegate. Many of the next items on this list can be done for you by someone else.
- 4) If you have a life insurance policy, contact your agent or company immediately. This will ensure that you have funding for funeral expenses. Also, check with your spouse's employer to verify whether there is a company-sponsored life insurance policy in place for your spouse.
- 5) Check with your employer regarding whether you have a bereavement leave benefit available. In Canada, 'sickness benefits' through Employment Insurance (EI) may cover paid bereavement.
- 6) Obtain the current information regarding any applicable registered bank accounts (RRSPs, TFSAs...). If you have joint investment accounts or investment accounts held in your spouse's name, these will need to be addressed.
- 7) Check the status of your health insurance if your family was covered by your spouse's employer. There may be a grace period when you will still have coverage, but you will want to find out the exact date that any changes in coverage will apply.
- 8) Get at least 5-10 certified copies of the death certificate. Many agencies will require an original document when they are notified of your recent loss. Be aware that you will be charged a fee for each copy that you order. Sometimes the funeral home can provide extra copies for a minor fee or for free. You will also need to carry a death certificate (and your child's birth certificate) with you if you are travelling internationally with a minor child.
- 9) It's crucial to report the death to Service Canada. If the deceased contributed to the Canada Pension Plan (CPP), their surviving spouse or common-law partner may be eligible for a Survivor's Pension, which is a monthly payment. Dependent children as well as university students under the age of 25 may be eligible for benefits as well. Check with Service Canada for eligibility. A one-time, lump-sum death benefit may also be paid by CPP to the deceased's estate or other eligible individuals. You will have to apply to receive these benefits.

- 10)** If applicable, locate your spouse's cell phone. Please note that you may want to preserve their voicemail message in another form, as it may be deleted accidentally if the phone malfunctions or the service contract is ended.
- 11)** Make a complete list of your spouse's credit cards, debit cards, phone cards (checking their wallet is a good place to start), business expense accounts, and any other open accounts they may have. Each of these institutions needs to be notified of your spouse's death, and many will require a copy of the death certificate to validate your request to close the account. Also, ask each company whether there is any applicable insurance that pays off the account in the event of a cardholder's death. Check auto loans, credit cards, and mortgages for this type of insurance.
- 12)** Keep an open file within easy reach for your health insurance in case there are expenses associated with your loved one that are yet to be paid. You will also need to call the insurance company to inform them of your spouse's passing.
- 13)** Check your utility bills to be sure all of your utilities are in both of your names. Most companies require your name to be on the account before you can act as administrator of the service. One thing to be aware of: companies often have to shut the service down and then restart it to change the name on the account.
- 14)** Check with your banking institutions to be aware of any changes that will need to be made regarding account access (and closures, if you decide that's in your best interest). Be aware that you will likely need a death certificate in hand before account updates or closures can be made.
- 15)** Cancel any recurring membership fees or annual magazine subscriptions that apply only to your spouse and adjust any that applied to both of you.
- 16)** Make changes to emergency contacts as necessary. The children's school contact form is especially hard to change, but also vitally important.

These are just a few of the things we have learned through our combined experiences. One other thing we know is that talking to other widowed people helps. Please don't hesitate to contact Soaring Spirits Canada using the contact information listed below.

WE ARE HERE IF YOU NEED US

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