

In all situations listed below, the ETRF-2351 form is required. Instructions regarding how to fill it out are as follows:

- ✓ All the beneficiary names, addresses and social insurance numbers (required by the Income Tax Act) must be noted in Section G of the ETRF-2351 form.
 - ✓ The ETRF-2351 form must be dated and signed by all the appointed estate representatives in Section I. The signatures must be either:
 - guaranteed by a Canadian Financial Institution acceptable to the Bank of Canada or a member of the Medallion Program. *Note: The FI "endorsement guaranteed stamp" is not acceptable.*
 - OR
 - witnessed by a Commissioner for Oaths, properly identified with their stamp and signature present.
 - OR
 - witnessed by a Notary Public, properly identified with their Notary seal/stamp and signature present.
- Note: Any survivorship clause in the Will must be respected (e.x.: 30 day clause; therefore, the ETRF-2351 form can only be signed 30 days after the date of death).*
- ✓ If the par value of the bond(s)/plan(s) is over \$20,000, all the beneficiaries must sign in the consent area of Section F of the ETRF-2351 form and have their signatures witnessed.
 - ✓ When the value of the transaction is more than **\$20,000**, the ETRF-2351 form must be either guaranteed by a Financial Institution or witnessed by a Notary and NOT a Commissioner for Oaths.

PROOF OF DEATH - One of the following is acceptable to the Bank of Canada:

- ✓ An **ORIGINAL** Death Certificate from a Funeral Director issued under corporate seal and **ORIGINAL** signature or a Notarial certified copy with the Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution.
- ✓ An **ORIGINAL** Death Certificate issued by either a Provincial Registrar or a Notarial Certified copy with a Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution.
- ✓ An **ORIGINAL** certificate of finding issued by a coroner properly identified or a Notarial certified copy with the Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution.
- ✓ An **ORIGINAL** Death Certificate issued by a church under seal and minister of religion's signature or a Notarial certified copy with the Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution.

TESTATE - DIED WITH A WILL - Situations A-K

Notes:

- In the case of Wills containing cash bequests, proof of payment of the bequest with a release signed by the recipient in front of a witness is necessary before accepting any transaction with respect to bonds.
- Bond series issued on or after November 1, 2008 (e.x.: CSB S114 and higher, as well as CPB P064 and higher) will no longer be eligible to be transferred in the name of the estate.

S i t u a t i o n	DIVISION OF ESTATE	LIMIT WITHOUT PROBATE	REQUIRED DOCUMENTS TO COMPLETE A TRANSFER/REDEMPTION <i>Note: Any variation in the transaction request from what is set out in the Will, will require Probate</i>
A	Letters Probate Executor(s) will divide the estate between the beneficiaries in the Last Will and Testament	N/A	<ul style="list-style-type: none"> ✓ Notarial or Court certified copy of Letters Probate (copy of the Last Will and Testament annexed) of the bond owner. ✓ Completed ETRF-2351 form signed by all the executors appointed in Letters Probate.
B	Specific Bequest of bonds	Unlimited	<ul style="list-style-type: none"> ✓ Notarial certified copy of the Will of the bond owner. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors named in the Will.
C	Spouse is the sole beneficiary under the Will	\$75,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Notarial certified copy of the Will of the bond owner. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors named in the Will.

S i t u a t i o n	DIVISION OF ESTATE	LIMIT WITHOUT PROBATE	REQUIRED DOCUMENTS TO COMPLETE A TRANSFER/REDEMPTION <i>Note: Any variation in the transaction request from what is set out in the Will, will require Probate</i>
D	Children are the sole beneficiaries under the Will (no surviving spouse)	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Notarial certified copy of the Will of the bond owner. ✓ Proof of death of the spouse. (See page 1.) ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors and all the beneficiaries named in the Will.
E	Spouse & Children are the sole beneficiaries under the Will	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Notarial certified copy of the Will of the bond owner. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors and all the beneficiaries named in the Will.
F	Children are the sole beneficiaries under the Will (Spouse alive)	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Release from surviving Spouse which must be witnessed. ✓ Notarial certified copy of the Will of the bond owner. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors and all the beneficiaries named in the Will.
G	Parents, siblings or other family members are the sole beneficiaries under the Will (no spouse) (no children)	\$20,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Notarial certified copy of the Will of the bond owner. ✓ Proof of death of the spouse (if applicable). (See page 1.) ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors and all the beneficiaries named in the Will.
H	Common Law Spouse, same sex partner or friend is the sole beneficiary under the Will	\$20,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Notarial certified copy of the Will of the bond owner. ✓ Proof of death of the spouse (if applicable). (See page 1.) ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors and all the beneficiaries named in the Will.
I	Double Estates between spouses (bond owner is deceased) (bond owner's spouse is deceased) Children are the beneficiaries	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Notarial certified copy of the Will of the bond owner. ✓ Notarial certified copy of the Will of the spouse. ✓ Proof of death of the bond owner. (See page 1.) ✓ Proof of death of the spouse. (See page 1.) ✓ Two completed ETRF-2351 forms signed by the appropriate executors and all the beneficiaries named in the Wills of <u>both</u> deceased. One ETRF-2351 form would transfer the bonds from the deceased bond owner to the estate of the spouse and the second form would transfer the estate to the spouse's beneficiaries.
J	Organization (e.x.: charities, churches, etc. are the sole beneficiary under the Will)	Requires Probate	<ul style="list-style-type: none"> ✓ Refer to Situation A-Letters Probate (on Page 1) for a list of estate documents required. ✓ The ETRF-2351 form must also be signed by all the estate representatives of the deceased bond owner.
K	Trust in the Will (the residue must be kept invested)	Requires Probate	<ul style="list-style-type: none"> ✓ Refer to Situation A-Letters Probate (on Page 1) for a list of estate documents required. ✓ The ETRF-2351 form must also be signed by all the estate representatives of the deceased bond owner.

INTESTATE - DIES WITHOUT A WILL - Situations L-Q

Note: Bond series issued on or after November 1, 2008 (e.x.: CSB S114 and higher, as well as CPB P064 and higher) will no longer be eligible to be transferred in the name of the estate.

S i t u a t i o n L	DIVISION OF ESTATE	LIMIT WITHOUT LETTERS OF ADMINISTRATION	REQUIRED DOCUMENTS TO COMPLETE A TRANSFER/REDEMPTION <i>Note: Any variation in the transaction request from what is set out in the Will, will require Probate</i>
	Letters of Administration	N/A	<ul style="list-style-type: none"> ✓ Notarial or Court certified copy of Letters of Administration of the bond owner. ✓ Completed ETRF-2351 form signed by the Administrator(s) named in the Letters of Administration.
M	Spouse claiming bonds (no children)	\$75,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by the spouse.
N	Spouse and Children claiming bonds	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by spouse and all children of the deceased bond owner.
O	Children claiming bonds (no surviving spouse)	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Proof of death of the spouse. (See page 1.) ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all children of the deceased bond owner.
P	Children claiming bonds (Spouse alive)	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Release from surviving Spouse which must be witnessed. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all children of the deceased bond owner.
Q	Parents or siblings if parents are deceased (no spouse) (no children)	\$20,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Proof of death of the bond owner. (See page 1.) ✓ If parents are deceased, we require proof of death for them. (See page 1.) ✓ Completed ETRF-2351 form signed by the parents or all siblings of the deceased bond owner.

BONDS WITH SPECIAL REGISTRATIONS

Note: These registrations only apply to series issued PRIOR to November 2008. (e.x.: CSB series up to and including S113 and CPB series up to and including P063)

R	<p>Co-owners (two or more names without survivorship)</p> <p>Estate of the deceased owner is entitled to the deceased's portion of the par value of the bond.</p>	Refer to estate limits of the deceased owner's share	<ul style="list-style-type: none"> ✓ Refer to the appropriate estate scenario described in Situations A-Q for the estate documents required. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by the surviving co-owners authorizing the splitting of the bonds and the release of the deceased's share. ✓ The ETRF-2351 form must also be signed by all the estate representatives of the deceased bond owner.
S	<p>Sole proprietorship (e.x.: Mary Smith carrying on business as <i>Mary's Flower Shop</i>)</p>	Requires Probate	<p><i>Note: the bonds for this situation must be redeemed.</i></p> <ul style="list-style-type: none"> ✓ Refer to Situation A-Letters Probate (on Page 1) or Situation L-Letters of Administration (on page 3) for a list of estate documents required. ✓ The ETRF-2351 form must also be signed by all the estate representatives of the deceased bond owner.