

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

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

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

**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)*

|          |                                                                                                                                                                              |                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>R</b> | <p><b>Co-owners</b><br/>(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"> <li>✓ Refer to the appropriate estate scenario described in <b>Situations A-Q</b> for the estate documents required.</li> <li>✓ Proof of death of the bond owner. (See page 1.)</li> <li>✓ Completed ETRF-2351 form signed by the surviving co-owners authorizing the splitting of the bonds and the release of the deceased's share.</li> <li>✓ The ETRF-2351 form must also be signed by all the estate representatives of the deceased bond owner.</li> </ul> |
| <b>S</b> | <p><b>Sole proprietorship</b><br/>(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"> <li>✓ Refer to <b>Situation A-Letters Probate</b> (on Page 1) or <b>Situation L-Letters of Administration</b> (on page 3) for a list of estate documents required.</li> <li>✓ The ETRF-2351 form must also be signed by all the estate representatives of the deceased bond owner.</li> </ul>                                                                                                 |