



RCMP Veterans' Association Calgary Division

A Guide for SURVIVORS & EXECUTORS

Prepared by Calgary Division

March 2011



Parts of this information should be kept with your Last Will and Testament

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A. INTRODUCTION

This Guide for Survivors and Executors as compiled by the RCMP Veterans' Association Calgary Division, is intended to assist our Association members, spouses, families, loved ones, executors/executrix, and / or attorneys with managing estates following the death of the veteran.

This document has been produced as a guide for assistance purposes and is not intended to replace any existing family planning.

For simplicity, henceforth, we shall refer to this document as the **GUIDE**.

It is recommended that you take the time to review this Guide. If you believe this guide can be adapted to fit your needs, the appendix checklists should be completed. It is our intention to ensure every Association member has access to a copy of the Guide and checklists.

Upon review of the guide and completion of the checklists, your family and/or the designated executors/executrix responsible for managing your estate should be apprised of the existence and location of the Guide and completed checklists.

The member's annual Pensioner Benefit Statement, provided each January by Morneau Sobeco, should also be stored with the Guide and checklists. As each New Year's statement is received it should replace the old and trigger a review and update of the member's checklists.

Also, in conjunction with the preparation of your Last Will & Testament, you should compile an accurate record of the assets in your estate and update the record annually. This record, Guide and checklists should be stored in an accessible location so your executor or executrix can settle your affairs efficiently and effectively.

We are certain you will want everything to be in order to assist them through this difficult time. Death and taxes are a certainty and we must be prepared for both eventually.



B. TERMS AND DEFINITIONS

A number of important terms used in this **Guide & checklists** are defined as follows:

Pension: A periodic payment from a pension plan such as: an annuity or annual allowance. Survivor allowances, children's allowances, etc., are annual allowances.

Pensioner: Someone in receipt of a pension. Unless otherwise noted, "pensioner" refers to someone in receipt of a pension under the RCMP Superannuation Act.

Contributor: Someone who is contributing to a pension plan or who contributed to a pension plan and has not withdrawn contributions or taken a transfer value. Thus, a pensioner receiving a survivor allowance is not a contributor with respect to that allowance but may be a contributor with respect to another plan.

Member: Someone who belongs to an organization, plan, etc. For the purpose of our **Guide & checklists**, the term "member" refers to a member of the RCMP Veterans' Association Calgary Division as we are directing our efforts specifically for members of our Division.

Legal Spouse: Is a person of same or opposite sex legally married and not divorced.

Common Law Spouse: Is a person of the same or opposite sex who cohabited with the contributor in a conjugal relationship for at least one year.

Survivor: Is defined as an eligible spouse (or former spouse in some cases) or eligible children.

Children: Persons generally the offspring of the member. They can be the children of the present spouse, ex-spouse or legally adopted children.

Executor: An executor is the person (or persons) who executes your instructions after you have died, distributing your assets and attending to other matters related to the administration of the estate, like the payment of taxes, debts, funeral, and testamentary expenses.



C. ESTATE PLANNING

1. Choosing an Executor

Your executor should be competent and trustworthy. Spouses commonly appoint each other, but if one of them feels inadequate for the task, people may choose to have a son, daughter, close relative, or friend appointed. You should consult the person or persons you intend to name as executor so that you can be sure they are prepared to assume the responsibilities. We also suggest you name an alternative executor. You may also have a trust company or lawyer perform these duties. You should take into consideration the complexity of your estate before choosing an executor. This individual should have the necessary competence to handle a complicated estate.

2. Living Will

A living will is a document that states how a person wishes to be treated if he or she becomes incapacitated by illness, injury, or old age. Living wills usually contain a power of attorney for health or personal care that authorizes someone to make health care and personal decisions on your behalf.

A power of attorney for personal care generally comes into effect only after mental incapacity. It may govern such matters as medical treatment, health care, nutrition, shelter, clothing, hygiene, and safety. It can also provide the discontinuing of health care if you so desire it. This is a very controversial issue and your written decision can play an extremely important roll respecting your wishes in this regard.

These wishes can be conveyed to your attorney, family, friends, and doctors concerning life-prolonging treatments respecting terminal illnesses. The primary reason for a living will is to give direction to family and caregivers concerning your wishes.

3. Will

A legal document that determines how your property will be distributed after death. Due to the many legal problems that arise with do-it-yourself wills, it is often a better choice to hire a lawyer. Any changes you later may want to make to a prepared will must also be witnessed by two people.

4. Holograph Will

A will made entirely in a person's own handwriting and signed by the person. While witnesses are not required, it is a good idea to have two independent witnesses sign the will. Holograph wills are legal in Alberta but not in all Provinces.

5. Codicil

A codicil is a supplement modifying a will or revoking some provision of it without having to rewrite the entire will. A codicil should be witnessed by two independent witnesses.



5. Probate Fees

The probate of a will does have a cost. If all the assets can be transferred directly, such as proceeds of insurance paid directly to a named beneficiary, RRSPs or RRIFs with a named beneficiary, or a joint interest in real estate, then the executor may not have to probate the will. The fees or taxes in Alberta are based on the value of the estate, therefore, the more assets that can be transferred directly to the beneficiaries the lower the probate fees or taxes.

Alberta probate fees at the date of publication of this Guide are:

*	Less than \$10,000	\$25.00
*	\$10,000 to \$25,000	\$100.00
*	\$25,000 to \$125,000	\$200.00
*	\$125,000 to \$250,000	\$300.00
*	Over \$250,000	\$400.00

For further information and any updates to these figures consult Web site:

www.albertacourts.ab.ca

6. Power of Attorney

A power of attorney authorizes another person to act on your behalf, to assume some of your legal powers under certain conditions. A power of attorney may only be used during your lifetime and terminates immediately at the time of your death. A Will, in contrast, deals with the disposition of your property after death.

A power of attorney can be limited to specific activities or it may be limited to a specific time such as when you are temporarily away or unable to manage your own affairs due to illness or injury.

This power gives authority to act on your behalf, which can go into immediate effect and remain until you are capable of resuming the control of your affairs.

The term “attorney” does not necessarily mean “lawyer.” Spouses commonly nominate each other for the task, however, where the spouse is required to act as well, i.e. the signing of legal documents, you need another party to act in your stead.

Give careful consideration when appointing a person as having your power of attorney and make certain he or she fully understands your exact wishes. Remember the person is acting as you with the exception of making or changing your Will.

7. Organ Donations

Organ donations can also be part of your preparations for your death. Your wishes can be made subject to your Will, however, often your Will goes unopened until several days after your death. Therefore, it is important to make your wishes known to your survivors in order that they can take immediate action. Merely having it on your driver’s license



may not serve the purpose. Another recommendation is to also include it in your Living Will.

D. BENEFITS - RCMP SUPERANNUATION PLAN (PENSION)

The death of anyone carries with it grief, drama, and deep emotions. It is a very emotional time for everyone; however, certain steps can be taken to ensure the best interests of the survivors are looked after. **The following deals with available benefits and should be of assistance to family members.** Morneau Sobeco is the current administrator of the RCMP Superannuation Plan commonly referred to as the "Pension." It is imperative that Morneau Sobeco be informed immediately upon the death of a member. They require a death certificate or the certificate issued by the funeral director showing the date of death .

Note: *Obtain several original certificates from the funeral director because they may be required at other locations such as banks, insurance companies, and other agencies.*

Notification on Death:

RCM Police Benefits Administration Centre

C/o Morneau Sobeco

1060 University Street

9th Floor, Montreal, Quebec H3B 4V3

Telephone: 1-800-661-7595 7:30 a.m. to 7:p.m. (ET) Monday to Friday

Fax: 1-514-395-7404

Web Site: www.pbs-sra.ca

It is strongly recommended a fax or letter is forwarded to Morneau Sobeco to provide them with a positive hard copy record containing the following required information:

Full Name of RCMP Pensioner

Regimental Number

Rank

Date of Birth

Date of Death

Immediate "Next of Kin" names including street address and telephone number(s).

Social insurance Numbers (SIN) of the Survivor Spouse and any dependent children.

It is very important Morneau Sobeco be advised immediately. Within approximately two weeks of Morneau Sobeco being notified, a letter should be received from them advising the next of kin of benefits and options available to them. If after four weeks no advice has been received from Morneau Sobeco, it is recommended they be contacted by telephone for confirmation they have received the previous correspondence and information. The survivor will be required to complete separate forms to establish other survivor benefits and insurance payouts if applicable.



Things to be considered are:

Taxing of the deceased Pension
Public Service Health Care Plan – Extended Health
Dental Plan
Direct Deposit (to be set up in the spouse's name)
Canada Pension Plan lump sum benefit
Canada Pension Plan Survivor Benefits
Advice to current or previous employers

Note: Most benefits have to be applied for within 60 days.

Since *pensions are payable only to the end of the month of death*, any cheque not negotiated that cover a period after the month of death must be returned to the pension office. If payments are deposited directly to the pensioner's account, any payments made past the month of death will be recovered.

The important thing to remember is that, upon the death of a pensioner, the spouse will receive only fifty (**50%**) percent of the pensioner's Superannuation. Morneau Sobeco upon contact will provide the necessary forms and will advise of the options available.

1. Required Documents

The following documents and information are necessary to obtain these benefits:

- Pension number and Regimental number (can be found on the pension statement received monthly or annually).
- Date of death (death certificate is required in each instance).
- The name and address of the executor or person handling / administering the estate. This would include the spouse if applicable.
- Death certificate – see NOTE above.
- Marriage certificate if applicable.
- Birth certificate of surviving spouse if applicable.
- Birth certificate(s) of dependent children (under age 18 or 18 to 25 if still in school and/or eligible for a survivor benefit).

Note: Include the deceased member's pension number on all documents to be sent to the appropriate pension office.

2. Marriage After Age 60 - Optional Survivor Benefit (OSB)

These benefits are available to Regular Members and Civilian Members who retired under the provisions of the RCMP SA and married after age **60**. Optional survivor benefits are also available to officers who retired under the provisions of the RCMPPCA Part II who married after attaining age **60**, or who married after retirement.



The purpose of OSB is to provide a monthly pension to a spouse when no monthly pension is payable under RCMPSPA or the Part II of the RCMPPCA.

You may choose to provide one of three levels of OSB, these being approximately 30%, 40%, or 50% of the pension benefit being paid to you immediately prior to your death.

Important: The election of the OSB must be made no later than one year of the date of marriage.

If you elect to establish an OSB, it will reduce your pension payments. If your spouse predeceases you, or if the marriage is dissolved by divorce or annulment, the reduction applied to your pension would cease. However, you would not receive a refund of previous payments.

Important: The OSB is only available to members who were legally married after age 60. It is not available to common-law spouses or same sex partners.

For more information on OSB, please phone toll free, Morneau Sobeco @ **1-800-661-7595** or Web site: www.pbs-sra.ca

3. Group Life Insurance

Once the Morneau Sobeco office has been contacted and necessary details have been obtained regarding the pensioner's death, the Benefits Section will send the appropriate claim forms to the spouse or previously named executor. Morneau Sobeco has provided each pensioner his or her personalized detailed account of coverage for each person's age. ***The Basic Life Insurance coverage for plan participants, who are age 70 and older, is ten thousand (\$10,000.00) dollars, effective 2005.***

Exception: Retired Senior Executive Officers coverage is reduced yearly by 25% until the amount equals 25% of their annual salary at the time of their retirement.



E. OTHER BENEFITS

1. Canada Pension Plan

The Canada Pension Plan (CPP) will pay up to two thousand-five hundred (**\$2,500.00**) dollars towards the cost of the burial. This is a lump sum death benefit and **it is taxable**. The payment is based on the total of the deceased's pension for the previous six months, i.e. six times the amount of the monthly pension payment, but not exceeding **\$2,500.00**. The spouse, estate executor or executrix **MUST APPLY** for payment. Necessary forms are available at a Canada Pension Plan office or by calling **1-800-277-9914**. Generally, the funeral home director will have these forms and others available as part of the funeral services.

The Canada Pension Plan will also pay the surviving spouse up to sixty (**60%**) percent of the deceased's monthly pension, the actual amount being dependent on the CPP being received by the spouse. **Note:** If you and your spouse have a "split" CPP, the payment would be **60%** based on the pensioner's "full" entitlement. For the spouse to obtain this payment, he/she must submit the appropriate forms. CPP payments are indexed to the Consumer Price Index and adjusted on January 1st each year.

Web site: www.servicecanada.gc.ca

2. Old Age Security Pension

Persons **65 or older** are eligible to receive *Old Age Security* (OAS) upon making application if they have **resided in Canada for at least 40 years after age 18**. People who have resided in Canada **between 10 and 40 years** are eligible to receive a partial benefit. OAS benefits paid in a year are based on a person's income as reported on their prior year's income tax return.

OAS payments are indexed to the Consumer Price Index and are adjusted on a Quarterly basis.

OAS has no survivor's benefits. This pension dies with the pensioner. There are, however, provisions made for cases based on a "**means**" test.

Web site: www.servicecanada.gc.ca

3. Guaranteed Income Supplement (GIS) for Old Age Pensioners

This is an allowance for 60 to 64 year old partners of **GIC** recipients. It includes a **Survivor Allowance** for 60 to 64 year old widows. **Note: If there is any doubt about the eligibility for this or any Federal pension call: 1-800-277-9914.**

To qualify for this entitlement (GIS), you must be receiving an Old Age Security Pension, be a resident in Canada, and your income must be below the qualifying level. You need to check with the Pension Office to see if you qualify. If you do, you need not re-apply for this benefit each year if you file your income tax return by April 30th. As



mentioned, it depends on your income and it is a **tested** benefit based on the income of both spouses.

Web site: www.servicecanada.gc.ca

4. Disability Pension – Veteran’s Affairs Canada

Some members are receiving disability pensions from Veterans Affairs Canada for injuries sustained while performing his or her duties. A small portion of that pension is directed to the spouse and / or dependent children. The spouse and eligible dependent children are still eligible upon the member’s death. The amount will depend upon the payment the member was receiving while living and the number of eligible dependent children. These are not taxable benefits.

Veterans Affairs Canada (VAC) should be contacted immediately if the member is receiving a disability pension upon his/her death. His/her Client number is required and can be found on the annual statement or the Client Card. VAC’s telephone number is toll free and is **1-866-522-2122** and it is also shown on the pensioner’s Client Card. VAC will supply you with all the necessary forms and will help the spouse complete them if required.

Web site: vac-acc.gc.ca

5. Public Service Health Care Plan

Upon the death of the RCMP Pensioner, the spouse has **60 days** to decide whether to continue coverage under the Public Service Health Care Plan (PSHCP), which is managed by Sun Life. If the spouse wishes to continue the Plan, the premiums will be deducted from the spouse’s pension. **If application is made after the 60-day period, expenses paid during the entire period up to time of application will not be reimbursed. Contact Morneau Sobeco**

6. Pensioners’ Dental Service Plan

The deceased’s spouse is entitled to continue coverage under this plan, which is managed by Sun Life if the deceased had been a plan member. The premiums will be deducted from spouse’s pension. Again notification must be made. **Contact Morneau Sobeco**

7. RCMP Veterans Association Benefit Trust Fund

This fund promotes the physical, social, and economic welfare of former RCMP members and/or legally dependent members of their immediate families. It provides temporary relief where documented financial distress exists, which is beyond the individual’s control. Through this Trust, visits are made to former members and/or their widows or widowers who are in hospitals, nursing homes, or confined to their homes for personal health reasons. The Trust strives to respond to those who are in financial distress in an effective, discreet, and meaningful manner, i.e. helping an individual to connect with other appropriate level of government or local agencies and providing advice in what services or course of action available. **Contact the Division Advocate of our Association.**



8. Income Assessment

A good planning practice would be to calculate your joint incomes and expenditures as they exist today. Obviously, after the member's death, the income and expenditures for the spouse will be reduced.

After calculating your joint incomes and expenditures, make an estimate of each other's survivor's income and expenditures. From that, you can evaluate whether or not the survivor's income will be adequate. Will the survivor's (spouse) income be sufficient? If yes, you have little to worry about, however, if the answer is "no", there may be concern. What to do? That is a very difficult question to answer. Each person's situation is different. Each person's needs have to be examined. You and your spouse may be able to come up with the solution or maybe you should seek professional advice. It is our recommendation that this may be the best route to follow. Please see **appendix 2** which you can use to see your personal calculations.

9. Funeral & Burial

Often funeral and burial arrangements are made at the time of death, which adds a great burden on the spouse and family. This practice is now changing and arrangements are more often made years in advance. The following are options to consider regarding plots.

a.) Former members are eligible for plots in the RCMP cemeteries at "Depot" Division. Further information can be made through the Commanding Officer's office at **Depot Division** or the Commanding Officer office at "**F**" **Division**.

Eligibility Requirements for burial in the Regimental Cemetery at Depot Division are that members must be pensioned (members receiving an RCMP Pension).

The following relatives of members listed above are eligible for plots at no cost.

- (1) Survivors – Family identified as spouse
- (2) Children under 18 years of age.
- (3) Children over 18 years of age who have a permanent physical or mental disability.
- (4) Children 18 years of age and over who have been cremated provided the urn can be accommodated in an existing plot

b.) There is a special section in the City of **Fort Saskatchewan** Cemetery for the RCMP. The Cemetery is located at: 11086 86 Ave, Fort Saskatchewan, Alberta. All questions regarding the cemetery should be directed to the City of Fort Saskatchewan Public Works Office at Ph: (780) 992-6248. Hours of operation are Monday to Friday from 8:00 AM to 4:30 PM, excluding statutory holidays.



c.) The **RCMP Memorial Cemetery** which was officially dedicated in October, 2004 is located within the grounds of Beechwood Cemetery in Ottawa, Ontario. Beechwood is privately owned and it opened in 1873, the same year the North West Mounted Police was created. Today it is a designated national historic Site, making it an integral part of the cultural mosaic of the city of Ottawa and surrounding communities. It is directly across from the National Military Cemetery of the Canadian Forces and it can accommodate over 5,000 grave-sites and thousands more niches.

Plots and niches are available to all serving, retired, Special Constables, former Civilian Members, Regular members of the RCMP, and members of their immediate families. An RCMP Memorial Cemetery Committee will verify the eligibility of each applicant. Information and arrangements can be made by calling **1 -613-741-9530**.

d.) The RCMP is responsible for the maintenance of member's headstone. This is certainly the case in the Calgary area.

10. Additional Funeral Arrangements

If the family wishes to make arrangements for Pall Bearers, Honor Guard, and the Regimental Coffin Pall, they should contact the RCMP Veterans' Association funeral co-ordinator (see Appendix 5 for phone number). If requested by the family, the RCMP Veterans' Association Padre can also be available to assist at a Memorial Service or Funeral.

Please notify the **RCMP Veteran's Association funeral co-ordinator as soon as possible** if you require any of the above services.

The Pall is a silk cloth bearing the Association's Crest and can be draped over the coffin or mounted on the Pall stand at the funeral, memorial or visitation area.

11. Pre-Arranged Funeral

It is common practice today to have pre-arranged funerals. It is very important for those who have these arrangements to inform other family members, executor, and even friends to avoid unnecessary duplications at this very trying and difficult time immediately after the death of a member or spouse. It is equally important to notify those responsible to carry out your wishes as to whom and where the arrangements are made.

Please refer to the "Checklists" under **Pre-arranged Funerals** to provide details.

12. Headstones & Markers

The RCMP will pay for the manufacture, transportation, and erection of a regimental headstone or marker for burial within Canada. Such headstones and markers must bear a uniform inscription containing the RCMP Crest, Rank and Regimental Number and no change from that format is permitted.



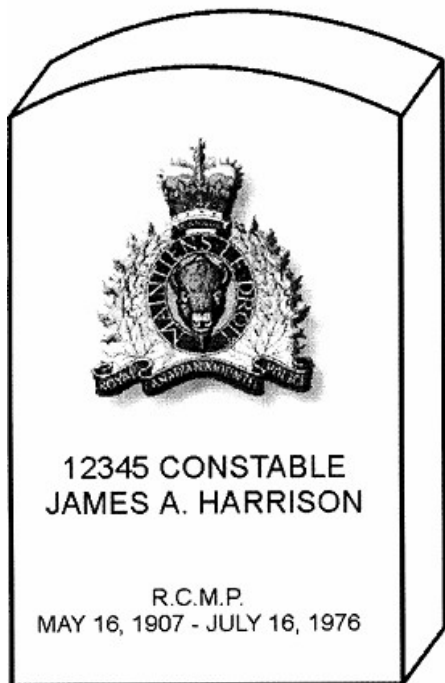
If you do not wish a RCMP headstone or marker, an amount of **\$220** can be requested and applied to a private stone or marker. A receipt of purchase and a photograph must be provided to the RCMP. **The RCMP contact is listed in Appendix 5.**

There are three (3) options, which **MUST** bear the RCMP crest, Member's name, rank, regimental number, date of birth and date of death.

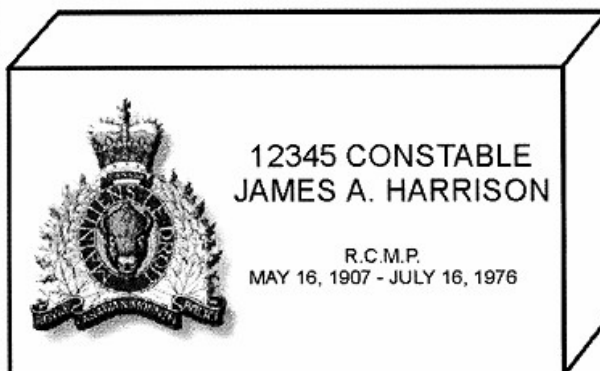
The options are:

1. Upright Granite Headstone
2. Flat Granite Marker (flush with the ground)
3. Flat Bronze Marker, mounted in a granite base (raise about 4 inches above ground)

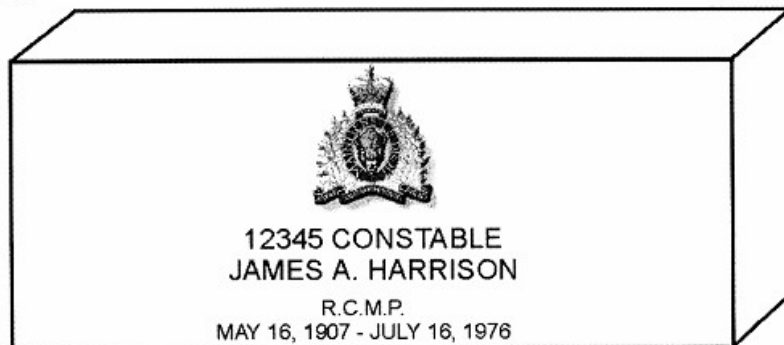
See the next page for the markers.



UPRIGHT GRANITE HEADSTONE
76.2 cm high
45.72 cm wide
7.62 cm thick



FLAT GRANITE MARKERS
50.8 cm wide
30.48 cm high
7.62 cm thick



FLAT BRONZE MARKER
60.96 cm wide
30.48 cm high
.635 cm thick
Inscription RAISED .32 cm



F. VITAL STATISTICS

1. Birth, Marriage, and Death Certificates Sources

Many members, spouses, and children were born and/or married in various locations in Canada: The following is a list of addresses and telephone numbers to assist you and your survivors in obtaining vital documents needed during your life span and after your passing.

NOVA SCOTIA

Vital Statistics
P.O. Box 157
Halifax, NS B3J 2M9
Tel: (902) 424-4381
Toll free: 1-877-2578

PRINCE EDWARD ISLAND

Office of Vital Statistics
Health & Social Services
35 Douses Road
P.O. Box 3000
Montague, PE COA 1R0
Tel: (902) 838-0880

ALBERTA

Alberta Registries, Vital Statistics
Box 2023, 10,365 – 97th St., (3rd Floor)
Edmonton AB T5J 3E7
Tel: (780) 427-7013

BRITISH COLUMBIA

Division of Vital Statistics
Provincial Government
818 Fort St., P.O. Box 9657
Victoria, BC V8W 9P3
Tel: 1-800-663-8328

MANITOBA

Vital Statistics Agency
154 Portage Avenue
Winnipeg, MB R3C 0B6
Tel (204) 945-2034 (Births)
(204) 945-8177 (All Others)

NEW BRUNSWICK

Deputy Registrar
Vital Statistics
Box 6000
Fredericton, NB E3B 5H1
Tel: P.O. (506) 453-2385

NEWFOUNDLAND

Vital Statistics Division
Dept. of Government Services & Lands
Vital Statistics
P.O. Box 8700
St. John's, NL A1B 4J6
Tel: (709) 729-3308

NORTH WEST TERRITORIES

Registrar General (Dept. Health &
Social Services)
Government of NWT
Tel: (867) 777-7420
Fax: (867) 777-3197



QUEBEC

Direction de l'état civil
205, rue Montmagny
Quebec, QC G1N 1Z9
Tel: Quebec City: (418) 643-3900
Tel: Montreal : (514) 864-3900
Toll free: 1-800-567-3900
Fax: Montreal: (514) 864-4563
Fax: Elsewhere: (418) 646-3255

ONTARIO

Office of the Registrar General Vital
Statistics
P.O. Box 4600
189 Red River Road
Thunder Bay, ON P7B 6L8
Tel: Toll free 1-800-461-2156
Fax: (807) 343-7459

NUNAVUT:

Vital Statistics
P.O. Box 002
Rankin Inlet, NU XOC 0G0
Tel: (867) 645-8017
Toll free: 1-800-61-0833

SASKATCHEWAN

Vital Statistics & Health Insurance
Registration Branch
Department of Health
1942 Fort Street, P.O. Box 9657
Regina, SK S4P 3V7
Tel: (306) 787-3092

YUKON

Vital Statistics
Deputy Registrar, Government of Yukon
P.O. Box 2703
Whitehorse, YK Y1A 2C6
Tel: (867) 667-5207

G. ADDENDUM

Amendments to “Guide and checklists” will occur from time to time because of circumstances, i.e. change in contact persons, address, telephone numbers, government regulations or policies.

These amendments will be broadcast to our Association Members in our Bulletin or via e-mail or for those who don't have Internet, via regular postal service.

It will be necessary for you or your family to make those changes in your personal “Guide & checklists” in order to keep it current.

If you have any questions, require clarification with respect to the information provided please contact the Division Advocate of the RCMP Veterans' Association Calgary Division or any member of the executive.

**RCMP VETERANS' ASSOCIATION
CALGARY DIVISION**

SURVIVORS' & EXECUTORS' CHECKLIST

Date Checklist Completed _____

The member's annual Pensioner Benefit Statement, provided each January by Morneau Sobeco, should also be stored with the Guide and Checklists. As each New Year's Statement is received it should replace the old and trigger a review and update of the member's and Spouse's Checklists.

Member's Full Name _____

Date of Birth _____

Date of Death _____

RCMP Engagement Date _____

Regimental Number _____

Social Insurance Number _____

Pension Number (See Pension Stub) _____

Other Pensions _____

Canada Pension Client ID# _____

Social Insurance Number _____

Driver's License Number _____

VAC / Disability Client Number _____

PSH Care Plan (See Claim Form) **ID #** _____ **Contract#** _____

Pensioner's Dental Plan (See Form) **ID #** _____ **Contract #** _____

WILL:

Original copy of Will location _____

Date of Will _____ **Lawyer who prepared Will** _____

Executor _____

Address _____ **Phone** _____

POWER OF ATTORNEY:

Name _____

Address _____

Phone _____

SAFETY DEPOSIT BOX:

Location of Box _____

Registered Name(s) _____

Location of Key(s) _____

DOCUMENTS:

Birth Certificate location _____

Marriage Certificate location: _____

Divorce Decree (if applicable): _____

Passport location: _____

Certificate of Service: _____

LIFE INSURANCE:

Issuing Company _____

Face Value _____ **Policy #** _____

Date Issued _____

Name of Beneficiary _____

Insurance Agent _____

Phone _____

Policy Location _____

LIFE INSURANCE:

Issuing Company _____

Face Value _____ **Policy #** _____

Date Issued _____

Name of Beneficiary _____

Insurance Agent _____

Phone _____

Policy Location _____

Other insurance:

1. Group Employment Coverage _____

Contact _____

2. RCMP Pensioner's Coverage _____

Contact _____

Name of Beneficiary _____

House/Property Insurance _____

Vehicle Insurance _____

BANK & INVESTMENT ACCOUNTS

Bank _____ Branch _____
Account # _____

Bank _____ Branch _____
Account # _____

Mortgage _____ Branch _____
Mortgage# _____

Mortgage _____ Branch _____
Mortgage# _____

Investment Firm _____

Security Name _____ Account number: _____

Investment Firm _____

Security Name _____ Account number: _____

LOCATION of PROPERTY DEEDS(s):

SOLICITOR FOR ESTATE:

Name _____

Law Firm _____

Address _____

Phone _____

ACCOUNTANT FOR ESTATE:

Name _____

Accounting Firm _____

Address _____

Phone _____

INCOME ASSESSMENT FORM

Income Assessment form to help you evaluate your income needs.

ITEM	SELF	SPOUSE	BOTH	YOU AS SURVIVOR	SPOUSE AS SURVIVOR
INCOME					
Canada Pension Plan					
Old Age Security					
Guaranteed Inc. Supp.					
VAC Disability					
RCMP Pension					
Other Pension Income					
Employment Income					
RRIF					
Annuities					
Other Income					
Other Income					
Total Income					

FUNERAL & BURIAL:

Place of Worship _____

Clergy _____ Phone _____

Cemetery Plot location _____ Plot/Niche Deed _____

Would like participation of the RCMP Veterans' Association? Yes _____ No _____

Pall Bearers requested _____

Honour Guard requested _____

Regimental Coffin Pall requested _____

RCMP Padres requested _____

Location of service Medals _____

Pre-arranged Funeral /Prepaid Funeral _____

Agent _____ Phone _____

Location of Pre-arranged Funeral Documents _____

Provisions for funeral:

Type of casket _____

Pall & Stand

Hymns, Music, Bagpipes, Poetry requested

Spouse's (name – Wife / husband) special instructions

Children, sons/daughters-in-law special instructions

Floral arrangements yes _____ no _____

Charitable donations to _____

ORGAN DONATIONS:

Are you donating organs to medical science? Yes _____ No _____

**Specific organ _____
Donated to _____**

**Specific organ _____
Donated to _____**

**Specific organ _____
Donated to _____**

NEXT OF KIN:

_____ **Relation** _____

Address _____ Phone _____

FAMILY:

Spouse _____ DB: _____
Address _____
Phone _____

Children _____ DB: _____
Address _____
Phone _____

Children _____ DB: _____
Address _____
Phone _____

Children _____ DB: _____
Address _____
Phone _____

Children _____ DB: _____
Address _____
Phone _____

Parents _____ DB: _____
Address _____
Phone _____

Brothers & Sisters _____ DB: _____
Address _____
Phone _____

Brothers & Sisters _____ DB: _____
Address _____
Phone _____

OBITUARY

1. Confirm death (mistakes in identity have been made) and location of the remains.
2. Determine if it is necessary to remove the remains immediately.
3. Is authority required to remove the remains and if so who is this authority.
4. Locate next of kin or Executor / Executrix (often the same person) to take over responsibility and issue instructions. If this person is overcome by the news of the death enquire as to whether a friend or relative is available to assist.

INFORMATION REQUIRED - INVESTIGATION - ACTION

5. If the deceased has prepared for this event refer to the file and be sure to **check the will** for last minute changes before any arrangements have been made. If a check list of important contacts phone numbers and names is not available contact the RCMP Veteran's Association - Calgary Division for a "Check List for Spouse and Survivors" for a copy. Complete this check list as every department and service you will deal with will require some portion of the information contained in this list.
6. In the event a prearranged funeral has been set up simply inform the Funeral Home of the death and they will advise and assist you from that point with the funeral.
7. If there has been no preparation or poor preparation obtain and complete the check list and consider the following options.

OPTIONS

8. Before you contact a Funeral Home or any other service seek advice from family and friends. What were the wishes of the deceased and significant others. Funeral with church service (open or closed casket) transportation and grave side ceremony, funeral with remains cremated, remains to be cremated and spread privately with a memorial service. There are many options and the cost goes up with the options.
9. Service with the body and a casket or cremated remains in a church or a memorial service not in a church generally requires the service of a Funeral Home. There are cremation services available that will pick up the remains from the hospital if that is where the deceased is and take the remains directly to their facility for cremation by the next day. Further arrangements can be made at that point sometimes a matter of weeks later to rent a facility and prepare your own memorial service or have a funeral home do it for you. Contact at least two funeral homes for the cost of their services they provide.

10. It is unlawful to dispose of human remains without a Death Certificate. Funeral Homes and Cremation Services are aware of this and will advise as to what is required under the circumstances.

11. Once the funeral or other service has been decided or if there is any delay attention must be directed to the paperwork. If not given prompt and proper attention reporting the death to the various agencies and services can get complicated and require many months to sort out. Such complications as overpayment of pension will have to be paid back or lack of payment for services could complicate the sale of property if left unattended. Contact the following as soon as possible.

MOST URGENT SERVICES AND AGENCIES TO CONTACT

12. No will or unable to locate the will contact the office of the Public Trustee for the area of the deceased persons residence. The Public Trustee will advise what further action is necessary.

13. Morneau Sobeco (RCMP Pension - Dental - Health Care) and advise them of the death of the member. It is important to know that the deceased's pension benefits cease the following month in which the person died. Any monies paid the following month will be recovered. Notification should be done within one week of death. See Appendix 5 for contact details.

14. Old Age Security & Canada Pension Plan

15. Veterans Affairs Canada if the deceased received a disability pension.

16. Alberta Health Care Plan

17. Notify Banks - Credit Card Companies - Investments - etc. It may be necessary to have another bank account opened up as most accounts, which the deceased is an account holder, may be frozen for a period of time.

18. Make careful enquiries to ensure that all business activities of the deceased are attended to.

19. At any Point contact a Lawyer if it is felt necessary.

IMPORTANT TELEPHONE NUMBERS

Morneau Sobeco (RCMP Pension, Dental & Health Care) 1-800- 661-7595

**Veterans Affairs Canada
(If your spouse had a Disability Pension) 1-866- 522-2122**

Canada Pension Plan & Old Age Security 1-800-277-9914

Public Service Health Care Plan (Health & Dental) 1-888-757-7427

Alberta Health Care 403-297-6411

**RCMP Contact – Headstones – Chaplain Bob Harper 780-717-7903
bob.harper@rcmp-grc.gc.ca**

Lawyer _____ Phone:

Investment Advisor _____ Phone:

RCMP Veterans' Association Calgary Division

**Dal Langenberger
(Funeral Co-ordinator) 403-652-4382
delangenberger@shaw.ca**

**Ivy-Anne Mitchell
Administrative Assistant 403- 256-1970
calgaryrcmpvets@telus.net**

**Bob Kells
President 403-254-9401
bobnrae@platinum.ca**