INSIGHT 360° GUIDE

Executor Duty Checklist

A working checklist for executors and estate administrators — every duty, from the first days through final distribution.

How to Use This Checklist

Your overall responsibility as an executor is to administer the estate according to the deceased's final wishes as expressed in the will, and in accordance with provincial law. If there is no will, a court-appointed administrator carries the same core duties — this checklist works for both roles.

Settling an estate is a long project, not a single task. This checklist is your central hub: it breaks the work into six phases so you always know what has been done, what is delegated, and what comes next.

This checklist is for you if:

- You are the named executor and are beginning to settle an estate
- You are an administrator appointed where there is no valid will
- You are a co-executor or family member supporting the executor

Working with it:

- Work top to bottom — the phases follow the natural order of an estate
- Delegate freely; note who owns each task and the date completed
- Fill it in on screen and save as you go, or print it for a paper working copy

Saving your information

- Open this file in a PDF app — the free Adobe Acrobat Reader, or Preview on a Mac. Web browsers can display the form but may not reliably keep what you type.
- Save your work (File menu, then Save) after each session. Your entries are stored in the file itself, wherever you keep it.
- Keep the file with the estate records and back up copies as you go. If it holds sensitive details, you can add a password in Acrobat (Protect) or Preview (Export, then Encrypt).

Before you act

Executor duties and deadlines vary by province and by estate. Consult accountants, lawyers, financial advisors and other professionals on your specific circumstances before taking action.

Preliminary Information

DECEASED'S NAME	DATE OF DEATH
NAME OF EXECUTOR	**CO-EXECUTOR (IF APPLICABLE)**
SIN FOR DECEASED	**PROVINCE OF RESIDENCE**

ADDRESS OF DECEASED

The Journey at a Glance

1	**The First Days**	Locate the will, make immediate arrangements, and secure what needs protecting.
2	**The Will & Probate**	Assess the will's complexity, decide on professional help, and apply for probate if required.
3	**Notifications**	Notify government programs, institutions, employers, and service providers.
4	**Building the Picture**	Gather assets, liabilities, tax records, registered plans, insurance, and deadlines. Meet the beneficiaries.
5	**Administration & Distribution**	Manage, value, and transfer assets; file the final tax returns; distribute to beneficiaries.
6	**Final Matters**	Obtain clearance certificates, pay fees, close the estate account, and report to beneficiaries.

Initial Steps

	TASK	DELEGATED TO	DATE
☐	Locate and review the will		
☐	Determine if there are any problems with the will (e.g. missing pages)		
☐	Special arrangements (e.g. organ donation)		
☐	Funeral arrangements		
☐	Determine immediate cash requirements for family and dependents		
☐	Begin an executor log: record decisions, calls, expenses, and delegated tasks; keep receipts with the estate records		
☐	Confirm home, vehicle, and other property insurance remains in force; notify the insurer if a property will be vacant		
☐	Obtain funeral director's statement of death or apply for provincial death certificate (multiple copies)		
☐	Notify family, friends and employer of the death		
☐	Arrange for obituary announcement		
☐	Arrange for care and/or adoption of pets, livestock and crops		
☐	Change locks to the home if there is any uncertainty as to who may have access to the premises		
☐	If the deceased was a sole or controlling shareholder of a business, ensure operations can continue or delegate responsibilities to a manager		

> For more information, visit the "After a Death" section on Employment and Social Development Canada's website.

NOTES

Determine Complexity of the Will

TASK	DELEGATED TO	DATE
☐ Determine if professional advice or expertise beyond the scope of the executor is required (e.g. a lawyer or an accountant)		
☐ Identify whether the executor is aware of any conflicts of interest		
☐ Determine whether the will should be validated by court (probate)		

If probating, you may need to bring the following to court (check your provincial website):

☐ Original will (and any codicils)		
☐ Affidavit of witness to the will/codicil		
☐ Documentary proof of death		
☐ List of all the deceased's assets with respective values (estimated)		
☐ Estimated value of estate (exclude JWROS accounts, real estate outside the province, insurance owed to beneficiaries)		
☐ Pay probate fees or estate administration taxes		

NOTES

Contact Third Parties

	TASK	DELEGATED TO	DATE
☐	Notify Service Canada regarding CPP survivor benefits, OAS benefit or GIS; where appropriate, make claims for death benefits for dependents		
☐	Notify Employment and Social Development Canada to cancel entitlements under the Income Security Programs		
☐	Cancel health insurance coverage		
☐	Cancel driver’s licence, passport, subscriptions, cable, club memberships, telephone and utility services; where applicable, request pro-rata rebates		
☐	Request Canada Post to re-route mail to the executor		
☐	Confirm outstanding balances and cancel credit cards; determine if insurance exists to cover balances		
☐	Contact present and previous employers regarding benefits		
☐	Contact investment and insurance advisor(s); check insurance coverage on auto, property and life		
☐	Contact executors/trustees of other estates where the deceased may have entitlement		
☐	Contact lawyer/accountant		
☐	Contact insurance companies (your advisor may do this on your behalf)		
☐	Contact CRA and provide them with the death certificate, probated will and the new mailing address		
☐	Close all social media accounts and online digital assets; where applicable, transfer digital assets such as rewards or loyalty points as provided for in the will		

NOTES

Collect Information on Assets & Liabilities

	TASK	DELEGATED TO	DATE
☐	Review and collect information on liabilities of the estate (e.g. rental agreements)		
☐	Contact financial institutions, if not already done, to ascertain balances, investments, etc.		
☐	Determine if there are matters to be litigated on behalf of the estate, or liability for lawsuits involving the deceased and/or the estate		
☐	Determine all liabilities outstanding at death and interest accruing after the date of death; determine what should be paid to save interest		
☐	Establish personal guarantees made by the deceased on loans		

Contact & Interview Beneficiaries

	TASK	DELEGATED TO	DATE
☐	Set up a meeting with all named beneficiaries in the will (family members, friends, charitable organizations, etc.)		
☐	Advise beneficiaries of the realities of estate administration timing (tax issues, litigation, etc.)		
☐	Determine the family’s ongoing financial needs		
☐	Document meeting notes/minutes		

Dealing with Bank Accounts

	TASK	DELEGATED TO	DATE
☐	Note all banking particulars; determine if accounts are jointly held and with whom		
☐	Freeze accounts and confirm all accounts have been frozen		
☐	Obtain bank requirements to deal with accounts		
☐	Establish an estate account		
☐	Determine if there is a safety deposit box; list its contents		

Set Up a Diary of Time Limitations

	TASK	DELEGATED TO	DATE
☐	Check expiry of dependant relief claims (e.g. in Ontario, Family Law Act claims — spousal election within 6 months)		
☐	Confirm final date to file the terminal T1 return		

Compile Tax Information

	TASK	DELEGATED TO	DATE
☐	Gather copies of tax returns for the last six years and ensure all past income tax returns have been filed		
☐	Pay tax installments; gather medical and charitable receipts, etc.		

Out-of-Province & Foreign Assets

	TASK	DELEGATED TO	DATE
☐	Determine if a valid will exists in a foreign or out-of-province jurisdiction		
☐	If there is no valid will for foreign or out-of-province assets, determine the applicable legislation		
☐	Hire an agent, if appropriate, to deal with matters in the foreign jurisdiction		

RRSP / RRIF

	TASK	DELEGATED TO	DATE
☐	Request confirmation of benefits payable		
☐	Ascertain if registered plans are payable to the estate or to designated beneficiaries		
☐	Determine requirements to receive monies		

Insurance

	TASK	DELEGATED TO	DATE
☐	Request confirmation of benefits payable		
☐	Confirm the name of the person entitled to receive benefits, or whether payable to the estate		
☐	Determine whether there are outstanding liabilities against the policy		
☐	Make a general inquiry as to whether other policies exist; request requirements to have proceeds paid to beneficiary or estate		
☐	Arrange for payment of proceeds; may pay certain debts immediately		

Inventory of Assets & Liabilities

	TASK	DELEGATED TO	DATE
☐	List assets by value and full particulars, including certificate numbers, registration particulars, etc.		
☐	List maturity dates for relevant assets and liabilities (e.g. mortgage renewal, GICs)		
☐	List interest rates on various assets and liabilities (e.g. mortgage)		
☐	Calculate accrued interest where applicable		
☐	Provide information regarding foreign assets, but do not list for probate		
☐	Record payments received and their frequency		
☐	Gather particulars of liabilities of the estate (e.g. tax, lines of credit)		

NOTES

Administration & Distribution

This phase differs where there is no will (intestacy) — see your provincial legislation.

TASK	DELEGATED TO	DATE

1. Stocks & Bonds

Task	Delegated to	Date
☐ Arrange for re-registration		
☐ Complete declarations of transmission and powers of attorney required to transfer securities		
☐ Sell to meet cash needs of the estate		
☐ Sell for distribution to the estate (unless stated otherwise in the will)		
☐ Transfer proceeds to beneficiaries pursuant to the will; obtain acknowledgment of receipt for distributions-in-kind		

2. Brokerage Accounts

Task	Delegated to	Date
☐ Advise of death and cancel open orders		
☐ Request statements to be forwarded to the estate		
☐ Obtain a list of assets held, with original cost information		

3. Real Estate

Task	Delegated to	Date
☐ Review adequacy of property insurance coverage and alter if necessary		
☐ If the deceased lived in rental premises alone, terminate the lease or arrange a sublet		
☐ If premises are vacant, arrange for protection and supervision of the real estate		

4. Insurance

Task	Delegated to	Date
☐ Review whether property (e.g. vehicles and personal effects) has adequate insurance coverage for the estate		

5. Valuation

Task	Delegated to	Date
☐ Arrange for valuations of real estate, securities, personal property, automobiles, etc.		
☐ Arrange for valuation of assets by a legitimate valuator if required by provincial legislation		

6. Protect Assets

Task	Delegated to	Date
☐ Secure assets in safekeeping (e.g. vacant property)		

7. Rental Properties

Task	Delegated to	Date
☐ Write to tenants to redirect rent for rental properties		

8. Beneficiary of Another Estate (Legatees)

- [ ] Payment made and receipt obtained

9. Personal Effects

- [ ] Deliver personal effects to beneficiaries and obtain acknowledgment of receipt
- [ ] Sell where the will provides — cash becomes residuary for distribution

10. Trusts

- [ ] If the will provides for trusts, set up testamentary trusts and arrange ongoing review of investments and compliance with trust terms (e.g. payment of income)
- [ ] Prepare and file annual trust returns (if ongoing trust)

11. Tax Planning

- [ ] Consider unused expenses; estimate current-year and closing capital gains and exemption
- [ ] Consider filing deadlines and whether separate returns are advantageous

12. Tax Returns

- [ ] Prepare and file the terminal T1 return and other returns with CRA and request a clearance certificate (terminal returns are due April 30 of the year following the year of death, or six months from the date of death, whichever is later)
- [ ] Prepare and file the T3 Trust Information Return (due within 90 days of the year end of the taxation year the estate has chosen)
- [ ] File a U.S. tax return if applicable
- [ ] Obtain GST clearances if applicable (distribution of the estate should not occur without the clearance certificate)

13. Distribution

- [ ] If the will provides for outright distribution, obtain a release for distribution (specific bequests first, followed by residual)
- [ ] Transfer assets or funds to beneficiaries
- [ ] Retain sufficient funds as a reserve for income taxes and any outstanding accounts

14. Cancel Insurance

- [ ] Cancel insurance on real estate, autos, and all other property once transferred or sold

15. Fees

- [ ] Request lawyer’s fees
- [ ] Determine executor’s compensation (must be reasonable to be deductible for the estate)

- [ ] Establish a reserve for any additional fees and expenses; write to beneficiaries

16. Prepare Accounts

- [ ] Prepare final statements of accounts for passing or approval by beneficiaries
- [ ] Ask the estate lawyer to prepare releases or a final approval form

17. Approval by Beneficiaries

- [ ] If accounts are approved, confirm approvals or releases have been returned to the executor

18. If Approval Is Not Provided

- [ ] If accounts are not approved, they must be audited by the court
- [ ] Ask the estate lawyer to prepare the application and all necessary notices, and arrange an appointment with the executor and lawyer

NOTES

PHASE 6 · FINAL MATTERS

Closing the Estate

	TASK	DELEGATED TO	DATE
☐	Pay executor’s fees		
☐	Maintain holdback/reserve pending receipt of necessary clearance certificates (do not issue final cheques until certificates are received)		
☐	Distribute any remaining funds or deliver assets		
☐	Arrange for closing the estate bank account after confirming all cheques have cleared		
☐	Write to the beneficiaries with a final report on all aspects of administration		

NOTES

Your Professional Team

Keep the estate's key contacts in one place. You do not have to do this alone — a good team carries much of the load.

ROLE	NAME / FIRM	PHONE / EMAIL
Estate lawyer		
Accountant / tax preparer		
Financial advisor		
Insurance advisor		
Funeral director		
Bank (estate account)		
Other		

Clarity now reduces chaos later.

You don't have to do this alone.

Settling an estate is one of the heaviest responsibilities a person can carry. If you would like support coordinating the financial side — accounts, registered plans, insurance, and tax strategy — we're here to help.

insightplanning.com · (778) 488-5577