The Surviving Spouse

A calm decision framework for the months after losing a spouse or partner.

Who This Guide Is For / Who It's Not For

This guide is for you if:

- You have recently lost a spouse or partner and need to know what comes first
- You are supporting someone through a loss and want the right sequence
- You want to prepare now so your partner is never left without a plan
- You prefer a clear order of operations over doing everything at once

This guide is not for you if:

- You want to make major financial decisions immediately
- You want one answer that ignores provincial and cross-border differences
- You are looking for a complete legal manual on estate administration
- You expect this to replace legal, tax, or advisory advice

How to Use This Guide

This guide is built to be read once for orientation and then returned to one phase at a time. It is not meant to be completed in a week. Most of what it describes unfolds over a year or more.

Work through it in order. The sequence is the protection. Skipping ahead to Phase Three while Phase One is unfinished is the most common and most expensive mistake.

You do not need to do any of this alone, and you should not have to. Where a task belongs to a professional, the guide says so.

The Three Phases at a Glance

The weeks after a loss combine the worst possible conditions for decision-making: high stakes, deep grief, and administrative pressure.

This guide does one thing: it puts every task and decision into the right order, so nothing urgent is missed and nothing important is rushed.

The framework is three phases. **Now** stabilizes. **Soon** administers. **Later** redesigns.

Phase	Timeframe	Objective
NOW	First days to 90 days	Stability. Protect cash flow, access, and coverage. Decide almost nothing.
SOON	Weeks to 12 months	Administration. Probate, the final tax return, and registered account transfers.
LATER	Year one onward	Redesign. Rebuild the financial plan around one person.

The Operating Principle: The Decision-Free Zone

For roughly the first six to twelve months, defer every major, irreversible decision. Selling the home. Restructuring the portfolio. Large gifts to family. Moving.

This is not avoidance. It is sequencing. Grief measurably affects memory, attention, and judgment, and the effect fades. Decisions made after it fades are better decisions.

> **The test for any action in the first months:**
>
> - Is it **reversible**?
> - Is it **required**?
> - If neither, it waits.

Urgent tasks still proceed. Everything else can hold.

Phase One: NOW

First days to 90 days. Objective: stability.

Money and Cash Flow

- Confirm account access. Joint accounts remain available; sole-name accounts freeze until the estate process begins.
- List essential bills (property tax, utilities, all insurance premiums) and confirm each is being paid.
- Confirm income continuity: pensions, government benefits, investment income.
- Keep every insurance policy in force.

Documents and Notifications

- Order multiple death certificates.
- Locate the will; confirm the executor (estate trustee) and whether they accept the role.
- Notify the Canada Revenue Agency.
- Notify Service Canada: cancel the deceased’s CPP/OAS; apply for the CPP death benefit and CPP survivor’s pension.
- Notify Equifax and TransUnion; cancel passport, health card, driver’s licence.

Claims

- File life insurance claims.
- Deposit proceeds into a safe, liquid account. Allocation decisions belong to a later phase.

> **Explicitly deferred in this phase:**
>
> - The home
> - The portfolio
> - Gifts
> - Any decision that cannot be undone

What to Gather

Almost every task in Phase Two depends on paperwork located in Phase One. Gathering it early turns a series of emergencies into a single afternoon of admin.

Identity and Legal

- Death certificates (multiple originals)
- The will, and any codicils
- Marriage certificate or evidence of common-law status
- Powers of attorney (these end at death, but confirm what was in place)
- Social Insurance Number and government identification

Financial

- Statements for every bank, investment, and registered account
- Mortgage, loan, and line-of-credit documents
- Property deeds and vehicle registrations
- Recent tax returns and notices of assessment
- Business or corporate records, if applicable

Insurance and Benefits

- Life insurance policies and group coverage through an employer
- Pension and workplace benefit statements
- Any annuity or segregated fund contracts

Keep one file, physical or digital, and put everything in it. The executor, the accountant, and the advisor will each ask for the same documents.

Phase Two: SOON

Weeks to 12 months. Objective: administration.

This is the phase with deadlines. Most of it is process rather than judgment, and most of it can be delegated once it is scheduled.

- **Assess probate.** In Ontario: Certificate of Appointment of Estate Trustee, Estate Administration Tax on estate value, and an Estate Information Return due within 180 days of the certificate. Beneficiary-designated and jointly held (right of survivorship) assets generally bypass this.
- **Calendar the final tax return.** Generally due April 30 of the year after death, or six months after death for deaths in November or December. Consider optional returns; obtain a CRA clearance certificate before the estate distributes.
- **Transition registered accounts.** Spousal rollovers and survivor transfers on RRSPs, RRIFs, and TFSAs preserve tax deferral when the paperwork is done correctly and on time.
- **Retitle joint assets** and update account registrations.
- **Update the survivor's own will**, powers of attorney, and beneficiary designations.
- **Cross-border assets:** inventory them, then engage specialized advice before any transfer or sale.

> **The two dates worth putting in a calendar today:**
>
> - The Estate Information Return deadline, once a certificate is issued
> - The final tax return deadline for the year of death

Phase Three: LATER

Year one onward. Objective: redesign.

The plan that existed was built for two people. It now needs to work for one, with a different tax position, a different income mix, and often a different set of goals.

- Build the one-person financial plan: income sources, tax position as a single filer, withdrawal sequence, income floor.
- Make the housing decision from clarity: stay, right-size, or relocate. See the Home Right-Sizing Guide.
- Revisit legacy and gifting intentions as your own. See the Estate Planning Basics Guide.
- Re-establish the annual planning rhythm.

A useful rule: if a decision cannot be undone, it can usually be deferred.

Questions Worth Asking Your Advisor

- What has to happen in the next 30 days, and what can wait a year?
- What is my income going to look like now, month by month?
- Which accounts transfer automatically, and which need paperwork?
- What deadlines am I currently exposed to?
- What decisions am I at risk of making too early?

The Common-Law Reality in Ontario

Common-law partners have **no automatic inheritance rights** under Ontario's Succession Law Reform Act. Without a valid will, the estate passes to children and blood relatives.

This surprises people who have lived together for decades. Length of relationship does not create inheritance rights on intestacy.

The Three Structures That Actually Protect

Protection for common-law households comes from three structures, and all three should be verified rather than assumed:

- A valid, current will.
- Joint ownership with right of survivorship. Note: **tenants in common does not include survivorship**; that share passes through the estate.
- Named beneficiary and successor designations on registered accounts and insurance.

What to Verify, Not Assume

- Pull the actual title document and read how the property is held.
- Request a beneficiary confirmation in writing from each institution.
- Confirm the will was validly executed and has not been revoked by a later marriage.
- Check that the TFSA names a *successor holder*, not only a beneficiary.

Cross-Border Flags

Cross-border assets are the most common source of unpleasant surprises, and the most expensive to fix after the fact. Flag them early; act on them slowly.

- **U.S.-situs assets** (U.S. real estate, U.S. securities) above USD $60,000 generally require a U.S. estate tax filing, even where treaty relief eliminates the tax. Filing also protects the cost base for heirs.
- **A U.S. retirement account (IRA)** inherited by a Canadian-resident spouse has planning options, including transfer treatment to an RRSP that avoids unnecessary tax. Withholding differs for periodic versus lump-sum payments. Get advice before withdrawing.
- **U.S. property held as tenants in common:** the deceased's share passes through that state's probate process, separate from Canadian probate.
- **Property in other countries** generally requires a local grant of authority; a Canadian probate certificate does not automatically apply abroad.

Before you sell, transfer, or withdraw anything held outside Canada:

- Inventory it first
- Get country-specific advice second
- Act third

Support and Next Steps

Support Resources

- **MyGrief.ca** — free online modules, including losing a spouse or partner
- **Canadian Virtual Hospice** — virtualhospice.ca
- **AboutGrief.ca** — Canadian Grief Alliance
- **Canada.ca** — “What to do when someone dies” checklist tool

When to Bring In Your Advisor

Immediately, with a defined first mandate: stabilize cash flow, sequence the administration, coordinate the professionals, and protect against irreversible decisions made too soon.

What a Clarity Call Covers

No pressure. No expectations. Just a conversation to understand what you are trying to solve.

- Where you are in the sequence, and what belongs in the next 30 days
- Which deadlines are already running, and who owns each one
- How the professionals involved — legal, tax, advisory — get coordinated
- What to leave alone for now

> **Clarity creates calm. Calm creates confidence. Confidence inspires action.**

What Good Looks Like

At its best, this guide helps:

Surviving partners act in the right order, not all at once

Families avoid decisions that cannot be undone

Nothing urgent is missed, and nothing important is rushed

Good decisions here rarely feel dramatic. They feel calm.

The Natural Next Step

If this guide raised questions, that is good. It means the sequence deserves attention before pressure arrives. For many families, the next step is simply to:

Confirm the will, beneficiaries, and account access

Have the conversation before it is needed

Write down where everything is kept

Clarity now reduces chaos later.