

GUIDELINES FOR COMPLETING THE FORM

IMPORTANT INFORMATION

Where a deceased co-owner is a resident of Quebec, the words **"and Survivor"** will not be legally recognized. Therefore, the proceeds from bonds/plans registered to a deceased Quebec resident will be distributed according to the deceased's Will, regardless of whether the **"and Survivor"** designation appears on the registration.

Form QETRF is used for **Quebec Estates** only. For **all other provinces**, please refer to the ETRF-Estate Transfer Form-2351.

The form must be completed in full in order to be processed. This includes the signatures of all authorized representatives as well as all the estate beneficiaries/heirs, if applicable.

For the protection of the estate, incomplete forms, or forms with incorrect information, or incorrect documentation will be rejected and will result in the delay of your request.

Only the **ORIGINAL/AUTHENTIC** documents are acceptable. They will be returned by **Registered Mail** after completion of the transaction.

Note: Photocopies or faxes will not be accepted.

Any alterations made on the form must be initialed, by all authorized representatives, before the final declaration is signed.

If the transaction involves physical certificate bonds, the **unsigned physical certificates** in question must be sent along with the completed form. The replacement bond(s) will be sent to the address indicated on the form.

Requests for cheque payments payable to a law firm **"in trust"** will be rejected.

Government of Canada Retail Debt Instruments are also referred to as bonds, plans and securities.

Bond series issued on or after November 1, 2008 (e.g., CSB S114 and higher, as well as CPB P064 and higher) are not eligible to be transferred in the name of the estate.

Any difference in name between bonds/plans and legal documents should be addressed by a letter of guarantee from a financial institution, a lawyer or a notary, on their letterhead stating: e.g., John Doe, John H Doe and John Harry Doe are one and the same person.

For estates involving funds held in The Canada RSP or The Canada RIF, please contact us for further guidelines. Refer to page 3 of the form for our contact information.

If the surviving spouse wishes to transfer into the Canada RSP/RIF, it must be into an existing Canada RSP/RIF plan.

DOCUMENTS REQUIRED TO TRANSFER OR REDEEM BONDS/PLANS

Before proceeding further please:

Only ORIGINAL and AUTHENTIC documents will be accepted. They will be returned by registered mail.

In all situations below, when the value of the transaction is more than \$20,000, the form must be witnessed by a Notary and NOT a Commissioner for Oaths.

Situation # 1 - Letters Probate or Court Judgement

Required Document	Specific instructions
Court Judgement or Letters Probate with a copy of the Will annexed.	The original registered court document or a court certified true copy.
and QETRF-534 Form	<p>Complete Sections A, B, C and F of the form to transfer to the estate of the deceased.</p> <p>All the co-legatees/co-heirs must sign in the consent area of Section D and have their signatures witnessed.</p> <p>All the legatee's/heir's names, addresses and social insurance numbers (required by the Income Tax Act) must be noted in Section F.</p> <p>The form must be dated and signed by all the appointed estate representatives. Their signatures must be witnessed by a Notary Public or a Commissioner for Oaths, properly identified with the seal/stamp and signature present.</p>

Situation # 2 - Testate - Died with a Will

Required Document	Specific instructions
Last Will and Testament (and Codicils attached, if applicable)	The authentic, notarial copy with the seal/stamp and signature of the original notary who executed it and registered it (or their cessionary).
and Proof of Death	See page 3 of the guideline.
and QETRF-534 Form	<p>Complete Sections A, B, C and F of the form to transfer to the estate of the deceased.</p> <p>All the co-legatees/co-heirs must sign in the consent area of Section D and have their signatures witnessed.</p> <p>All the legatee's/heir's names, addresses and social insurance numbers (required by the Income Tax Act) must be noted in Section F.</p> <p>The form must be dated and signed by all the appointed estate representatives. Their signatures must be witnessed by a Notary Public or a Commissioner for Oaths, properly identified with the seal/stamp and signature present.</p> <p><i>Note: Any survivorship clause in the Will must be respected (e.g., 30 day clause; therefore, Form ETRF-2351 for estate transfers, can only be signed 30 days after the date of death).</i></p>

Situation # 3 - Testate - Died with a Marriage Contract

Required Document	Specific instructions
Marriage Contract containing a testamentary clause	The original document.
and Proof of Death	See page 3 of the guideline.
and QETRF-534 Form	<p>Complete Sections A, B, D and F of the form to transfer to the estate of the deceased.</p> <p>All the legatee's/heir's names, addresses and social insurance numbers (required by the Income Tax Act) must be noted in Section F.</p> <p>The form must be dated and signed by all the appointed estate representatives. Their signatures must be witnessed by a Notary Public or a Commissioner for Oaths, properly identified with the seal/stamp and signature present.</p>

Situation # 4 - Intestate - Died without a Will/Marriage Contract and no legal certificate was issued by the court for any other assets (e.g., Court Judgement)

Required Document	Specific instructions
Proof of Death	See below.
and QETRF-534 Form	<p>Complete Sections A, B, E and F of the form to transfer to the estate of the deceased.</p> <p>All the co-legatees/co-heirs must sign in the consent area of Section E and have their signatures witnessed.</p> <p>All the legatee's/heir's names, addresses and social insurance numbers (required by the Income Tax Act) must be noted in Section F.</p> <p>The form must be dated and signed by all the appointed estate representative(s). Their signatures must be witnessed by a Notary Public or a Commissioner for Oaths, properly identified with the seal/stamp and signature present.</p>

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.

SPECIFIC INSTRUCTIONS

Please print clearly or type the required information into the form fields.

Please be sure to complete all required Sections to avoid delays in processing your request.

Sign page 3 (of the form) and mail your request to the destination indicated on page 3 (of the form).

If space is insufficient, please complete and attach a separate sheet that includes all the required fields, in the same order they appear. Please initial all attached sheets.

INSTRUCTIONS SPECIFIC TO FILLING OUT SECTION B "Account Numbers" OF THE FORM

Examples of a Payroll Savings Plan Number:

-10 digit number that begins with a "2" ex: **2123456789**.

-can be found on a copy of your statement, your T5 Slip or **online at CSB Online Services: mybonds.gc.ca**.

Examples of an account or serial number for Canada Savings Bond/Premium Bond are:

Account Number:

-10 digit number ex: **1234567890**.

-can be found on a copy of your statement or your T5 slip.

Serial Number:

-located in the top center of the bond

ex: **CS123F1234567M** or **CP15F7654321L**

Examples of a Canada RSP/RIF Plan Number:

-can be up to 11 digits long ex: **01234567890**.

-**The Canada RSP** number can be found on your semi-annual statement.

-**The Canada RIF** number can be found on your quarterly statement.

This form is for the province of Québec only.

SECTION A - DETAILS REGARDING THE DECEASED AND THEIR REPRESENTATIVES

Note: If you are unsure of the old address we have on file, please provide all the previous addresses on a separate sheet. Please initial all attached sheets.

[Empty box for address]

Full name(s) of the deceased (list all variations seen within the legal documents. e.g. death certificate, Last Will and Testament, Codicil(s))

____ / ____ / ____
Date of death
(dd/mmm/yyyy)

[Empty box]
Social Insurance Number
(required by the Income Tax Act)

Civil Status
 Single
 Married
 Other, please specify
 (e.g., divorced, widow) [Empty box]

Last address of the deceased [Empty box] (include Apt. No., R.R or P.O. Box)

City [Empty box] Province [Empty box] Postal Code [Empty box] Country [Empty box]

I (We) [Empty box]
Insert full name of all authorized representatives for the deceased
(e.g. spouse, legal estate representative(s), liquidator(s)/executor(s), court appointed administrator(s)/executor(s))

Address (for of the estate) [Empty box] (include Apt. No., R.R or P.O. Box)

City [Empty box] Province [Empty box] Postal Code [Empty box] Country [Empty box]

do solemnly declare as follows, I am (we are) the: liquidator(s)/ executor(s) of the deceased
 other, please specify (e.g., spouse) [Empty box] named above.

SECTION B - ACCOUNT NUMBERS

*Refer to page 3 of the guidelines.

[Empty box for account numbers]

REGISTRATION - currently appearing on the bonds/plans

Payroll Savings Plan Number

Canada Savings Bond or Canada Premium Bond Account Number(s) Par value \$ [Empty box]

Par value \$ [Empty box]

Par value \$ [Empty box]

or - the Bond Serial Number(s)

[Empty box]	Par value \$ [Empty box]	[Empty box]	Par value \$ [Empty box]
[Empty box]	Par value \$ [Empty box]	[Empty box]	Par value \$ [Empty box]
[Empty box]	Par value \$ [Empty box]	[Empty box]	Par value \$ [Empty box]
[Empty box]	Par value \$ [Empty box]	[Empty box]	Par value \$ [Empty box]

I have attached the unsigned bond certificate(s) to this request.

The Canada RSP/RIF Plan Number

SECTION C - LETTERS PROBATE (WITH WILL ANNEXED), COURT JUDGEMENT OR TESTATE - DIED WITH A WILL.

**See Situations # 1 or 2 described on page 2 of the guidelines.*

Select this box and complete the section below only if the following situation applies;

A Notarial Last Will was left by the deceased, dated ____ / ____ / ____ which was neither amended nor
Date: dd/mmm/yyyy

revoked or Letters Probate (with Will annexed) or a Court Judgement were issued.

The Proof of Death that is acceptable to the Bank of Canada is attached as well as one of the following supporting documents:

- The authentic, notarial copy of the Will.
- The original registered court Probate or Court Judgement or a court certified true copy.

The deceased's legatees are as follows and hereby consent to the transfer/redemption of the securities as stated in Section F of the form:

Name of Legatee	
Relationship to deceased	Age (if a minor)
Signature of Legatee	WITNESS must sign here

Name of Legatee	
Relationship to deceased	Age (if a minor)
Signature of Legatee	WITNESS must sign here

Notes:

-All signatures must be witnessed and the signatories must be age of majority, qualified and duly authorized (submit tutorship or curatorship documents if necessary).
-If space is insufficient, please complete and attach a separate sheet that includes the fields seen above. Please initial all attached sheets.

SECTION D - TESTATE - DIED WITH A MARRIAGE CONTRACT

**See Situation # 3 described on page 2 of the guidelines.*

Select this box and complete the section below only if the following situation applies;

The deceased left a Marriage Contract dated ____ / ____ / ____ which contains no un-revoked contractual
Date: dd/mmm/yyyy

The Proof of Death that is acceptable to the Bank of Canada is attached as well as the original Marriage Certificate.

SECTION E - INTESTATE - DIED WITHOUT A WILL

**See Situation # 4 described on page 3 of the guidelines.*

Select this box and complete the section below only if the following situation applies;

The deceased died intestate (without leaving a Last Will and Testament).

No application for a Court Judgement for the estate has been made or is intended to be made in any jurisdiction.

Attached is a Proof of Death that is acceptable to the Bank of Canada.

The sole heirs (heirs entitled to inherit) are as follows and hereby consent to the transfer/redemption of the securities as stated in Section F of the form:

Name of co-heir/co-legatee	
Relationship to deceased	Age (if a minor)
Signature of co-heir/co-legatee	WITNESS must sign here

Name of co-heir/co-legatee	
Relationship to deceased	Age (if a minor)
Signature of co-heir/co-legatee	WITNESS must sign here

Notes:

-All signatures must be witnessed and the signatories must be age of majority, qualified and duly authorized (submit tutorship or curatorship documents if necessary).
-If space is insufficient, please complete and attach a separate sheet that includes the fields seen above. Please initial all attached sheets.

SECTION F - FINAL DECLARATION

Notes:

- The bond certificate(s) (if applicable), under this NEW registration, will be sent to this address.
- The Province of Quebec: the term "and survivor" is not acceptable under the current law.
- If there are more than one beneficiary/heir, please attach a separate sheet that includes the fields seen below. Please initial all attached sheets.

In consideration of the transfer or redemption of the securities as requested, I (We) undertake to indemnify and save harmless the Bank of Canada against any claim that should at any time arise as a result of such transfer or redemption.

I (We) further undertake to administer and utilize the share of each beneficiary or heir only in accordance with the law.

By virtue of the foregoing it is requested that the securities be: **Transferred** and / or **Redeemed**
Bond Series Par value \$

NEW REGISTRATION to appear on bonds/plans or cheque payment

in favour of the following: add "and Survivor" to the **NEW** registration

____ / ____ / ____ Preferred language of communication:
Date of birth (dd/mmm/yyyy) Social Insurance Number (required by the Income Tax Act) French English

Care of (if applicable)
Address (include Apt. No., R.R. or P.O. Box)
City Province Postal Code
Country Telephone (primary) - - Telephone (other) - -

All debts of the estate have been or will be fully paid; I (we) hereby undertake to be responsible for the same to the extent of the amount of the above mentioned securities.

I (we) give all right, title and interest in the securities described above absolutely and the Bank of Canada is hereby authorized to make such entries in the books of registration as are required to give effect to such transfer/redemption.

I (we) make this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effects as if made under oath and by virtue of the Canada Evidence Act.

Declared before me at on ____ / ____ / ____
City Date: dd/mmm/yyyy

NOTARY or COMMISSIONER FOR OATHS:
the seal/stamp must be placed here.

Signature of Notary or Commissioner for Oaths properly identified above

Notes:

- Signatures of all authorized representative(s) **must be:**
- 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.
- Any alterations must be initialed by all the estate representative(s) before the declaration is signed.
- When the value of the transaction is more than \$20,000, the QETRF-534 form **MUST** be witnessed by a Notary and **NOT** a Commissioner for Oaths.

Signature of legal estate representative Signature of legal estate representative Signature of legal estate representative

Once fully completed, the form can be sent by:

- MAIL to: P.O. Box 2770, Station D • Ottawa, Ontario K1P 1J7 -for Certificate Bonds and for Bonds purchased through the Payroll Savings Program
- P.O. Box 2390, Station D • Ottawa, Ontario K1P 1K8 -for The Canada RSP/RIF
- COURIER delivery: 50 O'Connor Street • Suite 201 • Ottawa, Ontario K1P 1J7

If you require further information, please contact Customer Service, Monday to Friday, 8 a.m. to 8 p.m. (ET) at:

- for Bonds purchased through the Payroll Savings Program 1 877 899-3599
- for Certificate Bonds or The Canada RSP/RIF 1 800 575-5151
- by TTY(teletypewriter) 1 800 354-2222

Please visit us online at: csb.gc.ca

The personal information provided on this form is protected under the provisions of the **PRIVACY ACT** and will be used solely for the purpose for which it was collected.