



TERM DEPOSIT ESTATE ACCOUNT REQUIREMENTS

Account Type Single Owner	REQUIRED DOCUMENTS
Non-Registered Plans Solely in the Name of the Deceased or the Estate	<ul style="list-style-type: none"> • An original or notarized copy of the death certificate and will; • A letter of direction signed by all of the estate executors. • Pay to the estate of the deceased.

Account Type JTWRS	REQUIRED DOCUMENTS
Joint Tenants with Rights of Survivorship (ONE of the registered owners is deceased)	<ul style="list-style-type: none"> • An original or a notarized copy of the death certificate; • A letter of direction signed by the surviving joint owner with a signature guarantee. • Client Identification consent form from the surviving joint owner.

Account Type JTWS	REQUIRED DOCUMENTS
Joint Tenants with Rights of Survivorship (BOTH registered owners are deceased)	<ul style="list-style-type: none">• An original or a notarized copy of the death certificate for the registered owner who passed away FIRST;• A notarized or court certified copy of the Certificate of Appointment of Estate Trustee for the registered owner who passed away LAST; AND• A letter of direction signed by the all of the estate trustees for the registered owner who passed away LAST.

Account Type Registered Plans	REQUIRED DOCUMENTS
Registered Plans where the Annuitant is Deceased with a Beneficiary Designation.	<ul style="list-style-type: none">• An original or a notarized copy of the death certificate;• A letter of direction from the named beneficiary or the Executor(s)• A letter of indemnification signed by the beneficiary(ies) .• A copy of the decease's RSP application form• A completed MCAN RRSP application ONLY if the registered deposits are going to be transferred to a new plan for the surviving spouse or beneficiary with MCAN Mortgage Corporation.• Client Identification consent form from the surviving owner.

Account Type Registered Plans	REQUIRED DOCUMENTS
Registered Plans where the Annuitant is Deceased with NO Beneficiary Designation and died leaving a will and assets are under \$30000.00	<ul style="list-style-type: none">• A letter of direction from the named beneficiary or the Executor(s)• An original or notarial copy of death certificate.• Notarial copy of the will.• A copy of the decease's RSP application form.• Indemnification from the executor(s)• Pay to the estate of the deceased.

Account Type Registered Plans	REQUIRED DOCUMENTS
Registered Plans where the Annuitant is Deceased with NO Beneficiary Designation and died leaving a will and assets are \$30000.00 and over.	<ul style="list-style-type: none">• A letter of direction from the named beneficiary or the Executor(s)• An original or notarial copy of Letters of Probate.• Letter of Direction from the executor(s).• Notarial copy of the will.• Indemnification from the executor(s)• Pay to the executor(s) or in accordance with the directions.

Account Type Registered Plans	REQUIRED DOCUMENTS
Registered Plans where the Annuitant is Deceased with NO Beneficiary Designation and died without a will.	<ul style="list-style-type: none">• Original or notarial copy of Letters of Administration or Letter of Probate.• Letter of Direction from the administrators.• Copy of the decease's RSP application form.• Indemnification letter signed by the probated executor(s).• Pay to the administrator(s) or in accordance with the directions.