



Wealth Management
Royal Trust



Probate checklist

Whether you are currently settling an estate or expect to be called upon to do so in the future, the following checklist can help guide you with the key tasks required for probate.

Probate is where the court confirms the last Will and testament of the deceased and the authority of the named executor(s)* of the estate to carry out the proper distribution of the estate assets. It is required for most, but not all, estate administrations.

Applying for probate

To apply for probate, the overall value of the estate at the date of death of the deceased must be established. To do this, an executor must:

- ☐ Secure assets and prepare an inventory of all assets and liabilities
- ☐ Have the value of any real estate appraised as required by the deceased's provincial/territorial requirements
- ☐ Calculate the probate tax fee in the deceased's province or territory (most jurisdictions have a provincial website to help you calculate the tax)
- ☐ Prepare the probate application
- ☐ File the probate application with the deceased's local courthouse. Include their Will, death certificate and any other required documents

The probate application process can be complex, so you should seek support from various legal and tax professionals, as necessary.

It can take weeks to several months to receive a grant of probate. During this time:

- ☐ Identify any money owed to the deceased
- ☐ Cancel their passport, driver's licence and health card
- ☐ Book a meeting with the deceased's investment advisor
- ☐ Create a plan to liquidate the assets
- ☐ For any real estate, find a broker, negotiate rates, prepare the listing and the real estate for sale
- ☐ Organize an estate sale for unclaimed personal belongings
- ☐ Prepare life insurance forms to be submitted later where the estate is the beneficiary
- ☐ Communicate directly and regularly with the beneficiaries

Remember, you can't continue the next steps in settling the estate—liquidating assets, preparing taxes, settling debts, etc.—until you receive the grant of probate.

Did you know?

There are a different rules and terminology regarding probate in jurisdictions across Canada:

- Probate is not required in Quebec where the deceased left a notarial Will
- The court issues what are known as Letters Probate in all common law provinces, except Ontario
- In Ontario, the executor(s) receive(s) a Certificate of Appointment of Estate Trustee with a Will
- Similar processes for applying for probate exist in all common law provinces where the deceased dies without a Will (known as “intestate”)

If you have questions about your executor duties or would like more information about how RBC Royal Trust® can help, please call 1-855-833-6511 or visit [rbc.com/royaltrust](https://www.rbc.com/royaltrust).

* Estate trustee with a Will in Ontario; liquidator in Quebec.

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