



CIBC Executor Checklist

This checklist walks you through important information and documents required by CIBC to settle the estate*.

For more detailed information on the estate journey, please refer to the Executor Guide.

*Note: The information provided here is general and actual steps and results may vary based on the particular circumstances. This guide is provided for informational purposes only. It is not intended to provide legal, tax or investment advice. Please speak to a legal, tax and investment advisor for professional advice in the province or territory in which the deceased person resided.

Immediate steps for estate settlement following the death

Notification & documentation requirements

Notify CIBC of death. Please visit your nearest CIBC Banking Centre to initiate an estate file and provide the required documents mentioned below:

- Two pieces of valid ID. List of acceptable identification can be found [here](#).
- Information about co-executors, including their names, addresses and phone numbers.
- If there is more than one executor, make sure that all executors are at the first meeting with their information.
- Information about the deceased, including their name, address, phone number, date of birth and date of death.
- An original or notarial copy of proof of death. A proof of death can be one of the following:
 - An act of death (in Quebec)
 - A death certificate
 - A funeral director's Statement of Death
 - A physician's Statement of Death
 - A declaratory judgment of death by a court
- Original or notarial copy of last will (if the deceased had a will).
- Original or notarial copy of probated will or court document appointing estate representative (if already obtained).
- Any bills, invoices or proof of payments related to funeral or estate-related expenses.

Gathering information for estate settlement

- If will cannot be located, check safety deposit boxes held with any financial institutions or with a lawyer or notary.
- Prepare listing of safety deposit box contents with banking centre representative, after which contents will be held at the banking centre for safekeeping.
- Review will and consult with lawyer or notary regarding probate requirements and notify banking representative about how far you have progressed in the process of obtaining probate.
- If you require listing of all assets and liabilities the deceased client held at CIBC, please provide a signed Letter of Authorization or verbal authorization to the banking centre representative.
 - If you are being represented by a lawyer or third party, CIBC will require a signed Letter of Authorization from the executor(s) to release the information to them directly.
 - We require full information of the lawyer including name of the firm, name of contact and full address.
- Begin claims on life insurance policies by completing applicable forms for any insured lending products—please speak with your banking centre representative for more details.

Next steps for estate settlement following the death

- Obtain probate judgment, if applicable, and provide original or notarial copy to your banking centre representative.
 - If you want CIBC to allow for probate fees to be paid from the deceased's account before probate is granted, a signed Letter of Direction is required along with an invoice from the court showing the amount of probate fees to be paid. Please note that the amount of probate fees will be payable directly to the court. In the event you paid for the probate fees from your personal funds and require to be reimbursed, you will need to provide an invoice marked "paid" by the court and evidence that you paid the amount of probate fees directly from your personal funds. Please contact a banking centre representative for any additional steps if applicable.
- After probate or will searches (Quebec)—Speak to the banking centre about opening an estate account, if not opened already, for estate administration and settlement including depositing estate cheques.
- Settle debts owed with available estate funds.
- Remind joint-credit account holders that they may need to reapply for credit as an individual.
- Gather safety deposit box contents and close it.
- Visit banking centre representative to sign all documents required by CIBC to settle all accounts held by deceased client and distribute estate assets.

Financial inventory

List all bank and investment accounts and corresponding financial institutions. Note any automatic payments and any details regarding who has access to the account.

Financial institution	Account number	Special notes

Contacts

Include the name, organization, and contact information for any professionals involved in planning the estate or preparing settlement-related materials.

Name	Organization	Contact information

