

In all situations listed below, the ETRF-2351 form is required. Instructions regarding how to fill it out are as follows:

- ✓ All the beneficiary names, addresses and social insurance numbers (required by the Income Tax Act) must be noted in Section G of the ETRF-2351 form.
 - ✓ The ETRF-2351 form must be dated and signed by all the appointed estate representatives in Section I. The signatures must be either:
 - guaranteed by a Canadian Financial Institution acceptable to the Bank of Canada or a member of the Medallion Program.
 - OR
 - certified by a Commissioner for Oaths, properly identified with their stamp and signature present.
 - OR
 - notarized by a Notary Public, properly identified with their Notary seal/stamp and signature present.
- Note: Any survivorship clause in the Will must be respected (e.x.: 30 day clause; therefore, the ETRF-2351 form can only be signed 30 days after the date of death).*
- ✓ If the par value of the bond(s)/plan(s) is over \$20,000, all the beneficiaries must sign in the consent area of Section F of the ETRF-2351 form and have their signatures witnessed.
 - ✓ When the value of the transaction is more than **\$20,000**, the ETRF-2351 form must be either guaranteed by a Financial Institution or notarized by a Notary and NOT certified by a Commissioner for Oaths.

CERTIFICATION OR NOTARIZATION OF LEGAL DOCUMENTS

Par value of holdings	\$1000.00 or less	\$1000.01 - \$3500.00	Greater than \$3500.00
Requirement for legal documents	Photocopies of unnotarized documents	Photocopies of notarized documents or court certified documents	Original notarized documents or court certified documents
Requirement for forms	Signed (notarization not required)	Signed and notarized	Signed and notarized

Acceptable notarization or certification of documents:

- Guaranteed by a Canadian Financial Institution acceptable to the Bank of Canada or a member of the Medallion Program (unless otherwise specified).
- Certified by a Commissioner for Oaths, identified with their stamp or signature (unless otherwise specified).
- Notarized by a notary public, identified with their official stamp/seal or signature.

FAILURE TO PROVIDE APPROPRIATELY NOTARIZED OR COURT CERTIFIED DOCUMENTS WILL RESULT IN YOUR REQUEST BEING DECLINED OR DELAYED.

PROOF OF DEATH - One of the following is acceptable to the Bank of Canada:

- ✓ Death Certificate from a Funeral Director, Death Certificate issued by a Provincial Registrar, a coroner, or by a church under seal and minister of religion's signature.

TESTATE - DIED WITH A WILL - Situations A-K

Notes:

- In the case of Wills containing cash bequests, proof of payment of the bequest with a release signed by the recipient in front of a witness is necessary before accepting any transaction with respect to bonds.
- Bond series issued on or after November 1, 2008 (e.x.: CSB S114 and higher, as well as CPB P064 and higher) will no longer be eligible to be transferred in the name of the estate.

S i t u a t i o n	DIVISION OF ESTATE	LIMIT WITHOUT PROBATE	REQUIRED DOCUMENTS TO COMPLETE A TRANSFER/REDEMPTION <i>Note: Any variation in the transaction request from what is set out in the Will, will require Probate</i>
	Letters Probate A Executor(s) will divide the estate between the beneficiaries in the Last Will and Testament	N/A	<ul style="list-style-type: none"> ✓ Letters Probate (copy of the Last Will and Testament annexed) of the bond owner. ✓ Completed ETRF-2351 form signed by all the executors appointed in Letters Probate.

S i t u a t i o n	DIVISION OF ESTATE	LIMIT WITHOUT PROBATE	REQUIRED DOCUMENTS TO COMPLETE A TRANSFER/REDEMPTION <i>Note: Any variation in the transaction request from what is set out in the Will, will require Probate</i>
B	Specific Bequest of bonds	Unlimited	<ul style="list-style-type: none"> ✓ The Will of the bond owner. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors named in the Will.
C	Spouse is the sole beneficiary under the Will	\$75,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ The Will of the bond owner. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors named in the Will.
D	Children are the sole beneficiaries under the Will (no surviving spouse)	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ The Will of the bond owner. ✓ Proof of death of the spouse. (See page 1.) ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors and all the beneficiaries named in the Will.
E	Spouse & Children are the sole beneficiaries under the Will	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ The Will of the bond owner. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors and all the beneficiaries named in the Will.
F	Children are the sole beneficiaries under the Will (Spouse alive)	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Release from surviving Spouse. ✓ The Will of the bond owner. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors and all the beneficiaries named in the Will.
G	Parents, siblings or other family members are the sole beneficiaries under the Will (no spouse) (no children)	\$20,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ The Will of the bond owner. ✓ Proof of death of the spouse (if applicable). (See page 1.) ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors and all the beneficiaries named in the Will.
H	Common Law Spouse or friend is the sole beneficiary under the Will	\$20,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ The Will of the bond owner. ✓ Proof of death of the spouse (if applicable). (See page 1.) ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all the executors and all the beneficiaries named in the Will.
I	Double Estates between spouses (bond owner is deceased) (bond owner's spouse is deceased) Children are the beneficiaries	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ The Will of the bond owner. ✓ The Will of the spouse. ✓ Proof of death of the bond owner. (See page 1.) ✓ Proof of death of the spouse. (See page 1.) ✓ Two completed ETRF-2351 forms signed by the appropriate executors and all the beneficiaries named in the Wills of <u>both</u> deceased. ✓ One ETRF-2351 form would transfer the bonds from the deceased bond owner to the estate of the spouse and the second form would transfer the estate to the spouse's beneficiaries.

S i t u a t i o n	DIVISION OF ESTATE	LIMIT WITHOUT PROBATE	REQUIRED DOCUMENTS TO COMPLETE A TRANSFER/REDEMPTION <i>Note: Any variation in the transaction request from what is set out in the Will, will require Probate</i>
J	Organization (e.x.: charities, churches, etc. are the sole beneficiary under the Will)	Requires Probate	<ul style="list-style-type: none"> ✓ Refer to Situation A-Letters Probate (on Page 1) for a list of estate documents required. ✓ The ETRF-2351 form must also be signed by all the estate representatives of the deceased bond owner.
K	Trust in the Will (the residue must be kept invested)	Requires Probate	<ul style="list-style-type: none"> ✓ Refer to Situation A-Letters Probate (on Page 1) for a list of estate documents required. ✓ The ETRF-2351 form must also be signed by all the estate representatives of the deceased bond owner.

INTESTATE - DIES WITHOUT A WILL - Situations L-Q

Note: Bond series issued on or after November 1, 2008 (e.x.: CSB S114 and higher, as well as CPB P064 and higher) will no longer be eligible to be transferred in the name of the estate.

S i t u a t i o n	DIVISION OF ESTATE	LIMIT WITHOUT LETTERS OF ADMINISTRATION	REQUIRED DOCUMENTS TO COMPLETE A TRANSFER/REDEMPTION <i>Note: Any variation in the transaction request from what is set out in the Will, will require Probate</i>
L	Letters of Administration	N/A	<ul style="list-style-type: none"> ✓ Letters of Administration of the bond owner. ✓ Completed ETRF-2351 form signed by the Administrator(s) named in the Letters of Administration.
M	Spouse claiming bonds (no children)	\$75,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by the spouse.
N	Spouse and Children claiming bonds	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by spouse and all children of the deceased bond owner.
O	Children claiming bonds (no surviving spouse)	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Proof of death of the spouse. (See page 1.) ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all children of the deceased bond owner.
P	Children claiming bonds (Spouse alive)	\$50,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Release from surviving Spouse. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by all children of the deceased bond owner.
Q	Parents or siblings if parents are deceased (no spouse) (no children)	\$20,000 (Par value of the bonds)	<ul style="list-style-type: none"> ✓ Proof of death of the bond owner. (See page 1.) ✓ If parents are deceased, we require proof of death for them. (See page 1.) ✓ Completed ETRF-2351 form signed by the parents or all siblings of the deceased bond owner.

BONDS WITH SPECIAL REGISTRATIONS

Note: These registrations only apply to series issued PRIOR to November 2008. (e.x.: CSB series up to and including S113 and CPB series up to and including P063)

<p>R</p>	<p>Co-owners (two or more names without survivorship)</p> <p>Estate of the deceased owner is entitled to the deceased's portion of the par value of the bond.</p>	<p>Refer to estate limits of the deceased owner's share</p>	<ul style="list-style-type: none"> ✓ Refer to the appropriate estate scenario described in Situations A-Q for the estate documents required. ✓ Proof of death of the bond owner. (See page 1.) ✓ Completed ETRF-2351 form signed by the surviving co-owners authorizing the splitting of the bonds and the release of the deceased's share. ✓ The ETRF-2351 form must also be signed by all the estate representatives of the deceased bond owner.
<p>S</p>	<p>Sole proprietorship (e.x.: Mary Smith carrying on business as <i>Mary's Flower Shop</i>)</p>	<p>Requires Probate</p>	<p><i>Note: the bonds for this situation must be redeemed.</i></p> <ul style="list-style-type: none"> ✓ Refer to Situation A-Letters Probate (on Page 1) or Situation L-Letters of Administration (on page 3) for a list of estate documents required. ✓ The ETRF-2351 form must also be signed by all the estate representatives of the deceased bond owner.