

## GUIDELINES FOR COMPLETING THE FORM

### IMPORTANT INFORMATION

When bond(s)/plan(s) are registered in two or more names with the caption "*and Survivor*" as part of the registration (e.x.: *John Smith and Jane Smith and Survivor.*) and one of the registered owners dies, the bond(s)/plan(s) can automatically be redeemed or transferred to the surviving registered owner(s). This Estate Transfer Form 2351 is NOT required.

To redeem or transfer the bond(s)/plan(s) to the surviving registered owner(s), please provide the following:

Proof of death for the deceased (see page 4 of the guidelines for acceptable documentation).

A dated covering letter that contains all of the following information for the surviving registered owner(s):

-whether the bond(s)/plan(s) should be redeemed or transferred.

*Note: by providing a personalized VOID cheque or completing the COADD form online at: <http://www.csb.gc.ca/wp-content/uploads/2009/05/coadd-04-09.pdf>.*

*-the redemption request can be done by direct deposit, or*

*-if the bond series being transferred is related to "regular interest bonds", the annual interest can be deposited directly.*

-address(es) for the surviving registered owner(s).

-date of birth for the surviving registered owner(s).

-Social Insurance Number for the surviving registered owner(s) (required for the Income Tax Act).

-signature(s) of the surviving registered owner(s).

When bond(s)/plan(s) are NOT registered with the caption "*and Survivor*" as part of the registration (e.x.: *John Smith and Jane Smith.*) one of the registered owners dies, the bond(s)/plan(s) are NOT automatically redeemed or transferred to the surviving registered owner(s). The portion of the proceeds belonging to the deceased must be distributed according to the deceased's estate.

To redeem or transfer the bond(s)/plan(s) to the surviving registered owner(s), this Estate Transfer Form 2351 must be completed.

*Note: This registration applies to certificate bonds series issued **prior** to November 2008 and all series purchased through the Payroll Savings Program.*

Form ETRF-2351 is used for all provinces except Quebec. For **Quebec Estates**, please complete the QETRF-534 Quebec Estate Transfer Form.

The form must be completed in full in order to be processed. This includes the signatures of all authorized representatives as well as 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.

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. Matured bonds will be redeemed automatically. Unmatured bonds may be redeemed or transferred, but transferred bonds will not be accompanied by a new physical certificate. New registered owners will receive a letter confirming ownership and including all bond details. The confirmation letter 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.x.: CSB S114 and higher, as well as CPB P064 and higher) are not eligible to be transferred in the name of the estate.**

For Estate value limits and documentation requirements refer to the Bank of Canada Business Rules ([csb.gc.ca/businessrules](http://csb.gc.ca/businessrules))

Any difference in name between bonds/plans and legal documents should be addressed by a letter of guarantee from a financial institution or a lawyer on their letterhead stating, e.x.: 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 4 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.

**LEGAL REQUIREMENTS TO REDEEM OR TRANSFER BONDS/PLANS**

Before proceeding, please note that:

Refer to the Bank of Canada Business Rules ([csb.gc.ca/businessrules](http://csb.gc.ca/businessrules)) in order to determine the situation (Probate, Testate, Intestate) and the Estate value limits that applies to your request.

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

All the beneficiary's/heir's names, addresses and social insurance numbers (required by the Income Tax Act) must be noted in Section G of this form.

The form must be dated and signed by all the appointed estate representatives in Section I. If the value of the transaction exceeds \$1000.00, 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

-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.

*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).*

When the value of the transaction is more than **\$20,000**, this form must be either guaranteed by a Financial Institution or witnessed by a Notary and NOT a Commissioner for Oaths.

Once the situation has been identified, refer to the appropriate section to review the options that apply to your request and proceed accordingly.

**Situation # 1 - Letters Probate or Letters of Administration**

| Required Document   | Estates with a par value of \$1000.00 or less                     | Estates with a par value between \$1000.01 - \$3500.00   | Estates with a par value greater than \$3500.00  |
|---|---|--|--|
| Letters Probate with a copy of the Will annexed or the Letters of Administration (with a copy of the Will annexed, if applicable) | Provide photocopies of documents (unnotarized).                   | Provide photocopies of notarized or court certified documents.   | Provide original notarized or court certified documents.   |
| <i>Note: Financial institution certified documents are not acceptable.</i>  |   |  |  |
| and ETRF-2351 Form  | Signatures of estate representatives do not need to be witnessed. | Signatures of estate representatives must be witnessed by a Notary Public, a Commissioner for Oaths or a Canadian financial institution. | Signatures of estate representatives must be witnessed by a Notary Public, a Commissioner for Oaths or a Canadian financial institution. If the par value of the transaction exceeds \$20,000, the signatures cannot be witnessed by a Commissioner for Oaths. |
| Complete Sections A, B, C, G and I of the form to redeem or to transfer bonds.  |   |  |  |

| <b>Situation # 2 - Testate - Died with a Will</b>              |   |  |  |
|--|---|--|--|
| <b>Required Document</b>                                       | <b>Estates with a par value of \$1000.00 or less</b>              | <b>Estates with a par value between \$1000.01 - \$3500.00</b>  | <b>Estates with a par value greater than \$3500.00</b>   |
| Last Will and Testament (and Codicils attached, if applicable) | Provide photocopies of documents (unnotarized).                   | Provide photocopies of notarized or court certified documents.   | Provide original notarized or court certified documents.   |
|  |   |  | <i>Note: Financial institution certified documents are not acceptable.</i>   |
| and Proof of Death (see page 4 of the guidelines)              | Provide photocopies of documents (unnotarized).                   | Provide photocopies of notarized or court certified documents.   | Provide original notarized or court certified documents.   |
|  |   |  | <i>Note: Financial institution certified documents are acceptable.</i>   |
| and ETRF-2351 Form   | Signatures of estate representatives do not need to be witnessed. | Signatures of estate representatives must be witnessed by a Notary Public, a Commissioner for Oaths or a Canadian financial institution. | Signatures of estate representatives must be witnessed by a Notary Public, a Commissioner for Oaths or a Canadian financial institution. If the par value of the transaction exceeds \$20,000:<br>-The signatures cannot be witnessed by a Commissioner for Oaths.<br>- All beneficiaries must sign in the consent area of Section F (must also be witnessed). |
|  |   |  | Complete Sections A, B, D, G and I of the form to redeem or to transfer bonds.   |

| <b>Situation # 3 - Intestate - Died without a Will and no legal certificate was issued by the court for any other assets, (e.x.: Letters of Administration)</b> |  |  |  |
|---|--|--|--|
| <b>Required Document</b>  | <b>Estates with a par value of \$1000.00 or less</b> | <b>Estates with a par value between \$1000.01 - \$3500.00</b>  | <b>Estates with a par value greater than \$3500.00</b>                 |
| Proof of Death (see page 4 of the guidelines)   | Provide photocopies of documents (unnotarized).      | Provide photocopies of notarized or court certified documents. | Provide original notarized or court certified documents.               |
|   |  |  | <i>Note: Financial institution certified documents are acceptable.</i> |

| Required Document  | Estates with a par value of \$1000.00 or less  | Estates with a par value between \$1000.01 - \$3500.00   | Estates with a par value greater than \$3500.00  |
|--|--|--|--|
| and ETRF-2351 Form   | Signatures of estate representatives do not need to be witnessed. All heirs must sign Section F. | Signatures of estate representatives must be witnessed by a Notary Public, a Commissioner for Oaths or a Canadian financial institution. All the heirs must sign in the consent area of Section F and have their signatures witnessed. | Signatures of estate representatives must be witnessed by a Notary Public, a Commissioner for Oaths or a Canadian financial institution. All the heirs must sign in the consent area of Section F and have their signatures witnessed. If the par value of the transaction exceeds \$20,000, the signatures cannot be witnessed by a Commissioner for Oaths. |
| Complete Sections A, B, E, G and I of the form to redeem or to transfer bonds. |  |  |  |

**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.

**SPECIFIC INSTRUCTIONS** Complete Sections A, B, D, G and I of the form to redeem or to transfer bonds.

- 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 4 (of the form) and mail your request to the destination indicated on page 4 (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", e.x.: 2123456789.
- Can be found on a copy of your statement, your T5 slip or **online at CSB Online Services: [mybonds.gc.ca](http://mybonds.gc.ca).**

Examples of an account or serial number for certificated Canada Savings Bonds, Canada Premium Bonds or Government of Canada Marketable Bonds are:

**Account Number:**

- 10 digit number, e.x.: 1234567890.
- Can be found on your T5 slip.

**Serial Number:**

- Located in the top of the bond.
- e.x.: CS123F1234567M or CP15F7654321L or H85M023416.

Examples of a Canada RSP/RIF Plan Number:

- Can be up to 11 digits long, e.x.: 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 used for all provinces except Quebec.

**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.

\_\_\_\_\_

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)      Social Insurance Number (required by the Income Tax Act)

**Civil Status**  
 Single  
 Married  
 Other, please specify (e.x.: divorced, widow) \_\_\_\_\_

Last address of the deceased \_\_\_\_\_ (include Apt. No., R.R. or P.O. Box)

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_ Country \_\_\_\_\_

I \_\_\_\_\_  
 (We) \_\_\_\_\_

Insert full name of all authorized representatives for the deceased (e.x.: spouse, legal estate representative(s), liquidator(s)/executor(s), court appointed administrator(s)/executor(s))

Address (for \_\_\_\_\_) (include Apt. No., R.R. or P.O. Box)  
 of the estate) \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_ Country \_\_\_\_\_

do solemnly declare as  administrator(s)/ executor(s) of the deceased  
 follows, I am (we are) the:  other, please specify (e.x.: spouse) \_\_\_\_\_ named above.

**SECTION B - ACCOUNT NUMBERS**

\*Refer to page 4 of the guidelines.

\_\_\_\_\_

**REGISTRATION - currently appearing on the bonds/plans**

Payroll Savings Plan Number

Canada Savings Bonds, Canada Premium Bonds or Government of Canada Marketable Bonds Account Number(s)

Par value \$ \_\_\_\_\_

Par value \$ \_\_\_\_\_

Par value \$ \_\_\_\_\_

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

**or - the Bond Serial Number(s)**

|                          |                          |
|--------------------------|--------------------------|
| _____ Par value \$ _____ | _____ Par value \$ _____ |
| _____ Par value \$ _____ | _____ Par value \$ _____ |
| _____ Par value \$ _____ | _____ Par value \$ _____ |
| _____ Par value \$ _____ | _____ Par value \$ _____ |

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

The Canada RSP/RIF Plan Number

**SECTION C - LETTERS PROBATE OR LETTERS OF ADMINISTRATION**

*\*See Situation # 1 described on page 2 of the guidelines.*

Select this box only if the following situation applies:  
The Letters Probate with a copy of the Will attached or Letters of Administration (with a copy of the Will attached, if applicable) issued by the court has been submitted with this request.  
Letters Probate/Letters of Administration were obtained and I am/we are the estate's legal representative(s).

**SECTION D - TESTATE (DIED WITH A WILL)**

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

Select this box and complete section F below only if the following situation applies:  
The deceased left a Last Will dated \_\_\_ / \_\_\_ / \_\_\_ which was neither amended nor revoked.  
Date: dd/mmm/yyyy  
No application for Letters Probate for the estate has been made or is intended to be made in any jurisdiction.  
The Proof of Death and the Last Will and Testament have been submitted with this request.  
  
*\*If the par value of the bond(s)/plan(s) being redeemed/transferred exceeds \$20,000, the beneficiary(ies) of the estate must sign below under Section F to allow consent to the redemption/transfer.*

**SECTION E - INTESTATE (DIED WITHOUT A WILL)**

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

Select this box and complete section F below only if the following situation applies:  
The deceased died intestate (without leaving a Last Will and Testament).  
No application for Letters of Administration for the estate has been made or is intended to be made in any jurisdiction.  
The Proof of Death has been submitted with this request.  
  
*\*The heir(s) of the estate must sign below under Section F to allow consent to the redemption/transfer.*

**SECTION F - CONSENT TO REDEEM OR TRANSFER BOND(S)/PLAN(S)**

*\*Refer to Section D or E above.*

As stated above in Section D or E, the following are all the persons who are entitled to either:  
-in **Section D**, a share of the securities according to the Last Will and have consented to the redemption/transfer of the securities by signing below.  
-in **Section E**, a distributed share of the securities under the laws respecting intestacy of the Province in which the deceased was domiciled at the time of death and have consented to the redemption/transfer of the securities by signing below.

|   |   |
|---|---|
| <input type="text"/><br>Name of beneficiary/heir                  | <input type="text"/><br>Name of beneficiary/heir                  |
| <input type="text"/><br>Relationship to deceased                  | <input type="text"/><br>Relationship to deceased                  |
| <input type="text"/><br>Age (if a minor)                          | <input type="text"/><br>Age (if a minor)                          |
| <input type="text"/><br>Signature of beneficiary/heir             | <input type="text"/><br>Signature of beneficiary/heir             |
| <input type="text"/><br>WITNESS must sign here<br>(if applicable) | <input type="text"/><br>WITNESS must sign here<br>(if applicable) |

**Notes:**  
-Consult the above guidelines or refer to the Bank of Canada Business Rules ([csb.gc.ca/businessrules](http://csb.gc.ca/businessrules)) to determine whether the signatures must be witnessed and by whom.  
-If space is insufficient, please complete and attach a separate sheet that includes the fields seen above. Please initial all attached sheets.

**SECTION G - REDEMPTION/TRANSFER INSTRUCTIONS**

*Notes:*

- All matured bonds will be redeemed automatically.
- If space is insufficient, please complete and attach a separate sheet that includes all the required fields. Please initial all attached sheets.
- Redemption requests can be done by direct deposit or if the bond series being transferred is related to "regular interest bonds", the beneficiary has the option to request their annual interest be deposited directly into their bank account, by completing Section H - Direct Deposit Set Up, on page 4.
- Cheque(s) or letters confirming ownership will be sent to the address provided below under **"\*\*Mailing Address\*\*"**.

In consideration of the redemption/transfer of the securities as requested below, 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 redemption/transfer. 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 listed here:

|                    |                      |                     |                      |
|--------------------|----------------------|---------------------|----------------------|
| <b>Bond Series</b> | <input type="text"/> | <b>Par value \$</b> | <input type="text"/> |
|--------------------|----------------------|---------------------|----------------------|

be REDEEMED/TRANSFERRED in favour of the following:

**REDEEM:** Select this box if you are requesting to redeem Canada Savings Bonds (Series 32 and up) or Canada Premium Bonds.

*\*By selecting this box:*  
 -I(We) understand that a cheque will be issued in the name of **the estate of the deceased registered owner.**  
 (\*If you are unable to negotiate a cheque made payable to the estate of the deceased, please contact us.)  
 -I(We) also understand that for jointly registered bonds, separate payments/cheques will be issued to the estate as well as the surviving registered owner(s).

**THE ESTATE OF:**

**REDEEM:** Select this box if you are requesting to redeem old style CSBs (Series 1-31) and/or Government of Canada Marketable Bonds. By selecting this box, payment is to be issued as follows:

**PAYABLE TO THE ESTATE OF:** \_\_\_\_\_

**OR**

**PAYABLE TO:** \_\_\_\_\_

**TRANSFER:** By selecting this box, bond(s)/plan(s) will be registered under one of the following:

Note: Only unmaturing bonds may be transferred to a new registered owner.

**SINGLE REGISTRATION**

Name of new registered owner of the bond(s)/plan(s): \_\_\_\_\_

**JOINT REGISTRATION**

Names of new registered owners of the bond(s)/plan(s): (1) \_\_\_\_\_ and \_\_\_\_\_ (2) \_\_\_\_\_

\*Check  this box to add "and Survivor" *Option Only*

*-Physical certificates will not be reprinted. New registered owners will receive a letter confirming ownership and outlining all bond details.  
 -In the Province of Quebec, the term "and Survivor" does not apply under the current law.  
 -Series starting with CSB.S114 and CPB.P64 will automatically be registered "Joint and Survivor".*

|   |   |  |
|---|---|--|
| Preferred language of communication: <input type="radio"/> French <input type="radio"/> English | Date of birth (dd/mmm/yyyy) _____ / _____ / _____ | Social Insurance Number (required by the Income Tax Act) _____ |
|---|---|--|

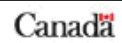
**\*\*MAILING ADDRESS\*\***

Care of \_\_\_\_\_ (if applicable)

Address \_\_\_\_\_ (include Apt. No., R.R. or P.O. Box)

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Country \_\_\_\_\_ Telephone (primary) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Telephone (other) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_



**SECTION H - DIRECT DEPOSIT SET UP** \*Attach a "PERSONALIZED VOID CHEQUE" to this form\*.

**Notes:**  
-The Bank Account (cheque) must be in the name of the estate of the deceased for payments issued in the name of the estate.  
or  
-The Bank Account (cheque) must be in the names of ALL bond owner(s).

**If you do not have a personalized void cheque, fields 1-5 below, MUST all be filled out. The financial institution MUST affix their branch stamp in field 5 once they have completed the verification of fields 1-4.**

|   |   |
|---|---|
| <p><b>1</b> Name of the Registered Bank Account Holder(s)</p> <hr/> <p><b>2</b> Branch Number      <b>3</b> Institution Number      <b>4</b> Account Number</p> | <p style="font-size: 2em; font-weight: bold;">5</p> <p style="text-align: right; font-size: 0.8em;">Branch stamp here</p> |
|---|---|

**SECTION I - FINAL DECLARATION**

- 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 redemption/transfer.
- 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.
- In the case of jointly owned bonds, the registered owners consent to the Bank of Canada adding "and Survivor" to the registration.

Declared before me at  on \_\_\_ / \_\_\_ / \_\_\_ .  
City Date: dd/mmm/yyyy

|  |   |   |
|--|---|---|
| <p>If the par value exceeds \$1000.00:</p> <p><input type="radio"/> Canadian Financial Institution: Signature Guaranteed stamp, Endorsement Guaranteed stamp or Medallion Guaranteed stamp and authorized signature required.</p> <p><input type="radio"/> Commissioner for Oaths: Stamp and signature required (not to be used for par values exceeding \$20,000).</p> <p><input type="radio"/> Notary Public/Lawyer: Notarial stamp/seal and signature required.</p> | <p><input type="radio"/> I am a legal representative acting on behalf of the estate of the bond owner.</p> <hr style="width: 80%; margin: 0 auto;"/> <p style="text-align: center;">Signature</p> | <p><input type="radio"/> I am a legal representative acting on behalf of the estate of the bond owner.</p> <hr style="width: 80%; margin: 0 auto;"/> <p style="text-align: center;">Signature</p> |
| <p><i>I swear that I have witnessed and guarantee that the person signing on the right, as the registered owner(s) or as the legal representative(s) for the registered owner, is/are whom they say they are.</i></p> <p style="font-size: 0.8em;">Place stamp / seal and sign here</p> <hr style="width: 80%; margin: 0 auto;"/> <p style="text-align: center;">Signature</p>   | <p><b>Note:</b><br/>Any alterations must be initialed by all the estate representative(s) before the declaration is signed.</p>   |   |

**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. |
| • COURIER delivery: | P.O. Box 2390, Station D • Ottawa, Ontario K1P 1K8    | -for The Canada RSP/RIF.  |
|                     | 2500 Solandt Rd • Suite 100 • Kanata, Ontario K2K 3G5 |   |

**If you require further information, please contact Customer Service, Monday to Friday, 9 a.m. to 5 p.m. (ET) at:**

|  |                |
|--|----------------|
| • for Bonds purchased through the Payroll Savings Program  | 1 877 899-3599 |
| • for certificated Canada Savings Bonds (series 32 and up), Canada Premium Bonds or The Canada RSP/RIF   | 1 800 575-5151 |
| • by TTY(teletypewriter)   | 1 800 354-2222 |
| • for Canada Savings Bonds (series 1 - 31) or Government of Canada Marketable Bonds (Monday to Friday, 8 a.m. to 4 p.m. (ET) Bank of Canada, Retail and Wholesale Debt Administration, 234 Wellington, 2 West, Ottawa, Ontario K1A 0G9 | 1 800 665-8650 |

Please visit us online at: [csb.gc.ca](http://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.