



Executor Quick-Start Checklist

We are sorry for your loss and understand the period following a loss can feel overwhelming.

This quick-start checklist was designed to help you as an executor¹/authorized representative begin to carry out the wishes of the person who passed, as outlined in their Will. If there is no Will, we encourage you to seek legal advice for next steps on appointing an administrator(s) of the estate.

We understand that every estate is unique and we're here to help. Here's what you need to do.

Getting started

- Book an appointment with a TD representative by contacting your closest TD branch, or by calling 1-888-663-3279. Please ensure that all required executors/authorized representatives are present. Separate appointments are available if executors/authorized representatives reside in different locations, and can instruct individually on behalf of the estate. Please bring the following:
 - One piece of valid government-issued photo ID for each executor/authorized representative.
 - The funeral director's Statement of Death, or Attestation/Declaration of Death (Quebec), or provincial Death Certificate as well as the original or notarial copy of the last Will or Will Search (Quebec). If there is no Will, notify TD with the Statement of Death.
 - Any bills related to funeral expenses or household expenses associated with the estate (i.e. property utilities).
- If more than one executor/authorized representative was appointed, review the Will to confirm if all must provide joint instructions to settle the estate or if only one can instruct on behalf of the estate. If an executor/authorized representative listed in the Will has died or is unable to act as executor, please provide the Death Certificate or a notarized Letter of Renunciation for that executor/authorized representative.
- Confirm ownership of safety deposit box(es), obtain the keys and discuss next steps.
- Review any automatic deposits or withdrawals from the deceased's bank accounts.
- Close any bank accounts and transfer any balances to the estate's bank account, if required.
- Arrange for a transfer of registered accounts (RRSPs, RIFs, TFSA's) to the assigned beneficiaries, if required.
- Discuss TD credit products; the TD representative will help identify whether any credit products were insured.
- If there is an authorized user on a VISA card, advise the authorized user they will no longer be able to use the card, and may wish to apply for a new card solely in their name.
- We will connect you with a member of our dedicated TD Estate Services Team by phone to review the deceased's portfolio; they will advise if probate is required. Please note that the probate application is arranged with a lawyer.

Working together to administer the estate

- Confirm ownership and outstanding balances of any bank accounts with a TD representative.
- Discuss opening a bank account in the estate's name to deposit funds, pay expenses and settle the estate.
- Review TD accounts to determine if any securities should be sold to retain the accounts' value.

Settling the estate

- Pay all debts and settle any claims. Ensure there are sufficient funds remaining in the account until the final income tax return has been completed.
- Confirm the distribution of assets to beneficiaries and action according to the terms of the Will.
- Close the estate bank account once you have confirmed the estate has been fully settled.

Note: The final settlement can take some time and is largely dependent on the complexity of the Estate.

For additional information regarding executor responsibilities, please refer to the [Executor Assist Kit](#).

¹Liquidator in Quebec

The estate guidelines and legislation may vary by province or territory. The information in this overview is for informational purposes only and intended as a guide to assist you in administering an estate at TD and should not be considered as income tax or legal advice.

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