THE EXECUTOR'S PLAIN-LANGUAGE GUIDE

You were named executor. What happens now?

A clear Ontario definition and a practical checklist for ordinary families.

ONE CAREFUL STEP AT A TIME

You do not need to be a lawyer or accountant. You do need to act honestly, carefully, keep complete records and know when to ask a professional for help.

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Ontario-focused educational information. Always obtain legal and tax advice for the estate you are administering.

WHAT THE ROLE MEANS

Executor, translated into everyday language

An executor is the person responsible for carrying out the Will and settling the estate. In Ontario, the formal term is often estate trustee. Think of the role as a temporary steward: protect what the person owned, determine what is owed, keep careful records, follow the Will and the law, and transfer what remains to the right people.

Executor / Estate Trustee

The person who coordinates and is legally responsible for administering the estate.

Beneficiary

A person or organization entitled to receive something under the Will or another arrangement.

Estate

The property, rights, debts and obligations left by a person who died. Not every asset necessarily passes through the estate.

Probate / Estate Certificate

The court process that confirms authority to manage estate assets when a certificate is required.

Clearance Certificate

CRA confirmation that assessed tax amounts have been paid or secured, helping protect the legal representative before final distribution.

The executor coordinates the work.
The lawyer, accountant, appraiser, investment professional and insurer each handle their own part.

THE ROADMAP

Three stages of settling an estate

1 PROTECT AND ORGANIZE	Locate the original Will, arrange immediate needs, secure the home and valuables, identify dependants, notify insurers and begin one complete record of every action and expense.
2 IDENTIFY AND SETTLE	Confirm legal authority, list and value assets, find debts and claims, notify institutions and government programs, collect benefits, file returns and preserve cash for obligations.
3 ACCOUNT AND DISTRIBUTE	Prepare the estate accounts, pay valid debts and taxes, consider CRA clearance, obtain professional advice and beneficiary releases where appropriate, distribute according to the Will and close the records.

Three things not to rush

Do not promise specific assets before ownership and debts are confirmed. Do not mix estate funds with personal money. Do not make a final distribution until taxes, claims, fees and the need for a CRA clearance certificate have been properly addressed.

LAY PERSON’S CHECKLIST

1 FIRST DAYS: CARE, DOCUMENTS AND SECURITY

- ☐ Locate the original Will and any funeral or burial instructions.
- ☐ Obtain proof of death and order official death certificates as needed.
- ☐ Secure the home, vehicles, valuables, pets, digital devices and important papers.
- ☐ Notify property and vehicle insurers; confirm coverage for any vacant home.
- ☐ Identify immediate needs of a spouse, dependants or vulnerable family members.
- ☐ Contact an Ontario estates lawyer before making major commitments.

LAY PERSON'S CHECKLIST

2 BUILD THE ESTATE PICTURE

- ☐ Create a master contact list for beneficiaries and professional advisors.
- ☐ List every asset and debt; record date-of-death values and keep proof.
- ☐ Identify jointly owned assets and named beneficiaries - do not assume how they pass.
- ☐ Redirect mail and review statements for accounts and obligations.
- ☐ Ask the lawyer whether an Ontario estate certificate is required.
- ☐ If a certificate is issued, diarize the Estate Information Return deadline.

NOTES

LAY PERSON'S CHECKLIST

3 NOTIFY, COLLECT AND MANAGE

- ☐ Notify CRA, Service Canada, financial institutions, employers and pension providers.
- ☐ Apply for eligible CPP death, survivor, pension and insurance benefits.
- ☐ Open an estate account when appropriate; never mix estate money with your own.
- ☐ Maintain insurance, essential bills and prudent oversight of estate property.
- ☐ Keep receipts and a ledger for every dollar received or paid.
- ☐ Communicate regularly and neutrally with beneficiaries.

LAY PERSON'S CHECKLIST

4 TAXES, DEBTS AND DISTRIBUTION

- ☐ Work with a tax professional on prior, final, optional and estate trust returns.
- ☐ Identify valid debts and claims; do not distribute assets prematurely.
- ☐ Pay or reserve for taxes, fees, debts and administration costs.
- ☐ Consider applying for a CRA clearance certificate before final distribution.
- ☐ Prepare a clear accounting and obtain legal advice about beneficiary releases.
- ☐ Distribute exactly as authorized, then close accounts and preserve the file.

NOTES

BEFORE YOU FINISH

Five questions to ask your professional team

- ☐ Have all assets, ownership arrangements, beneficiary designations and liabilities been confirmed?
- ☐ Is an estate certificate required, and have all Ontario filing deadlines been recorded?
- ☐ Have all required personal and estate tax returns been assessed and amounts paid or reserved?
- ☐ Should the estate obtain a CRA clearance certificate before final distribution?
- ☐ Are the estate accounts complete, understandable and ready to share with beneficiaries?

Current official references

Ontario - Apply for probate: ontario.ca/page/apply-probate-estate
Ontario - Estate Administration Tax: ontario.ca/page/estate-administration-tax
CRA - Represent someone who died: canada.ca/.../represent-deceased.html
CRA - Clearance certificates: canada.ca/.../clearance-certificate.html

Important information

This guide provides general Ontario-focused information only. It is not legal, tax, accounting, financial or insurance advice and is not a complete statement of an executor’s duties. Estate administration depends on the Will, asset ownership, beneficiary designations, family circumstances and current law. Obtain advice from a qualified Ontario estates lawyer and tax professional before acting or distributing assets. Insurance products are subject to contract terms, conditions and underwriting.

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