



PRACTICAL MATTERS

A guide for grief and bereavement

THE GRIEF EXPERIENCE

Grief is a natural response to loss. People do not necessarily grieve in the same way. Grief can be a roller coaster of emotions. Here are a few emotional, mental and physical responses you might experience:

Shock	Disappointment	Mood Swings	Fear	Guilt
Devastation	Numbness	Loneliness	Anxiety	Hopelessness
Powerlessness	Despair	Abandonment	Loneliness	Panic
Hopefulness	Confusion	Forgetfulness	Freedom	Disconnection
Fatigue	Nausea	Headaches	Dizziness	Insomnia
Changes in Appetite	Weight Changes	Aches/Pains	Anger	Changes in Sleep
Disorganization	Bitterness	Resentment	Irritability	Relief
Skepticism	Yearning	Worry	Peace	Comfort

Although grief affects people in different ways, it is important to remember that your experience is normal and a natural reaction to the loss of a loved one. Grief may lessen over time but there is no timeline for grief. The length of time can be different for each person. We encourage you to allow yourself to feel your emotions and find ways to take care of yourself in this process. Helpful ways to look after yourself might include:

- Talk with others (friends, family, counselor, spiritual or religious leader, a support group).
- Maintain a daily routine with regular eating and sleeping patterns.
- Participate in physical activities appropriate to your abilities.
- Don't expect too much too soon from yourself.

COMMUNITY SUPPORTS:

MyGrief.ca is an on-line site that helps you understand and work through your grief.

<http://www.mygrief.ca/>

Palliative Manitoba offers Bereavement Support Services via telephone, on-line and groups.

Please contact # 204-889-8525

<http://palliativemanitoba.ca/programs-and-services/bereavement-services/>

After the death of a loved one there are a number of things you will need to do, including dealing with financial and legal matters. This can be challenging when you are also grieving the loss of your loved one. This booklet is intended to be a helpful guide during this time.

THE FUNERAL

The first step you can take is by calling the funeral home of your choice.

The Funeral Director will:

- Arrange the transfer of care from the hospital
- Book an appointment and tell you what papers to bring in
- Help plan the service you want
- Assist with writing an obituary
- Help register the death and issue the death certificate or ph. 1-866-949-9296 or visit <https://vitalstats.gov.mb.ca/index.html>
- Help fill out paperwork for government departments such as Old Age Security, Canada Revenue Agency, and Canada Pension Plan.
- Help with submitting forms for benefits such as Manitoba Public Insurance, Employment and Income Assistance, or Life Insurance.
- The funeral home will register the death and may help with the applications for death benefits from the Government of Canada. For a list of these benefits and further information, contact Service Canada Ph. 1-800-277-9914 or visit www.servicecanada.gc.ca

DOCUMENTS TO COLLECT

As soon as possible, start collecting the documents that will be needed to settle the **estate** (deceased's money and property). It may take a while. They may be in the home, bank, or may not exist at all. Do the best you can.

- Funeral Home Statement of Death
- Personal will
- Identification (e.g. birth certificate, driver's license, passport).
- MB Health card <https://www.gov.mb.ca/health/mhsip/index.html>
- Social Insurance Number
- First Nation status card
- Citizenship papers
- Veterans Affairs card
- Employment and Income Assistance (EIA) card or letter
- Marriage license or divorce papers
- Child custody papers, child support or alimony agreements
- Banking information (accounts and passbooks, statements, safety deposit number and key, bonds, loans, anything money related)
- Credit cards
- Investment records (e.g. stocks, bonds, RRSPs, GICs)
- Mortgage documents, property documents, or land titles
- Utility accounts (e.g. water and waste, hydro, phone, alarm systems)
- Insurance policies (house, vehicles, life, extended health, jewelry)
- Legal documents (pardons, subpoenas, lawsuits, tickets, settlements, probation orders, court orders)
- Vehicle registrations
- Tax returns or Notice of Assessments. <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/a-copy-your-notice-assessment-reassessment.html>
- Pension information
- Employee / Employer papers
- Any lease or rental agreements
- Funeral home contracts

This can be overwhelming. This is normal.

Take it one step at a time.

Stay organized.

Ask for help from friends or family.

FINANCIAL MATTERS

The Province will report the death to Service Canada.

However, if the deceased is in receipt of benefits (such as the Canada Pension Plan) you may wish to contact Service Canada to avoid any potential overpayments and to determine if you are eligible for survivor benefits.

For more information, please visit <https://www.canada.ca/en/employment-social-development/services/benefits/family/death.html>

- The **executor** is the person the deceased chose to make sure their wishes are followed.
 - This person should be named in the will. The will may have to be proven valid in court. This is called **probate**. If there is no will or one cannot be found, your loved one will have died **intestate**. In this case, you may need advice from the **Public Trustee**, ph. 204-945-2700 or review the **Deceased Estate Handbook**.
https://www.gov.mb.ca/publictrustee/services/deceased_estates.html
- If there was marital separation or divorce you may need help from a lawyer.
 - For **Legal Aid** ph. 204- 985-8500.
 - For Law Phone-In and Lawyer Referral Program Ph. 204-943-2305 or 1-800-262-8800 or visit
<http://www.communitylegal.mb.ca/programs/law-phone-in-and-lawyer-referral-program/>.
- If your loved one lived in an Indigenous community you can call Indigenous and Northern Affairs Canada (INAC) ph. 1-800-567-9604.
- Make an appointment with the **Bank** to help:
 - Sort and list all personal and business accounts at the bank
 - Cancel / close accounts, as needed (e.g. credit cards)
 - Transfer any joint accounts to the name of the proper person
 - Change beneficiaries on accounts such as RRSPs
 - With some decisions (e.g. not all debts need to be paid off)
 - If you are the executor, you will need a full list of the assets and liabilities of the estate. You can then decide what help will be required (e.g. bank, lawyer, real estate agent).

- A **final Income Tax return** must be filed. If the death happened between January 1 and October 31, the final return is due April 30 the following year. If the death happened between November 1 and December 31, the final return is due six months after the death. Check that tax returns from previous years are completed and filed, ph. 1-800-959-8281 or visit www.cra-arc.gc.ca
- If your loved one was employed, contact their **employer**. You can get the final pay cheque and T4 slip mailed. Also ask for information on employee benefits such as life insurance.
- You will need several copies of the death certificate. For example, you may need it to make a life insurance claim, sell the house of the deceased person or apply for survivor benefits. <https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/what-when-someone-died.html>

THINGS TO ORDER, CANCEL OR TRANSFER

You must have copies of the death certificate before you can cancel, transfer or apply for benefits.

- Manitoba Vital Statistics (see section “Dealing with Death” for a list of Provincial and Federal Departments that need to be notified)
<https://residents.gov.mb.ca/death.html>
or to request a certificate
http://vitalstats.gov.mb.ca/certificate_apps.html
- Manitoba Health Care Insurance (must be notified)
300 Carlton St., Winnipeg, MB R3B 3M9. Ph. 204-786-7101 or visit
Outside Winnipeg Ph. 1-800-392-1207 or visit <https://www.gov.mb.ca/health>
- Land Titles (must be notified)
276 Portage Ave., Winnipeg, MB R3C 0B6. Ph. 1-844-737-5684 or visit
https://www.tprmb.ca/tpr/land_titles/lto_offices/offices.html
- Old Age Security Pension and/or Canada Pension Plan
<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cancel-cpp.html>
- Manitoba Public Insurance (MPI) for vehicle registration
Ph. 204-985-7000
Outside Winnipeg Ph. 1-800-665-2410 or visit <https://www.mpi.mb.ca>

- Passport
433 Main St #400, Winnipeg, MB R3B 1B3
Ph. 1-800-567-6868
- Social Insurance Number
Ph. 1-800-206-7218 or visit
<https://www.canada.ca/en/employment-social-evelopment/services/sin/after-applying.html>
- First Nations Status Card
Indigenous and Northern Affairs Canada (INAC) Ph. 1-800-567-9604
- National Defence <http://www.forces.gc.ca/en/caf-community-pension/survivor-benefits.page>
- Financial (bank accounts, credit cards, cheques, investments)
- Insurance Policies (house, vehicles, life, extended health, jewelry)
- Utility Accounts (phone, hydro, water and waste, cable)
- Cell Phones
- Leases/Phones
- Mail or Email: Canada Post to redirect or cancel mail, ph. 1-866-607-6301 or visit www.canadapost.ca
- Appointments
(family doctor, dentist, or any clinic they regularly attended)
- Memberships
(sports or fitness clubs, libraries, professional associations, points clubs)
- Subscriptions
(magazines, website, cell phone, tablet app's with monthly fees)

TO APPLY FOR:

- GOVERNMENT OF CANADA BENEFITS
People related to the deceased person may be eligible for Government of Canada benefits. Contact Service Canada to find out if benefits are available to the estate or legal representative from the following programs, you may also ask if survivor benefits are available:
 - [Old Age Security](#)
 - [Canada Pension Plan](#)
 - [death benefit](#)
 - [children's benefits](#)
 - [survivor's pension](#)
 - [Employment Insurance \(EI\)](#)
 - [Allowance for the Survivor](#)
 - [Canadian Benefit for Parents of Young Victims of Crime](#)
 - If you were married or in a common-law relationship with the person who died, you may be entitled to certain assets, even if you were not named in the will. [Learn more about spousal rights in your province or territory.](#)
- GUARANTEED INCOME SUPPLEMENT (GIS)
“Allowance for the Survivor” for people aged 60-64, based on income, ph. 1-800-277-9914 or visit <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html>
- MORTGAGE LIFE INSURANCE
Mortgage life insurance is not the same as mortgage insurance. The mortgage company will require a copy of the death certificate.

FINALLY

- ✓ Do not forget to go through purses and wallets for any information and documentation you may need.
- ✓ Before stopping mail, continue to check the mail for due bills and information on accounts.
- ✓ Address books, cell phone contacts and social media are helpful for notifying friends & family.