

NOMINEE ESTATE PROCESSING TOOL

This procedure will take you step by step through the Nominee Estate Processing Tool available on the Advisor Centre under “Client Search”. This process is mandatory and will facilitate the transmission of documents and settling of an estate.

Important: Investia cannot provide estate advice. It is the responsibility of the executor/liquidator or beneficiary to consult a tax and/or legal specialist before sending us instructions for the settlement of the estate.

- *Use the bookmarks to navigate between sections.*

BEFORE YOU START

■ REQUIRED DOCUMENTS (IF APPLICABLE):

With a client name/number referring to existing information in Univeris, the tool will provide the list of documents that are required, whether the deceased resided in or outside Quebec. In order to gather all documents in one file to upload all of them at once, please refer to the following documents (click on the links):

- Estate Settlement – Required Document/Information Checklist (all provinces except Quebec)
- Estate Settlement – Required Document/Information Checklist (Quebec Only)

■ IMPORTANT INFORMATION:

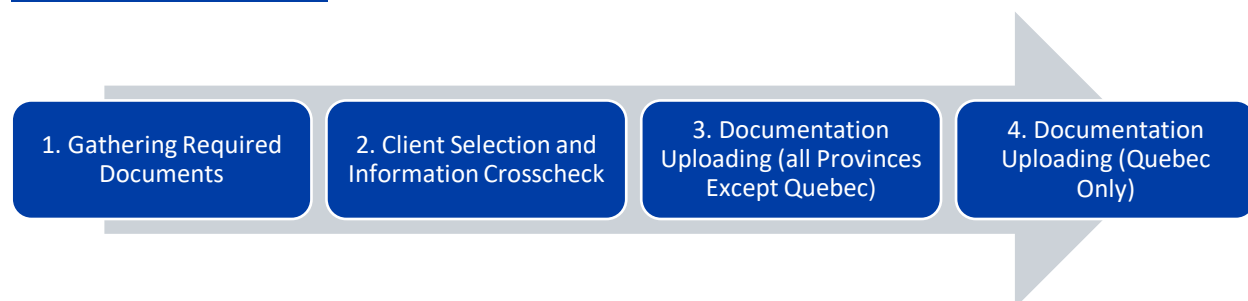
- The Nominee Estate Processing Tool will require that all documents be uploaded in order to have the option to submit.
- The tool will identify the deceased’s residence and will display the requirements based on the deceased’s residence.
- Since estate settlement is done by plan outside Quebec, the uploading options in the province of Quebec will differ from all other provinces.
- Any additional or separate document can be sent via the secure file upload tool (“Estate Processing” option). See the [Contact Information section](#). The email to be used in the settling of estates is estates@investia.ca.

Intermediary and Client-Name Accounts:

- **Client-name accounts:** Contact the mutual fund company for requirements as they may differ from the process listed below.
- **Intermediary accounts:** Contact the Intermediary for requirements as they may differ from the process listed below.
- All estate documents must be imaged as part of the deceased client’s account as soon as you have received them and **before** sending them to the fund companies.

Investia Nominee Accounts:

STEPS TO FOLLOW



STEP 1. GATHERING REQUIRED DOCUMENTS

Before you can submit anything, all mandatory documents must have been completed, signed (if applicable) and uploaded in the Estate Processing Tool which is intuitive. It will determine the client's residence and types of plans and will display the mandatory documents based on this information.

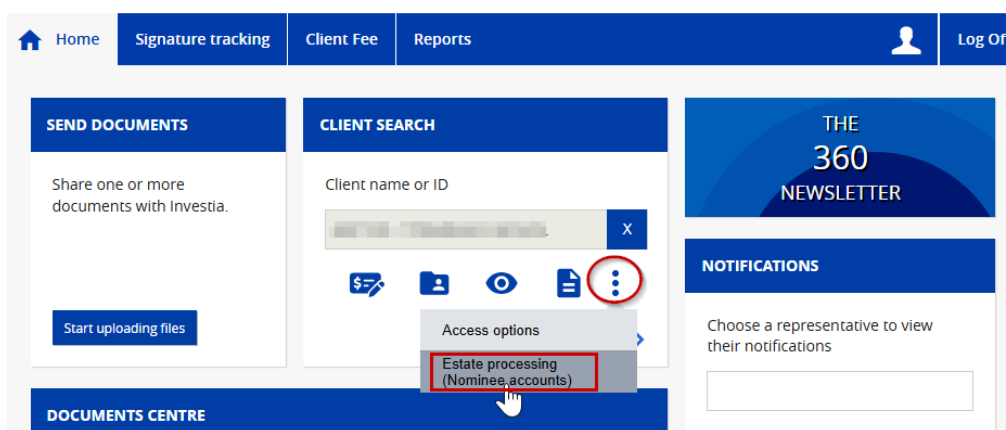
Simply gather the necessary documents as per the Estate Settlement Checklist:

Estate Settlement Checklist for clients residing outside Quebec

Estate Settlement Checklist for clients residing in Quebec

STEP 2. CLIENT SELECTION AND INFORMATION CROSSCHECK

The Estate Processing Tool is available from the "Client Search" tile on the Advisor Centre. Select the deceased client's name or ID number, click on the three dots and click on "Estate Processing (Nominee Accounts)":



Whether the deceased resided in or outside Quebec, the first two steps are the same. You must first validate then submit the date of death:

Home Signature tracking Client Fee Reports Log Off

< Back

Estate processing (Nominee accounts)

Client number: [redacted]
Client name: [redacted]

Submit date of death to start uploading documents

2025-02-17 [calendar icon] [Submit]

Then, upload the death notice and submit it:

Submit date

Once submitted, the date of death cannot be changed. Accesses may be revoked.
Are you sure you want to submit a date of death for:

[redacted]
Client Id: [redacted]
Address: [redacted]
Date of death: February 17, 2025

Death Notice
PDF Only (10mb maximum)

Upload file [upload icon]

Do you confirm all the information is accurate?

Yes, Submit it No, Cancel It

Submit date

Once submitted, the date of death cannot be changed. Accesses may be revoked.
Are you sure you want to submit a date of death for:

[redacted]
Client Id: [redacted]
Address: [redacted]
Date of death: February 17, 2025

Death Notice
PDF Only (10mb maximum)

✓ **Death Notice** [X]

Do you confirm all the information is accurate?

Yes, Submit it No, Cancel It

STEP 3. ALL PROVINCES EXCEPT QUEBEC

For clients residing in all provinces except Quebec, the tool will display every document required in each type of plan the client held, based on three possible situations. Select the one that applies under each plan:

- Beneficiary is the estate
- Without beneficiary designation and without a will
- Designated beneficiaries

start uploading documents

✓ Date of death
March 4, 2025 (Submitted on March 10, 2025)

Required documents for all nominee plan types Files missing

PDF Only: Maximum file size 20 MB per document.

Certified true copy of the death certificate or proof of death Upload File

Documents for SD RRSP (# registered) Files missing

Select a situation

Choose

Beneficiary is the estate

Without beneficiary designation and without a will

Designated beneficiaries

Ensure the death certificate and all required documents are uploaded to activate the submission button

Submit documents

Then, upload the mandatory documents:

Documents for SD RRSP (# registered) Files missing

Select a situation

Beneficiary is the estate

PDF Only: Maximum file size 20 MB per document.

Certified true copy of the letter of direction signed by all estate trustees/executors (with their full names and addresses) ^ Upload File

Certified true copy of the probated will * Upload File

Copy of the beneficiary designation application form Upload File

Copy of valid photo ID of each executor Upload File

Copy of valid photo ID of each executor (if the executor is not already a client at Investia) Upload File

Void cheque for EFT payout to the Estate bank account Upload File

Mailing address of executor Upload File

A void cheque for EFT payouts OR for the outstanding RRIF/LIF minimum payment (optional) Upload File

Supplementary Plan Document (optional) Upload File

Ensure the death certificate and all required documents are uploaded to activate the submission button

Submit documents

Select a situation

Without beneficiary designation and without a will

PDF Only: Maximum file size 20 MB per document.

Certified true copy of the letter of direction signed by all estate trustees/executors (with their full names and addresses) ^

Upload File 

Copy of the beneficiary designation application form

Upload File 

Copy of valid photo ID of each executor

Upload File 

Certified true copy of the certificate of appointment of estate trustee without a will

Upload File 

Copy of valid photo ID of each executor (if the executor is not already a client at Investia)

Upload File 

Void cheque for EFT payout to the Estate bank account

Upload File 

Certified true copy of the letter of direction signed by all appointed estate trustees/executors (with their full names and addresses)

Upload File 

Mailing address of executor

Upload File 

A void cheque for EFT payouts OR for the outstanding RRIF/LIF minimum payment (optional)



Upload File 

Supplementary Plan Document (optional)

Upload File 

Ensure the death certificate and all required documents are uploaded to activate the submission button

Documents for SD RRSP (#  registered)

 Files missing 

Select a situation

Designated beneficiaries

PDF Only: Maximum file size 20 MB per document.

Certified true copy of the letter of direction signed by all beneficiaries (including SIN and addresses)

Upload File 

Copy of the beneficiary designation application form

Upload File 

Copy of valid, government-issued photo ID of each beneficiary (if the beneficiary is not already a client at Investia)

Upload File 

A void cheque for EFT payouts OR for the outstanding RRIF/LIF minimum payment (optional)

Upload File 

Supplementary Plan Document (optional)

Upload File 

Ensure the death certificate and all required documents are uploaded to activate the submission button

Administrative Procedure # 32A – Nominee Estate Processing Tool

Once all mandatory documents have been uploaded, the tool will confirm that it is ready to send:

Required documents for all nominee plan types
PDF Only: Maximum file size 20 MB per document.

Ready to send

Certified true copy of the death certificate or proof of death

✓ Death certificate

Documents for SD TFSA (# registered)

Ready to send

Select a situation

Designated beneficiaries

PDF Only: Maximum file size 20 MB per document.

Certified true copy of the letter of direction signed by all beneficiaries (including SIN and addresses)

✓ LOD

Copy of the beneficiary designation application form

✓ Beneficiary Design...

Copy of valid, government-issued photo ID of each beneficiary (if the beneficiary is not already a client at Investia)

✓ ID

A void cheque for EFT payouts OR for the outstanding RRIF/LIF minimum payment (optional)

Upload File

Supplementary Plan Document (optional)

Upload File

Submit documents

You will then have a confirmation that documents have been sent:

Required documents for all nominee plan types
PDF Only: Maximum file size 20 MB per document.

Documents sent

Certified true copy of the death certificate or proof of death

✓ Death certificate

Documents for SD TFSA (# registered)

Documents sent

Select a situation

Designated beneficiaries

PDF Only: Maximum file size 20 MB per document.

Certified true copy of the letter of direction signed by all beneficiaries (including SIN and addresses)

✓ LOD

Copy of the beneficiary designation application form

✓ Beneficiary Design...

Copy of valid, government-issued photo ID of each beneficiary (if the beneficiary is not already a client at Investia)

✓ ID

✓ Documents sent on March 17, 2025



Note that if all mandatory documents have been uploaded under one plan, you can still submit those documents, leave and come back later to continue uploading for other plans as you gather more documents.

STEP 4. QUEBEC ONLY

In the province of Quebec, the required documents are all gathered under the client instead of under each plan:

Start uploading documents

✓ Date of death
February 17, 2025 (Submitted on March 17, 2025)

Required documents for all nominee plan types
PDF Only: Maximum file size 20 MB per document.

Documents sent

Certified true copy of the will search from the Barreau du Québec	✓ Will Search Barrea...
Certified true copy of the death certificate or proof of death	✓ Death certificate
Certified true copy of the will search from the Chambre des notaires du Québec	✓ Recherche testamen...
Notarized will certified true copy by licensed Investia agent; OR if it is a holograph will: Probated will; OR if there is no will: Notarized declaration of heredity with executor appointment.	✓ Will and Testament
Full names and addresses of all executors	✓ List of executors
Certified true copy of the letter of direction signed by the executor(s)	✓ LOD
Letter of direction signed by the executor(s), signature guaranteed by a licensed Investia agent	✓ LOD
Copy of valid photo ID of each executor (if the executor is not already a client at Investia)	✓ ID

A void cheque for EFT payouts OR for the outstanding RRIF/LIF minimum payment (optional)

Upload File

If the executor requests that Investia settle the estate for the benefit of a spouse, the executor must provide the beneficiary's full name, address, SIN (for tax purposes) and a copy of their ID. (optional)

Upload File

Documents for SD RRSP (# registered)

Documents sent

✓ Documents sent on March 17, 2025

Once we have all the necessary compliant documents on hand, it can take between 5 and 15 working days to settle the estate. Please expect an additional period (suppliers delays) if the account includes GICs or ETFs.

Throughout the estate process, the Estates Team will add a note in Univeris under “Communications/Notes”, subject: “Estate” to keep you informed of the progress.

Each time a new piece of information is added to “Communications / Notes” in Univeris, with the subject “Notification – Estate”, a notification is automatically sent from investia.notifications@investia.ca to the address in the Representative's “Notifications” field. These notifications are sent once a day after 4 p.m. For confidentiality reasons, the notifications do not contain any information but invite you to go and consult the notes in the client number.

If you have any information to share with us as a result of the notifications you receive, you must send it exclusively by email to investia@investia.ca or through the Secure File Upload Tool.

We do not receive any alerts on additions of notes that you could make in the clients or responses sent to the notifications.

***As a reminder, please use the Estate Settlement Checklist, of required documents/information required (F51-400A and F51-400A-1).**

REFERENCE GUIDES

RC4177 - Death of an RRSP Annuitant

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4177.html>

RC4178 - Death of a RRIF Annuitant or a PRPP Member

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4178.html>

T4040 - RRSPPs and Other Registered Plans for Retirement

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4040.html>

RC4466 - Tax-Free Savings Account (TFSA), Guide for Individuals

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4466.html>

T4079 - T4RSP and T4RIF Guide

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4079.html>

T4011 - Preparing Returns for Deceased Persons

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4011.html>

T4058 - Non-Residents and Income Tax

<https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4058.html>

CONTACT INFORMATION

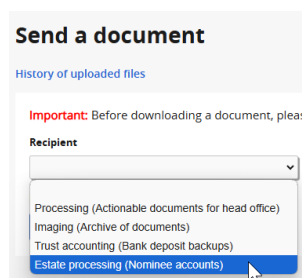
- **FOR INFORMATION:**

Phone – Client Services: 1-888-684-5548, Option 4

Email: investia@investia.ca

- **FOR TRANSMISSION:**

Processing: Secure File Upload Tool (Estate Processing)



or Fax: 1-877-684-5549

Imaging: Secure File Upload Tool or Fax: 1-866-892-7333