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:

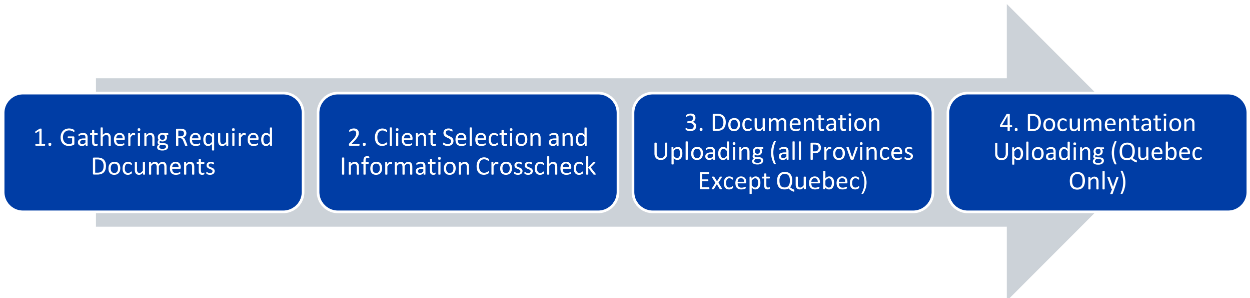
- The Nominee Estate Processing Tool will require that all documents be uploaded in order to have the option to submit.
- The tool will identify the deceased’s residence and will display the requirements based on the deceased’s residence.
- Since estate settlement is done by plan outside Quebec, the 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

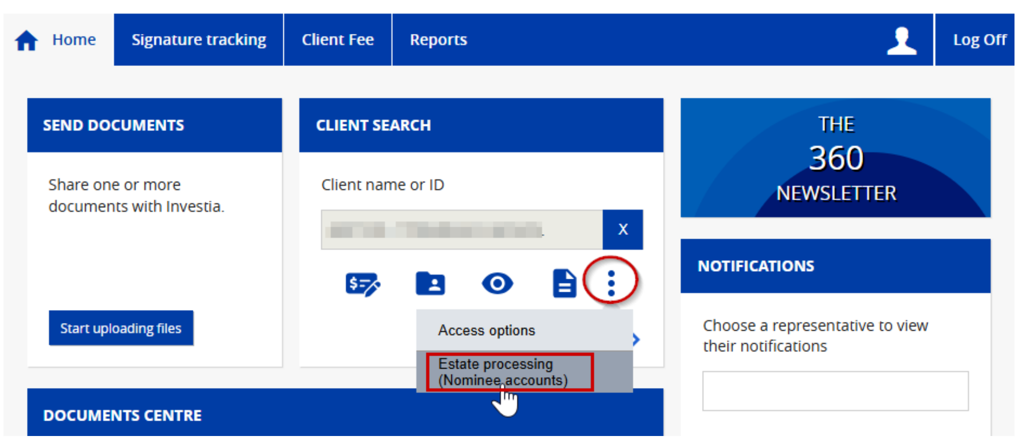
Before you can submit anything, all mandatory documents must have been completed, signed (if applicable) and uploaded in the Estate Processing Tool which is intuitive. It will determine the client's residence and types of plans and will display the mandatory documents based on this information.

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

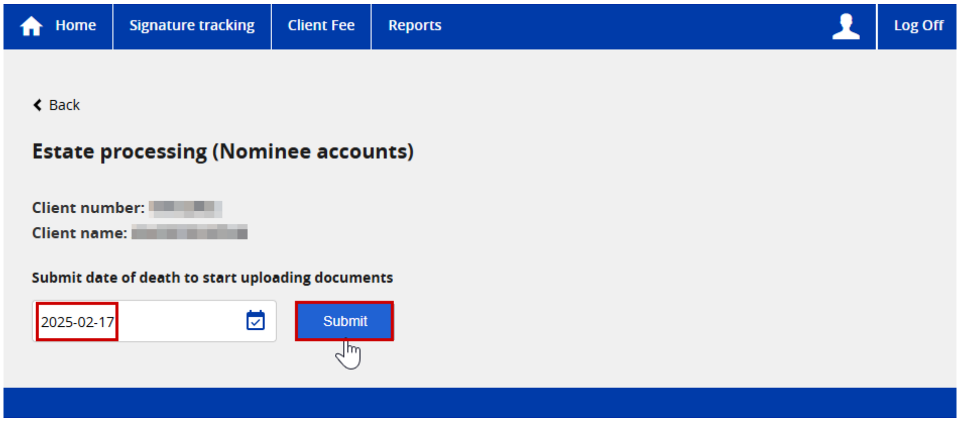
Estate Settlement Checklist for clients residing outside Quebec
Estate Settlement Checklist for clients residing in Quebec

STEP 2. CLIENT SELECTION AND INFORMATION CROSSCHECK

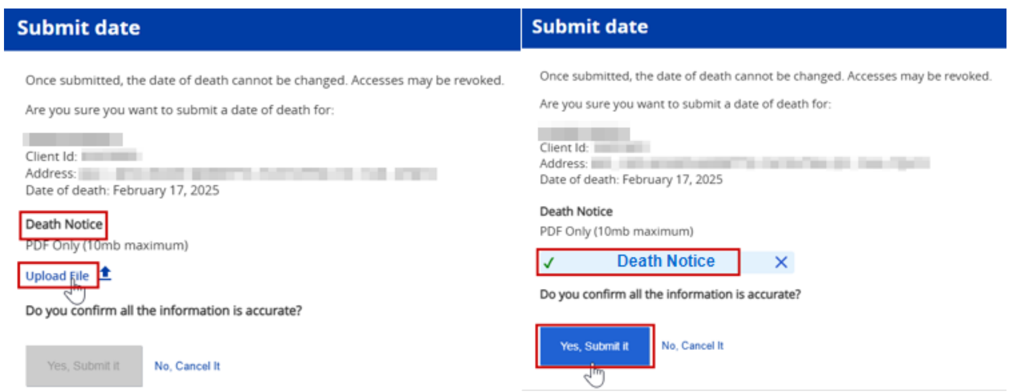
The Estate Processing Tool is available from the "Client Search" tile on the Advisor Centre. Select the deceased client's name or ID number, click on the three dots and click on "Estate Processing (Nominee Accounts)":



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:



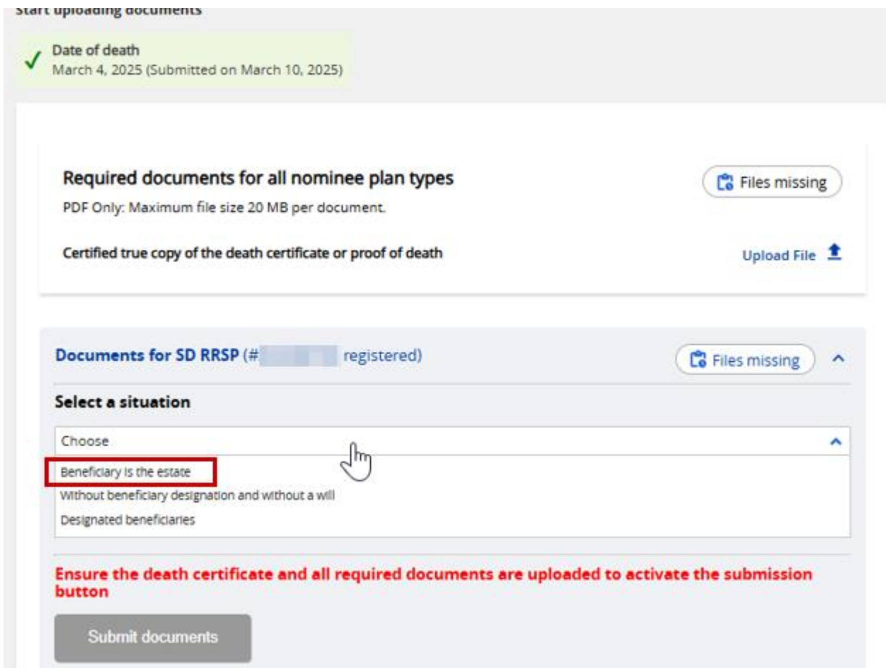
Then, upload the death notice and submit it:



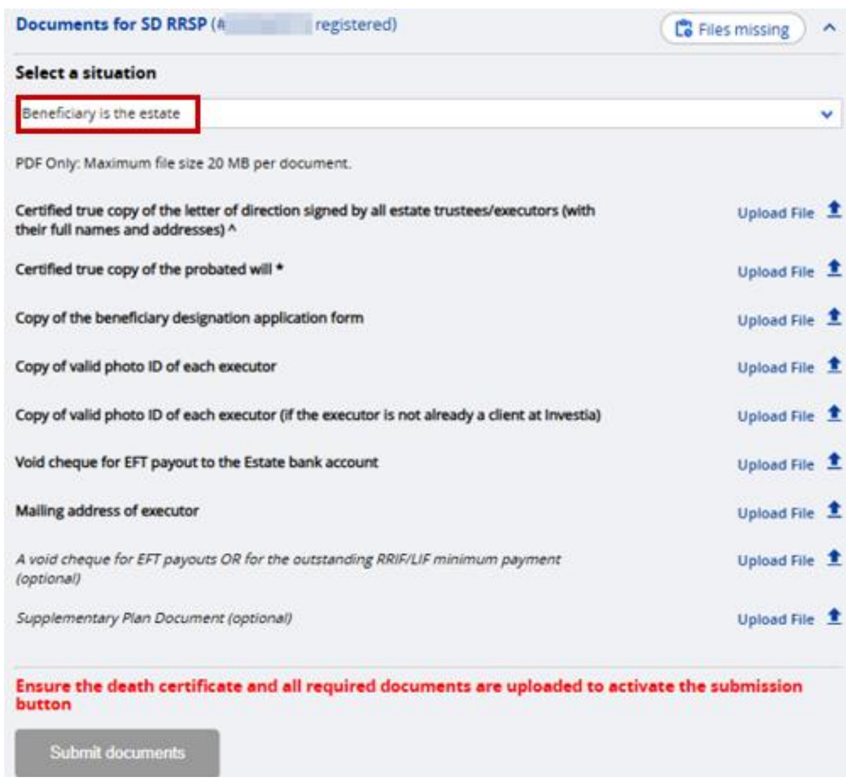
STEP 3. ALL PROVINCES EXCEPT QUEBEC

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



Then, upload the mandatory documents:



Select a situation

Without beneficiary designation and without a will

PDF Only: Maximum file size 20 MB per document.

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 (# [illegible] registered) — Files missing

Select a situation

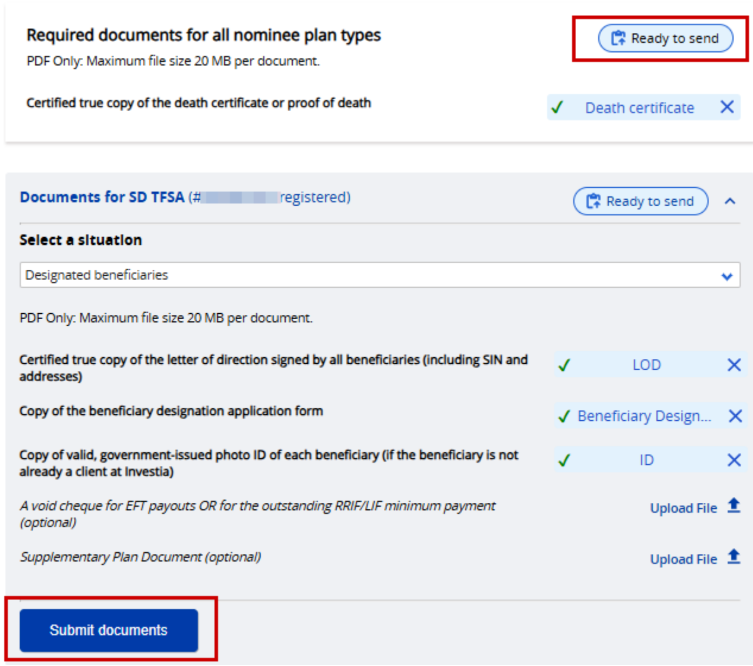
Designated beneficiaries

PDF Only: Maximum file size 20 MB per document.

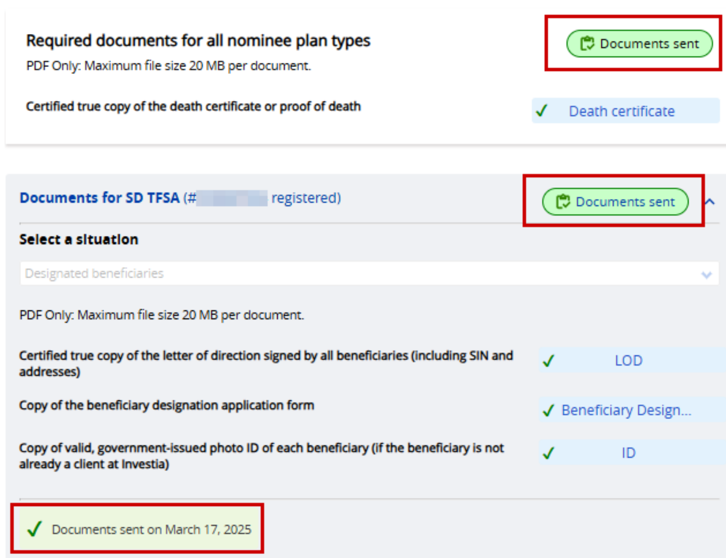
Document	
Certified true copy of the letter of direction signed by all beneficiaries (including SIN and addresses)	Upload File
Copy of the beneficiary designation application form	Upload File
Copy of valid, government-issued photo ID of each beneficiary (if the beneficiary is not already a client at 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

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



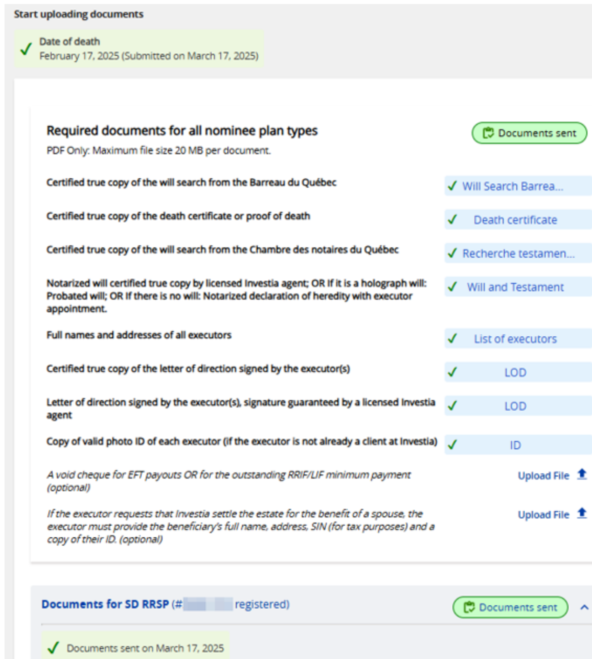
You will then have a confirmation that documents have been sent:



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:



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 - RRSPs 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

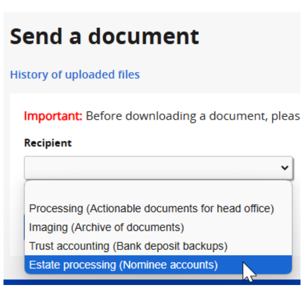
T4011 - Preparing Returns for Deceased Persons
https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4011.html

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