

Probate Checklist for Families

1. Right After the Death

Get multiple copies of the death certificate.

Locate the will

Identify the executor

Secure the home and valuables.

Collect all mail and financial statements.

2. Gather All Estate Information

List all bank accounts.

List all investments

List all debts

List all property (home, cottage, land)

List vehicles and personal valuables

Gather tax returns and notices.

Gather insurance policies

3. Determine What Needs Probate

Check if the bank requires probate.

Check if real estate needs to be transferred.

Check if accounts have beneficiaries.

Check if assets are jointly owned.

4. Calculate Probate Fees

Add up the estate value.

Subtract assets that bypass probate.

Apply Ontario's Estate Administration Tax formula.

\$0 on first \$50,000

1.5% on the rest

5. Prepare for Probate Application

Complete the required court forms.

Get property appraisals if needed.

Gather financial statements

Keep receipts for all expenses.

6. After Probate Is Approved

Pay probate fees

Pay taxes owed

Pay debts

Distribute remaining money to beneficiaries.

Keep records for at least 3 years.

7. What NOT To Do

Do not distribute money before probate.

Do not hide assets

Do not rely on verbal promises.

Do not ignore legal advice for complex estates.

Do not delay updating your own will.

<https://masteringpersonalfinances.com/probate-fees-in-ontario/>