

GUIDELINES FOR COMPLETING THE FORM

IMPORTANT INFORMATION

- ✓ Form ETRF is used for all provinces except Quebec. For **Quebec Estates**, please complete the Quebec Estate Transfer Form (534) QETRF.
- ✓ The form must be completed in full in order to be processed. This includes the signatures of all authorized representatives as well as the estate beneficiaries/heirs, if applicable.
- ✓ **For the protection of the estate, incomplete forms, or forms with incorrect information, or incorrect documentation will be rejected and will result in the delay of your request.**
- ✓ Request for cheque payments payable to a law firm **"in trust"** will be rejected.
- ✓ If the transaction involves **physical certificate bonds**, the **unsigned physical certificates** in question must be sent along with the completed form.
- ✓ **Bond series issued on or after November 1, 2008 (i.e., CSB S114 and higher, as well as CPB P064 and higher) are not eligible to be transferred in the name of the estate.**
- ✓ For Estate value limits and documentation requirements refer to the Bank of Canada Business Rules available on our web site.
- ✓ For estates involving funds held in The Canada RSP or The Canada RIF, please contact us for further guidelines. Refer to the "For Inquiries" Section on page 4 of these guidelines for our contact information.
- ✓ If the surviving spouse wishes to transfer into the Canada RSP/RIF, it must be into an existing Canada RSP/RIF plan.
- ✓ When the bonds/plans are registered in two or more names with the words **"and Survivor"** (e.g., John Smith and Jane Smith and Survivor) and one or more of the registered co-owners die, the Estate Transfer Form ETRF is not required. The bonds/plans may be transferred to the survivor(s) when proof of death of the deceased is presented with a letter from the surviving co-owner(s) requesting the transfer or redemption of bonds/plans. The letter must include the address of the surviving co-owner(s) and social insurance number(s) required by income tax legislation.
- ✓ When bonds/plans are registered in two or more names **without rights of survivorship** and one or more of the registered owners die, no rights to a transfer of registration automatically accrue to the remaining owner(s). In order to transfer the bonds/plans, the Estate Transfer Form ETRF must be completed. Please note, this registration applies to certificate bonds series issued **prior** to November 2008 and all series purchased through the Payroll Savings Program.
- ✓ Any alterations made on the form must be initialed, by all authorized representatives, before the final declaration is signed.
- ✓ Any difference in name between bonds/plans and legal documents should be addressed by a letter of guarantee from a financial institution or a lawyer on their letterhead stating e.g., John Doe, John H Doe and John Harry Doe are one and the same person.
- ✓ Please note that Government of Canada Retail Debt Instruments are also referred to as bonds, plans and securities.

DOCUMENTS REQUIRED TO TRANSFER OR REDEEM BONDS/PLANS (Government of Canada Retail Debt Instruments)

Before proceeding further please:

- ✓ Refer to the Bank of Canada Rules (available on our web site) to determine the situation (Probate, Intestate, Testate) and the Estate value limits that applies to your request.
- ✓ Once the situation has been identified, please refer to that section of the guidelines below to determine how to proceed in having your request processed.

Situation # 1 - Letters Probate or Letters of Administration

Required Document	Specific instructions
A Notarial/Court certified copy of either the Letters Probate with a copy of the Will annexed or the Letters of Administration (with a copy of the Will annexed if applicable). Note: Financial Institution certified copies are not acceptable. and Form ETRF	On the ETRF form please complete Sections A, B, C and F. The beneficiary's name, address and social insurance number (required by income tax legislation) must be noted in Section F. The form must be dated and signed by the appointed estate representative(s). Their signature must be: ✓ Guaranteed by a Canadian Financial Institution acceptable to the Bank of Canada or by a member of the Medallion guarantee program. Note: The "endorsement guaranteed stamp" is not acceptable. <p style="text-align: center;">or</p> ✓ Witnessed by a Notary Public, properly identified with the Notary seal/stamp and signature present.

OR

Situation # 2 - Testate - Died with a Will

Required Document	Specific instructions
A Notarial certified copy of the Will and Codicils (if applicable) attached with the Notary's signature and seal/stamp of office. Note: Financial Institution certified copies are not acceptable. and Proof of Death (see page 3) and Form ETRF	On the ETRF form please complete Sections A, B, D and F. The beneficiaries must sign in the consent area of Section D and have their signature witnessed. The beneficiary's name, address and social insurance number (required by income tax legislation) must be noted in Section F. The form must be dated and signed by the appointed estate representative(s). Their signature must be: ✓ Guaranteed by a Canadian Financial Institution acceptable to the Bank of Canada or by a member of the Medallion guarantee program. Note: The "endorsement guaranteed stamp" is not acceptable. <p style="text-align: center;">or</p> ✓ Witnessed by a Notary Public, properly identified with the Notary seal/stamp and signature present. Note: Any survivorship clause in the Will must be respected (e.g., 30 day clause; therefore, the Estate Transfer Form (2351) ETRF can only be signed 30 days after the date of death).

OR

Situation # 3 - Intestate - Died without a Will and no legal certificate was issued by the court for any other assets, (e.g., Letters of Administration)

Required Document	Specific instructions
<p>Proof of Death (see below)</p> <p>and</p> <p>Form ETRF</p>	<p>On the ETRF form please complete Sections A, B, E and F.</p> <p>All heirs must sign in the consent area of Section E and have their signature witnessed.</p> <p>The heir's name, address and social insurance number (required by income tax legislation) must be noted in Section F.</p> <p>The form must be dated and signed by the appointed estate representative(s). Their signature must be:</p> <ul style="list-style-type: none"> ✓ Guaranteed by a Canadian Financial Institution acceptable to the Bank of Canada or by a member of the Medallion guarantee program. Note: The "endorsement guaranteed stamp" is not acceptable. <p style="text-align: center;">or</p> <ul style="list-style-type: none"> ✓ Witnessed by a Notary Public, properly identified with the Notary seal/stamp and signature present.

Proof of Death: One of the following is acceptable to the Bank of Canada.

<ul style="list-style-type: none"> ✓ An ORIGINAL Death Certificate issued by either a Provincial Registrar or a Notarial Certified copy with a Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution; ✓ An ORIGINAL certificate of finding issued by a coroner properly identified or a Notarial certified copy with the Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution; 	<ul style="list-style-type: none"> ✓ An ORIGINAL Death Certificate issued by a church under seal and minister of religion's signature or a Notarial certified copy with the Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution; ✓ An ORIGINAL Death Certificate from an undertaking establishment issued under corporate seal and ORIGINAL signature or a Notarial certified copy with the Notary's signature and seal/stamp of office or certified by a Canadian Financial Institution.
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FOR INQUIRIES

Contact us, Monday to Friday from 8 a.m. to 8 p.m. ET.

Phone:

1 800 575-5151

1 888 646-2626 for Financial Institution

1 800 354-2222 for TTY (teletypewriter only)

Email:

csb@csb.gc.ca

Online:

www.csb.gc.ca

HOW TO SUBMIT YOUR REQUEST

Once fully completed, please mail the form along with the **unsigned physical certificate bond(s)** (if applicable) and the legal documents to:

Canada Savings Bonds
Transfer & Exchange
PO BOX 2770, STN D
Ottawa, ON, K1P 1J7

SPECIFIC INSTRUCTIONS

This form is used for all provinces except Quebec.
Please print clearly or type the required information into the form fields. Please be sure to complete all required Sections to avoid delays in processing your request. Sign page 3 and mail your request to the destination indicated on page 3.

SECTION A - DETAILS REGARDING THE DECEASED AND THEIR REPRESENTATIVES

Full name of the deceased (list all variations seen within the legal documents. e.g. Death Certificate, Last Will and Testament, Codicil(s))

Social Insurance Number Date of death (yyyy/mm/dd) Last address for the deceased

Civil Status
 Single
 Married
 Other, please specify (e.g., divorce, widow)

City Prov Postal code Country

I / We Insert full name of all authorized representatives for the deceased
 (e.g. spouse, legal estate representative(s), liquidator(s)/executor(s), court appointed administrator(s)/executor(s))

of Care of address (for estate purposes) City Prov Postal code Country

do solemnly declare as follows, I am / we are the Administrator/ Executor(s)
 Other, please specify (e.g., spouse) of the deceased named above.

SECTION B - BOND(S)/PLAN(S) DETAILS

The following is a list of all Government of Canada securities (bonds/plans) which were registered to the deceased at the time of death.

If space is insufficient, please complete and attach a separate sheet that includes the fields seen below. Please initial all attached sheets.

Name(s) appearing on the bond(s)	AND	Registration Account # or Certificate Bond Serial #(s)	AND	\$ par value
Canada Savings Bonds / Canada Premium Bonds				

- The Registration Account # is 10 digits and can be found on a statement or T5.
 - The Bond Serial # is located on the top center of the certificate (e.g., CS101F1234567J).

I have attached the physical unsigned certificates to this request.

Total par value \$

AND/OR

Payroll Savings Program Name(s) appearing on the Plan AND Plan # (10 digits)

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- The 10 digit Plan # can be found on an annual statement or T5.

AND/OR

Canada RSP / Canada RIF Name appearing on the Plan AND Plan # (up to 11 digits)

- The Canada RSP plan number is located on the semi-annual statements
 - The Canada RIF plan number is located on the quarterly statements

SECTION C - LETTERS PROBATE OR LETTERS OF ADMINISTRATION

Select this box only if the following situation applies;
Letters Probate / Letters of Administration were obtained and I am / we are the estate's legal representative(s).
The original or a notarial certified copy of the Letters Probate with a copy of the Will attached or Letters of Administration (with a copy of the Will attached if applicable) issued by the court has been submitted with this request.

SECTION D - TESTATE (DIED WITH A WILL)

Select this box and complete the section below only if the following situation applies;
The deceased left a Last Will dated which was neither amended nor revoked and no application for
(yyyy/mm/dd)
Letters Probate for the estate has been made or is intended to be made in any jurisdiction.
A notarial certified copy of the deceased Will and Proof of Death that is acceptable to the Bank of Canada is attached.
The following are all the persons, besides myself / ourselves, who are entitled to a share of the securities according to the Last Will and have consented to the transfer / redemption of the securities by signing below:

<input type="text"/>		<input type="text"/>	
Name of the beneficiary		Name of the beneficiary	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Relationship to deceased	Age (if minor)	Relationship to deceased	Age (if minor)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature of the beneficiary	WITNESS must sign here	Signature of the beneficiary	WITNESS must sign here

All signatures must be witnessed and the signatories must be of full age of maturity, qualified and duly authorized (submit tutorship or curatorship documents if necessary). If space is insufficient, please complete and attach a separate sheet that includes the fields seen above. Please initial all attached sheets.

SECTION E - INTESTATE (DIED WITHOUT A WILL)

Select this box and complete the section below only if the following situation applies;
The deceased died intestate (without leaving a Last Will and Testament) and no application for Letters of Administration for the estate has been made or is intended to be made in any jurisdiction.
Attached is a Proof of Death that is acceptable to the Bank of Canada.
The following are all the persons, who are entitled to a distributed share of the securities under the laws respecting intestacy of the Province in which the deceased was domiciled at the time of death and have consented to the transfer / redemption of the securities by signing below:

<input type="text"/>		<input type="text"/>	
Name of the heir		Name of the heir	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Relationship to deceased	Age (if minor)	Relationship to deceased	Age (if minor)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature of the heir	WITNESS must sign here	Signature of the heir	WITNESS must sign here

All signatures must be witnessed and the signatories must be of full age of maturity, qualified and duly authorized (submit tutorship or curatorship documents if necessary). If space is insufficient, please complete and attach a separate sheet that includes the fields seen above. Please initial all attached sheets.

SECTION F - FINAL DECLARATION

In consideration of the transfer or redemption of the securities as requested, I / we undertake to indemnify and save harmless the Bank of Canada against any claim that should at any time arise as a result of such transfer or redemption.

I / we further undertake to administer and utilize the share of each beneficiary or heir only in accordance with the law.

By virtue of the foregoing it is requested that the securities be **Transferred** and/or **Redeemed** in favour of the following:

Enter the exact names that are to appear on the NEW bonds/plans or cheque payment (continue on next line if required)

add "**and Survivor**"

Preferred Language of Communication: English French
Social Insurance Number (required by income tax legislation) | Date of birth (yyyy/mm/dd) | Series | \$ par value

Care of (if applicable) | Address

City | Prov | Postal code | Country | Home phone (including area code) | Work phone (including area code)

If more than one beneficiary/heir, please complete and attach a separate sheet that includes the fields seen above. Please initial all attachments.

All debts of the estate have been or will be fully paid; I / we hereby undertake to be responsible for the same to the extent of the amount of the above mentioned securities.

I / we give all right, title and interest in the securities described above absolutely and the Bank of Canada is hereby authorized to make such entries in the books of registration as are required to give effect to such transfer/redemption.

I / we make this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of the Canada Evidence Act.

Declared before me at [City] on [Date (yyyy/mm/dd)]

FINANCIAL INSTITUTION
Place the Financial Institution Signature Guaranteed Stamp or Medallion Guaranteed Stamp in this area

Signature of all the authorized representative(s) **must be guaranteed** by either:

A Canadian Financial Institution acceptable to the Bank of Canada or by a member of the Medallion guarantee program.

OR

Witnessed by a Notary Public, properly identified with the Notary Stamp and Signature of the Notary present.

NOTARY PUBLIC
Place the notarial stamp or seal in this area
Signature of a Notary Public properly identified above

Note: The "endorsement guaranteed stamp" is NOT acceptable.

Signature of legal estate representative

Signature of legal estate representative

Signature of legal estate representative

Note: Any alterations should be initialed, by the estate representative(s) before the declaration is signed.

Once fully completed, please mail the form, the legal documents and the unsigned physical certificate bonds (if applicable) to Canada Savings Bonds, Transfer and Exchange, PO BOX 2770, STN D, Ottawa, ON, K1P 1J7.

For inquiries, contact us by phone at 1 800 575-5151 or at 1 888 646-2626 for Financial Institution, Monday to Friday from 8 a.m. to 8 p.m. ET. We can also be contacted by TTY (teletypewriter only) at 1 800 354-2222. Please visit us online at www.csb.gc.ca.

The personal information provided on this form is protected under the provisions of the PRIVACY ACT and will be used solely for the purpose for which it was collected.