

1. Notice of Client's Death

Upon receiving notice of your client's death as the advisor of the account, you are required to:

Inform CI of the death of your client as soon as possible. CI will update records and stop systematic plans and distribution payouts. Failure to notify CI of your client's death may delay the settlement as well as incur additional cost to you.

- Phone: 1-800-563-5181
- Email: estateservices@ci.com

Submit required documents to CI to settle the client's estate. Refer to the *Estate Settlement Document Checklist and How to Complete the CI Estate Claim Form and CI Declaration of Transmission for Québec* sections for full details.

- Email: adminprocessing@ci.com (your dealership must have Transport Layer Security (TLS) set up for secure emailing to CI)
- Fax: 1-800-567-7141
- Mail: CI Global Asset Management, Attention: Client Administration, 15 York St, 2nd Floor, Toronto, ON, M5J 0A3

2. Estate Settlement Document Checklist

Refer to the following table to determine the required estate settlement documents for the applicable location within Canada.

Important:

- Only submit documents to CI once all required documents are obtained and completed. CI does not process partial settlements.
- Do not submit original documentation. Only certified copies should be submitted to CI.
- Settlement threshold amounts refer to the fair market value on the date of notification.

Required Estate Settlement Documents	Canada (Excluding Québec)	Québec
CI Estate Claim Form	Required and must be signature guaranteed	Required and must be signature guaranteed to settle: <ul style="list-style-type: none"> • Joint Tenants in Common mutual fund accounts • Segregated fund accounts where the named beneficiary is the estate
Certified Copy of Declaration of Transmission (DOT) for Québec	-	Required and must be sworn before a notary public, lawyer, or commissioner of oaths
Certified Copy of Death Certificate	Required	
Certified Copy of Notarized Last Will and Testament	Required to settle: <ul style="list-style-type: none"> • Non-registered accounts • Registered accounts with no named beneficiary 	Required
Certified Copy of Notarized Letters of Administration	Required if the client died intestate	-
Certified Copy of Notarized Letters of Probate	Required if the settlement is \$75,000 or greater per account and the named beneficiary is the estate	-
Certified Copy of Notarized Certificate of Research from Québec Bar	-	Required
Certified Copy of Notarized Certificate of Research from Québec Chamber of Notaries	-	Required
Account Setup and Transfer Documents	Required if establishing new CI account(s) Client-held: Applicable CI account application form(s) Nominee/Intermediary: POA(s) and setup blotter(s)	
Identity Verification for Beneficiaries (Individual or Entity) (Not applicable to Sun Life Financial advisors)	Required and must be completed by all beneficiaries or executors of the estate for non-registered segregated fund accounts if the settlement is \$10,000 or greater per beneficiary per account	
Proof of Marital Status	For locked-in plans where the spouse is not the named beneficiary, a letterhead letter from a lawyer or financial advisor confirming the deceased's marital status at the time of death is required	For locked-in plans where the spouse is not the named beneficiary, the deceased's marital status at the time of death must be provided on the DOT (Section 1)

3. How to Complete the CI Estate Claim Form and CI Declaration of Transmission for Québec

The *CI Claim Form and/or the CI Declaration of Transmission (DOT) for Québec* is required for all estate settlements. For full details on the required documents, refer to the *Estate Settlement Document Checklist* section.

These forms are to be completed by the beneficiary(ies), executor(s), or financial trustee for a minor beneficiary. Refer to the following table for details on how to complete these forms.

CI Estate Claim Form Claims outside of Québec and some Québec claims	CI Declaration of Transmission for Québec Québec claims only
<p>Section 1: Beneficiary/Claimant or Executor Information (Mandatory) Must be completed by each named beneficiary or executor. If multiple beneficiary or executors are named, each must complete their own claim form.</p>	<p>Section 1: Information about the Deceased (Mandatory) Provide all personal and identifying information of the deceased client.</p>
<p>Section 2: Legal Representative Information for the Estate (Executor, Estate Trustee, or Administrator) (Mandatory) Complete only if the information is different from the individual listed in Section 1. The executor's information must be provided for tax related purposes.</p>	<p>Section 2: Liquidators (Mandatory) Complete only if a liquidator(s) is appointed by the deceased in the will to handle the succession (estate) or if a declaration of heirship is completed.</p>
<p>Section 3: Information about the Deceased (Mandatory) Provide all personal and identifying information of the deceased client.</p>	<p>Section 3: Declaration (Mandatory) Must be completed to confirm the validity of the will or that the individual died intestate. Certified copies of the notarized Certificates of Research from the Québec Bar and Québec Chamber of Notaries must be provided to CI.</p>
<p>Section 4: Settlement Instructions (Mandatory) Complete only the information applicable to your settlement.</p> <ul style="list-style-type: none"> A. Redeem: Details for the selected payment option B. Transfer: Details for an in-kind transfer (CI account application form, nominee setup blotter, or existing CI account details), or in-cash transfer (receiving institution details) C. Continue original investment terms: Details to continue the existing plan for mutual fund RRIF, mutual fund TFSA, or segregated fund policy D. Spousal plans: Account number(s) to remove spousal designation where the deceased was named spousal contributor E. Joint plans: Account number(s) to remove deceased joint account holder (only applicable to Joint Tenants with Rights of Survivorship registration type) F. RESP: Details to replace (individual RESP) or remove (joint RESP) deceased subscriber (Note: New grant forms are required if the primary caregiver is changing) 	<p>Section 4: Settlement Instructions (Mandatory) Complete only the information applicable to your settlement.</p> <ul style="list-style-type: none"> A. Redeem: Details for the selected payment option B. Transfer: Details for an in-kind transfer (CI account application form, nominee setup blotter, or existing CI account details), or in-cash transfer (receiving institution details) C. Continue original investment terms: Details to continue the existing plan for mutual fund RRIF, mutual fund TFSA, or segregated fund policy D. Spousal plans: Account number(s) to remove spousal designation where the deceased was named spousal contributor E. RESP: Details to replace (individual RESP) or remove (joint RESP) deceased subscriber (Note: New grant forms are required if the primary caregiver is changing)
<p>Section 5: Additional Instructions Provide instructions and comments, including:</p> <ul style="list-style-type: none"> · International wire transfer details (Section 4A) · Investment instructions for receiving account(s) (Section 4B, 4C) · Supplementary details necessary for the estate settlement 	<p>Section 5: Additional Instructions Provide instructions and comments, including:</p> <ul style="list-style-type: none"> · Additional liquidators and heirs (Sections 2, 3) · International wire transfer details (Section 4A) · Investment instructions for receiving account(s) (Section 4B, 4C) · Supplementary details necessary for the estate settlement
<p>Section 6: Special Considerations Read this section for special considerations if settling segregated fund contracts.</p>	<p>Section 6: Special Considerations Read this section for special considerations if settling segregated fund contracts.</p>
<p>Section 7: Authorization, Discharge, and Indemnity (Mandatory) Must be completed and signed by the beneficiary(ies) or executor(s). The claimant's name and signature must match the individual in Section 1. If signed by a Power of Attorney, a copy of the POA must be provided. Must be signature guarantee stamped by a bank, financial institution, or financial advisor. Note: For Sun Life Financial advisors, a signature may be provided in place of a signature guarantee stamp.</p>	<p>Section 7: Authorization (Mandatory) Must be signed by the liquidator(s) assuming responsibility for consulting a lawyer to determine whether the spouse of the deceased has rights to the property of the estate. Must be sworn before a notary public, lawyer, or commissioner of oaths and a certified copy must be provided to CI.</p>

DEFINITIONS AND GENERAL INFORMATION

Application form signed by Power of Attorney (POA): The named beneficiary may not be valid if a POA signed the original application naming a beneficiary or a change of beneficiary form. Contact CI Estate Services to verify the validity of the beneficiary designation.

Certified Copy: A copy of a document that can be used in place of the original, as an official has reviewed and formally approved it to be a true and accurate copy. This may be completed by a financial advisor by including the words "Certified Copy" along with their full name, signature, dealer and advisor code, and date.

Certificate of Research from the Québec Bar: A search certificate issued by performing a search to confirm a will or mandate is registered in the Registers of Wills and Mandates of the Québec Bar.

Certificate of Research from the Québec Chamber of Notaries: A search certificate issued by performing a search to confirm a will is registered in the Register of Testamentary Dispositions of the Québec Chamber of Notaries.

Common-Law: Living in a conjugal relationship continuously for a certain period or living in a relationship of some permanence. Conditions must be verified for the applicable jurisdiction, as they are based on federal and provincial regulations.

Declaration of Transmission (DOT): A document used to transfer ownership or dispose of assets held by a deceased individual where the estate settlement is in Québec. It is signed by the liquidator(s) of the estate and sworn before a notary public, lawyer, or commissioner of oaths.

Estate: The total of an individual's assets, investments, interests, and liabilities at the time of death.

Executor (Sole or Joint): Individual(s) named in a deceased individual's last will and testament to handle affairs.

Intestate: When an individual dies without a legal will.

Jointly or Severally: Where joint executors are appointed, a will states they can act jointly or severally. One of the named executors can sign the estate documents.

Last Will and Testament: A legal document detailing how an individual wishes to divide their estate once they die and names an executor to handle the affairs.

Note: Settlement of a registered account (excluding Québec) with a named beneficiary is outside the provisions of a will.

Legal Representative: An individual handling the affairs of a deceased individual, usually the executor.

Letters of Administration: A document issued by a court appointing the administrator(s) of an estate. It is issued when an individual dies intestate (without a will).

Liquidator: Individual(s) named in a deceased individual's last will and testament to handle affairs in Québec law. The process a liquidator undertakes is "liquidating the succession" or "settling the succession".

Probate: The process of a court formally approving that a deceased individual's will is their valid last will or appointing an individual to act as the trustee of an estate.

Proof of Marital Status (POMS): For locked-in plans, the beneficiary designation may not be valid if the deceased has a living spouse. If the beneficiary listed is someone other than the deceased's spouse, a letterhead letter from the lawyer or financial advisor is required confirming the deceased did not have a spouse or common-law partner at the time of passing. For Québec settlements, the deceased's marital status at the time of death must be provided on the DOT.

Redemption - International Wire Transfer: A \$25 service fee will be applied to the redemption. The required information can be obtained from the receiving financial institution.

- Account holder's full name and address associated with their bank
- Receiving bank's full name and address in which the proceeds are being wired to
- Contact name and phone number of the bank
- Currency of proceeds to be sent (Canadian or U.S. dollars)
- Banking information in the form of one or more of the following identification codes (depending on the country of destination):
 - ABA routing number
 - IBAN
 - BIC code, SWIFT-BIC, SWIFT ID, or SWIFT code
 - Sort code

RESP Subscriber Replacement: A deceased subscriber must be replaced (or in the case of joint subscribers, removed) prior to redeeming assets from an RESP account.

Segregated Funds: Where applicable, upon receipt of the notarized death certificate or notarized probated will, CI will switch all account holdings to the front-end Money Market Fund. This information can be found on the information folder applicable to the contract your client signed. **Note:** For Sun Life Financial advisors with segregated fund accounts where spousal continuance was requested, the original application form which applies to the original contract is required. Spousal continuance is only applicable to RRSPs and locked-in plan types. However, not all segregated fund products allow transfers into a spouse's existing account. Contact CI Estate Services to confirm the applicable segregated fund transfer rules.

Spouse: An individual who is married or in a civil union with another individual.

Succession: The official term for an estate in Québec law.

TFSA Successor Holder: A spouse or common-law partner named as the successor holder of a TFSA account, as defined in the Income Tax Act (Canada). In the event of death, the name on the account is changed from the deceased holder to the successor holder, who will continue to hold and operate the account as their own.