

## R.C.M.P. VETERANS' ASSOCIATION MANITOBA DIVISION

### UPON YOUR DEMISE GUIDE

#### PRIVACY/LIABILITY NOTICE

Although care has been taken in the preparation of this document we do not and cannot guarantee the accuracy thereof of its entirety. Anyone using the information contained in this document does so at his or her own risk. The RCMP Veteran's Association Manitoba Division accepts no liability or responsibility from any loss, damage or injury arising from the use of the information. A copy of this information should be kept with your Last Will and Testament.

#### INTRODUCTION

This Guide is intended to assist retired members, spouses, families, loved ones, executors/executrix, and/or attorneys with managing estates following the death of the veteran. This document has been produced as a guide for assistance purposes and is not intended to replace any existing family planning.

This Guide has been divided into two parts, namely Pre-Planning and Upon Your Demise.

It is recommended that you take the time to review this Guide. If you believe this Guide can be adapted to fit your needs, the attached Survivors' & Executors' Checklists should be completed. Our intention is to ensure that every Association member has access to a copy of the Guide and Checklists.

Upon review of the Guide and completion of the checklists, your family and/or the designated executors/executrix responsible for managing your estate should be apprised of the existence and location of the Guide and completed checklists. It is important to note that most benefits have to be applied for within 60 days of the date of death.

#### PRE-PLANNING

#### WILLS AND ESTATES

#### DEFINITIONS

**WILL:** A legal document that determines how property will be distributed after death. Due to the many legal problems that arise with do-it-yourself wills, it is often a better choice to hire a lawyer. Any changes you later may want to make to a prepared will must also be witnessed by two people.

(Rev: 11 Oct 2016)

**INTESTATE:** When a person dies without a valid Will, a lawyer or the Public Trustee should be contacted for further information on handling this situation.

**EXECUTOR:** The person or persons named in a Will to distribute the assets of the estate. The role of the Executor is very important and you should choose one carefully. The Executor should be in complete agreement to perform this function on your behalf and should be competent and trustworthy. Spouses commonly appoint each other, but if one of them feels inadequate for the task, people may choose to have a son, daughter, close relative, or friend appointed. You should consult the person or persons you intend to name as executor so that you can be sure they are prepared to assume the responsibilities. We also suggest you name an alternative executor. You may also have a trust company or lawyer perform these duties. You should take into consideration the complexity of your estate before choosing an executor. This individual should have the necessary competence to handle a complicated estate.

**BENEFICIARY:** The person or organization (such as a charity) named in a Will to receive the assets of the estate. The Executor and the Beneficiary may be the same person.

**PROBATE:** The process by which a Court accepts a Will as valid and the appointment of the Executor is confirmed. The Court issues a document known as Letters of Probate, which the Executor requires in order to distribute the assets of the estate to the beneficiaries. Where an estate is small, probate is usually not necessary. Probate is only required when an asset, such as a house or an investment is solely in the name of the deceased. In practice, a Will needs to be probated if an entity such as a financial institution or the Land Titles Office asks for it to be probated. Lawyers generally make applications for probate, but a lawyer is not required. Probate forms can be purchased from the Queen's Printer or most stationery stores. Clerks at the Court of Queens Bench will supply limited guidance when requested.

**POWER OF ATTORNEY:** Is required when a person can no longer handle his or her own affairs. A regular Power of Attorney is available from a lawyer. It is a document that allows one person to name another person to act on their behalf in specified situations, usually financial. This document is only in effect while the person giving the power of attorney is of sound mind and alive.

A Power of Attorney for personal care generally comes into effect only after mental incapacity. It may govern such matters as medical treatment, health care, nutrition, shelter, clothing, hygiene, and safety. It can also provide the discontinuation of health care if you so desire it. This is a very controversial issue and your written decision can play an extremely important role respecting your wishes in this regard.

**ENDURING POWER OF ATTORNEY:** A legal document that allows one person to name another person to act on their behalf in financial matters if they become incapacitated by illness or accident. Usually the document comes into effect when the incapacity

occurs and ends at death. Sometimes the document comes into effect when it is signed and continues in the event of incapacity.

**LIVING WILL:** A living will states how a person wishes to be treated if he or she becomes incapacitated by illness, injury, or old age. Living wills usually contain a power of attorney for health or personal care that authorizes someone to make health care and personal decisions on your behalf.

These wishes can be conveyed to your attorney, family, friends, and doctors concerning life-prolonged treatments respecting terminal illnesses. The Primary reason for a living will is to give direction to family and caregivers concerning your wishes.

## WILL & ESTATES

In life, there are only two certainties, death and taxes and we must be prepared for both eventualities. In spite of one's reluctance, the first prerequisite is to have a legal, properly registered "LAST WILL & TESTAMENT". This will assist your Executor or Executrix to manage the transfer of your assets to the beneficiaries of your estate.

Also, if your financial circumstances change, so should your will. Therefore, you should review your Will on an annual basis and determine if it is relevant to your current financial situation.

Further, in conjunction with the preparation of your Last Will & Testament, an accurate record of the assets in your estate should be compiled and updated annually. These records, Guide and Checklists should be stored in an accessible location so your Executor or Executrix can settle your affairs efficiently and effectively.

Obtaining the assistance of your banker or a financial consultant is advisable. Most bankers will tell you in the event of a death they should be among the first notified. Every bank has different policies with respect to access to accounts and, therefore, it is advisable you discuss this eventuality with them so you are familiar with their process.

It is important to have all assets such bank accounts, land/property, vehicles, boats, recreation vehicles held jointly with your spouse. A beneficiary should be named or updated on any RRSPs or RRIFs. Expert advice should be sought before making accounts joint with children. Should a son or daughter have a serious accident and be held responsible, any joint account, bank or property, could be vulnerable in a lawsuit. By planning ahead, it may be possible to avoid probate. Probate is only required when an asset such as a house or investment is solely in the name of the deceased person.

## BENEFITS

The member's current annual Pensioner Benefit Statement, provided each January by Morneau Shepell, should be stored with the Guide and Checklists. As each New Year's Statement is received, it should replace the old and trigger a review of the Member's and Spouse's Checklists.

## FUNERAL ARRANGEMENTS AND REGIMENTAL MARKERS

### PRE-ARRANGED FUNERAL

It is common practice today to have pre-arranged funerals. It is very important for those who have made these arrangements to inform other family members, their executor, and even friends of such arrangements to avoid unnecessary duplications at this very trying and difficult time immediately after the death of a member or spouse. Please refer to the "Checklists" under Will and Dependent Information – Funeral Arrangements for details. Keep any information regarding funeral arrangements with your will.

### BURIAL PLOTS

In regards to burial plots, pensioned members are eligible for plots and columbarium niches at the RCMP cemeteries at "Depot" Division, Regina, Saskatchewan and the RCMP Memorial Cemetery, Ottawa, Ontario, and for plots only at the Fort Saskatchewan Cemetery, Fort Saskatchewan, Alberta. Reservations for a burial plot or columbarium niche will not be accepted. However, should the pensioned member's spouse pass away prior to the pensioned member and both wish to be buried side by side, a plot next to the pensioned member's spouse is reserved for that member. Plots are provided at no cost to the pensioned member and his spouse and in some cases, their children. The costs of preparing the site, opening and closing the grave, may be the responsibility of the next of kin depending on which cemetery is used and the time of year. Information concerning these cemeteries is as follows:

### RCMP BURIALS AT DEPOT DIVISION

Advance reservations for a plot at 'Depot' Division are not necessary since there is ample space for burials for many, many years. As a regular part of your estate planning, it is recommended you discuss your burial wishes with your spouse, family members or Executor.

Burials at 'Depot' are mostly free. There is no charge for the plot, use of the Chapel or the Force Chaplain. There is no charge for a regimental marker or face plate for a serving or retired member. There is no charge for opening and closing of ground interment of ashes, if the works crew can prepare the site before 2 p.m. However, if the work crew has to prepare the site after 2 p.m. the cost is based on the actual time of work not a flat rate. The usual cost is about \$100 for ground interments of ashes. There is a cost of between \$160-\$200 for burial of caskets because a contractor is required. Costs related to a marker for the survivor of a member or vet is not paid for.

In regards to choice and booking of burial services, you have a choice of: a) ground burial of ashes, b) ground burial of a casket or c) interment in a columbarium (a wall like structure with niches)

You can choose to have a full funeral service if you have not had one at the home location (approx. 35 minutes or longer), or, you can choose to have an interment service at the chapel if you already had the funeral at the home location(8 to 10 minutes) or you can choose just to have a graveside service with no funeral or interment service. All members are entitled to a Last March across the parade square to the cemetery no matter what type of service they choose.

Coordination for the date and time for an RCMP funeral service and an interment service can be made with the Chaplain who will then book it. A funeral booking form will be sent plus additional helpful information.

For information on RCMP funeral services and burials at Depot, please contact:

Depot Chaplain  
Jean Morsett  
Office: 639-625-3325  
Cell: 306-502-1170

"F" Division Chaplain  
Tom McCullagh  
Divisional Chaplain  
Chaplaincy and Peer 2 Peer Coordinator  
(C) 306 737 0535  
(O) 306 780 7115  
(F) 306 780 7904  
tom.mccullagh@rcmp-grc.gc.ca  
Bag service 2500  
6101 Dewdney Avenue  
Regina, Sk,  
S4P3K7

In regards to a reception following the service, the RCMP Veteran's Ladies' Auxiliary put on a marvelous luncheon for \$1.65 per person (minimum \$50 charge). Service includes: sandwiches, squares, coffee, tea and juice for small children. The Auxiliary will want to know how many people are expected at the service and they will prepare foods based on what you have suggested. The reception is in the RCMP Officers' Mess. There is no charge for its use. The Ladies Auxiliary will book the Officers' Mess.

You will need to call the Ladies' Auxiliary yourself to see if they are able to do the reception and or to make arrangements. The Chaplain will not do that for you.

(Contact Marj Ostrum (306) 543-7319 or Lorna Loftus (306) 586-1324)

#### FORT SASKATCHEWAN CEMETERY

There is a special section within the City of Fort Saskatchewan Cemetery that holds the RCMP Cemetery. The Cemetery is located at 11086 86 Ave, Fort Saskatchewan, Alberta. All questions regarding this cemetery should be directed to the Cemetery Administration Office at (780) 992-6248. Hours of operation are Monday to Friday from 8:00 AM to 4:30 PM, Alberta time, excluding statutory holidays.

#### RCMP MEMORIAL CEMETERY

The RCMP Memorial Cemetery, which was officially dedicated in October, 2004, is located within the grounds of Beechwood Cemetery in Ottawa, Ontario. Beechwood is privately owned and it opened in 1873, the same year the North West Mounted Police was created. Today it is a designated National Historic Site, making it an integral part of the cultural mosaic of the City of Ottawa and surrounding communities. It is directly across from the National Military Cemetery of the Canadian Forces and it can accommodate over 5,000 gravesites and thousands more niches. Plots and niches are available to all serving, retired and former civilian and regular members of the RCMP and Public Service employees (with 20 years of uninterrupted service with the RCMP), special constables. As well, members of their families are eligible for burial in the RCMP National Memorial Cemetery.

An RCMP Memorial Cemetery Committee will verify the eligibility of each applicant. Information and arrangements can be made by calling James Patterson (613) 741-9530 or by e-mail at: [jpatterson@beechwoodcemetery.com](mailto:jpatterson@beechwoodcemetery.com).

#### REGIMENTAL MARKERS & HEADSTONES

The RCMP will pay for the manufacture, transportation and erection of a Regimental headstone/marker if burial takes place in Canada. Non-regimental headstone or marker of next of kin's choice to a maximum of \$220.00 is paid, provided there is reference on the headstone or marker to the member's service in the RCMP. The estate executor or the next of kin should contact Ms. Aisha Awan at RCMP "D" Division at (204) 984-8342. Ms. Awan will assist you in that regard.

Regimental headstones and markers provided by the RCMP bear a uniform inscription and no change from that format is permitted. All bear the RCMP crest, member's name, and rank, Reg. No., Date of Birth and Date of Death.

The three options are:

1. Upright Granite Headstone

2. Flat Granite Headstone (flush with the ground)
3. Flat Bronze marker, mounted in a granite base (raised  
About 4" above ground)

#### UPON YOUR DEMISE

A member of the Welfare & Benefits Committee of our Association will make contact with the surviving member/spouse/family to determine if any assistance is required in the area of funeral arrangements and the benefits process.

If the family wishes to make arrangements for Honorary RCMP Pall Bearers, Honor Guard, and the Regimental Coffin Pall, they should contact our Association's Chaplains:

The Reverend Cannon Murray Still (Home) (204) 488-7851 (Cell) (204) 391-7267  
Email: mstill@mymts.net

The Reverend Cannon Tony Harwood-Jones (Cell) (204) 990-4928  
Email: tonyh@mymts.net

If requested by the family, the Chaplain is also available to assist at a Memorial Service or Funeral. With respect to costs for services provided, our Chaplains should be treated as any other minister or priest for their services.

If a Chaplain is not available, please contact David Douglas, Director of the Welfare & Benefits Committee at (204) 642-8467 for further assistance.

The RCMP pension plans, medical and dental plans are administered by Public Works and Government Services Canada (PWGSC). RCMP Group Life Insurance or Accidental Death and Dismemberment Plans are administered by Morneau Shepell.

Although this is a very stressful time, contact should be made to PWGSC and Morneau Shepell soon as possible. It is very important that you have the following information available for easy reference.

Full Name of RCMP Pensioner

Pension Number

Regimental Number

Rank

Date of Birth

Date of Death

Immediate Next of Kin (including street address and phone number)

Social Insurance Numbers of the survivor spouse and any dependent children

PWGSC

Telephone Toll-Free: 1-855-502-7090 Executive Services: 1-855-502-7088  
(C/Supt, EX-01 and above) Monday to Friday: 8:00 a.m. to 4:00 p.m. (your local time)

Outside Canada and the United States: 06-533-5800 (collect calls accepted) Monday to Friday: 8:00 a.m. to 5:00 p.m. (Atlantic time)

Telephone Teletype (TTY): 06-533-5990 (collect calls accepted) Monday to Friday: 8:00 a.m. to 5:00 p.m. (Atlantic time)

Email [pensioncentrercmp.centredepensionsgrc@pwgsc-tpsgc.gc.ca](mailto:pensioncentrercmp.centredepensionsgrc@pwgsc-tpsgc.gc.ca)

Fax: (418) 562-7965

Mail: Public Works and Government Services Canada Government of Canada  
Pension Centre – Mail Facility 50 Dion Boulevard PO Box 8500 Matane, QC G4W 0E2

Website: [www.rcmp.pension.gc.ca](http://www.rcmp.pension.gc.ca)

Morneau Shepell

RCM Police Benefits Administration Centre,  
c/o Morneau Shepell  
1060 University St.  
9th Floor, Room 8-013b, Montreal, Quebec. H3B 4V3  
Telephone Toll-Free: 1-800-661-7595 – 5:00 am to 3:00 pm (Pacific Time) Monday – Friday

Fax: 1-514-395-7404

Web: [www.pbs-sra.ca](http://www.pbs-sra.ca)

Within approximately two weeks of Morneau Shepell being notified, a letter should be received from them advising next of kin of benefits and options available to them.



If after three weeks, no advice has been received from Morneau Shepell, it is highly recommended they be contacted by telephone for confirmation that they have received the previous correspondence and information. The spouse will be required to complete separate forms to establish other survivor benefits and insurance payouts if applicable.

#### OTHER ITEMS TO BE CONSIDERED:

Manitoba Health

Tax Return of the Deceased.

The survivor should contact an accountant or tax professional for assistance in preparing the tax returns for the deceased. The deceased's final return and any balance owing are due on or before the following dates:

When death occurred January 1 to October 31, due date is April 30 of the following year.

When death occurred November 1 to December 31, due date six months after the date of death.

Note: The due date for filing the T1 return of a surviving spouse or common-law partner who was living with the deceased is the same as the due date for filing the deceased's final return as indicated above. However, any balance owing on the surviving spouse's or common-law partner's return still has to be paid on or before April 30 of the following year to avoid interest charges.

PSHCP Extended Health

Dental Plan

Direct Deposits of (Set up in Spouse's Name)

CPP Lump Sum Benefits

CPP Survivor Benefits

Advice to current or previous employers

FSNA & MEDOC – if applicable – amend to single membership

Upon the demise of retired member, his or her spouse shall be entitled to become an associate member of the RCMP Veterans Association at no cost.

The spouse will also receive a cake at Christmas time as part of the RCMP Veterans

Association Christmas Cake Program.

CHECKLISTS

Complete as many of these entries as possible. Write 'N/A' in any entries that are not applicable. If it is easier, attach copies of documents and statements.

Personal Information - Member

Name;

Date of Birth:

Place of Birth:

Current Address:

Telephone Number:

Marital Status:

Marriage Certificate:

Birth Certificate Number & Location:

Regimental Number:

Date of Engagement:

Pension Number:

Social Insurance Number:

Driver's License Number & Expiry Date:

Passport Number & Location:

Manitoba Medical Card Number:

Public Service Health Care Plan Number (PSHCP):

RCMP Dental Plan Number:

Personal Information - Spouse

Name (maiden if applicable):

Date of Birth:

Current Address:

Birth Certificate Number & Location:

Social Insurance Number:

Driver's License Number & Expiry Date:

Passport Number & Location:

Manitoba Medical Card Number:

Financial Information (Member)

Bank Accounts (Branch/Account/Beneficiary):

Pensions:

RRSP Certificates:

Assets:

Current Credit Cards (attach copies to this document):

Current Loans:

Safety Deposit Box (Location and No.):

Life Insurance Policies (Company holding life insurance policy and policy #'s)

Property Insurance:

Canada Pension Plan:

Current Tax Returns:

Name of Accountant:

Name of Financial Planner:

Stocks and Bonds:

Name of Stockbroker:

Utilities:

Telecommunications:

Financial Information (Spouse)

Bank Accounts (Branch/Account/Beneficiary):

Pensions:

RRSP Certificates:

Assets:

Current Credit Cards (attach copies to this document):

Current Loans:

Safety Deposit Box (Location and No.):

Life Insurance Policies (Company holding life insurance policy and policy #'s)

Property Insurance:

Canada Pension Plan:

Current Tax Returns:

Name of Accountant:

Name of Financial Planner:

Stocks and Bonds:

Name of Stockbroker:

Utilities:

Telecommunications:

Will & Dependent Information

Next of Kin (Full Name, Address, Telephone Number):

Location of Will:

Beneficiary(s):

Name of Attorney:

Name of Executor and Contact Info:

Funeral Arrangements (Name and Contact No.)

Have you made arrangements for a Regimental marker?

Yes

No

IMPORTANT PHONE NUMBERS:

PWGSC

For information on the administration of RCMP Pension Plans and medical and dental plans call:

Telephone Toll-Free: 1-855-502-7090 Executive Services: 1-855-502-7088  
(C/Supt, EX-01 and above) Monday to Friday: 8:00 a.m. to 4:00 p.m. (your local time)

Outside Canada and the United States: 06-533-5800 (collect calls accepted) Monday to Friday: 8:00 a.m. to 5:00 p.m. (Atlantic time)

Telephone Teletype (TTY): 06-533-5990 (collect calls accepted) Monday to Friday: 8:00 a.m. to 5:00 p.m. (Atlantic time)

Email [pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca](mailto:pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca)

Fax (418) 562-7965

Mail Public Works and Government Services Canada Government of Canada  
Pension Centre – Mail Facility 150 Dion Boulevard PO Box 8500 Matane, QC G4W 0E2

Website [www.rcmp.pension.gc.ca](http://www.rcmp.pension.gc.ca)

Morneau Shepell Ltd.  
1060 University St., 9th Floor Montréal QC H3B 4V3

For information concerning life/disability insurance call: Toll Free: 1-800-661-7595  
or [www.tbs-sct.gc.ca/hr-rh/bp-rasp/benefits-avantages/hcp-rss/hcp-rss-eng.asp](http://www.tbs-sct.gc.ca/hr-rh/bp-rasp/benefits-avantages/hcp-rss/hcp-rss-eng.asp)

Canada Pension Plan (CPP) Old Age Security (OAS) Guaranteed Income Supplement (GIS)

Toll free: 1-800-277-9914 (English), 1-800-277-9915 (French) TTY: 1-800-255-4786

E-mail: [isp-psr.mail-poste@hrdc-drhc.gc.ca](mailto:isp-psr.mail-poste@hrdc-drhc.gc.ca) [www.servicecanada.gc.ca//](http://www.servicecanada.gc.ca//)

Public Service Health Care Plan (PSHCP)

For information concerning enrollment, coverage and claims for the PSHCP contact Sun Life at:

Sun Life of Canada Health Claims Office  
P.O. Box 9601 CSC-T, Ottawa ON K1G 6A1

Toll free: 1-888-757-7427 (North America) E-mail: [Can\\_OttawaService@Sunlife.com](mailto:Can_OttawaService@Sunlife.com)

For information regarding the PSHCP appeal process, you must forward full details of your appeal to:

Federal PSHCP Administration Authority office, P.O. Box 2245, Station D,  
Ottawa, ON K1P 5W4  
Fax: 1-613-565-2780

PSHCP claims which were incurred out of Manitoba or out of Canada contact:

Allianz Global Assistance  
PSHCP, P.O. Box 277,  
Waterloo ON N2J 4A4  
For assistance for emergency health care in Canada or in the U.S., call toll free 1-800-667-2883

In all other countries, call collect at 1-519-742-1342 Fax: 519-742-2256  
E-mail: [infocanada@allianz-assistance.ca](mailto:infocanada@allianz-assistance.ca)

Pensioners' Dental Services Plan (PDSP)

For information regarding enrolment, coverage, deductions and claims contact Sun Life at:

Sun Life Assurance Company of Canada - Dental claims Office  
P.O. Box 9805 CSC-T  
Ottawa, ON K1G 6M6  
Toll free: 1-888-757-7427 (North America)

E-mail: [Can\\_OttawaService@Sunlife.com](mailto:Can_OttawaService@Sunlife.com)

#### PDSP Appeal Process

Appeals regarding decisions made by the PDSP can be directed in writing to:

The Pensioners' Dental Services Plan, c/o Treasury Board of Canada Secretariat,  
Human Resources Branch, 300 Laurier Avenue West, 5th Floor Ottawa, ON K1A 0R5

#### RCMP Veterans Association Benefit Trust Fund

The Royal Canadian Mounted Police Veterans' Association, Canadian Police College,  
Box 8900, Ottawa, Ontario K1G 3J2  
Toll-free: 1-877-251-1771

E-mail: [rcmp.vets@rcmp-grc.gc.ca](mailto:rcmp.vets@rcmp-grc.gc.ca) [www.rcmpvetsnational.ca/](http://www.rcmpvetsnational.ca/)

#### Veterans Affairs Canada

P.O. Box 7700  
Charlottetown, PE C1A 8M9  
Toll free: 1-866-522-2122 (English) or 1-866-522-2022 (French) E-mail:

VAC Assistance Service (24-hour counseling with a Mental Health Professional) Toll  
Free: 1-800-268-7708  
[www.veterans.gc.ca](http://www.veterans.gc.ca)

#### MEDOC® Emergency Travel Insurance

Johnson Inc., Group Services Department, Toll Free: 1-866-606-3362

#### Birth, Marriage, and Death Certificates (Manitoba)

Vital Statistics Agency  
254 Portage Avenue  
Winnipeg, MB R3C 0B6  
Tel: 204-945-3701; toll free: 1-866-949-9296 (within Man. only) Fax: 204-948-3128

E-mail: [vitalstats@gov.mb.ca](mailto:vitalstats@gov.mb.ca) [vitalstats.gov.mb.ca/](http://vitalstats.gov.mb.ca/)