
RCMP VETERANS' ASSOCIATION
VANCOUVER DIVISION
SPECIAL NEWSLETTER
Upon Your Demise...



Prepared by your VANCOUVER Division

Veterans' Benefits Director

April 2012

**YOUR VANCOUVER RCMP VETERANS' ASSOCIATION EXECUTIVE
RECOMMENDS YOU READ THIS.**

Keep this information with your Will.

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.

With your will, you should compile an accurate record of all assets in your estate and update it annually. This record should be stored in an accessible location so your executors can settle your affairs efficiently and effectively.

Obtaining the assistance of your banker or a financial consultant is very advisable. Be aware: banks may have different policies with respect to account access upon death. All accounts and all land /property titles should be held jointly with your spouse. 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.

It is imperative you discuss all eventualities and become familiar with all your financial processes so that your executors are not disadvantaged in their time of need.

All this has been prepared by your Association in an effort to assist our membership in the event of your death. It is always prudent to remain in control and to be aware of your circumstances.

Upon your demise, we suggest your survivor or executor or executrix of your estate advise the Veterans' Benefits Director (or any other director) of your Veterans' Association and the "E" Division Compensation General Inquiries Office at (604) 264-2772.

If required and requested, the Veterans' Benefits Director will contact Morneau Shepell on the family's behalf, to ensure they initiate the process allowing family to concentrate on funeral arrangements.

If you have any questions or require clarification with respect to the information provided in this document, please contact the **VETERANS' BENEFITS DIRECTOR:**

Ron Budd
(604) 535-5960
rmbudd@shaw.ca

Updated versions of this document will be posted on the Vancouver Veterans' web site www.vancouver-rcmpvets.ca; check the date on the front page to ensure that you're referring to the most recent version.

Morneau Shepell:

Morneau Shepell issues advice each January (RCMP PENSIONER BENEFIT STATEMENT & GREAT WEST LIFE INSURANCE CONFIRMATION STATEMENT) to pensioners identifying each Members Pension and Great West Life Insurance benefits. This statement should be made available to the executor of your estate. In 2013, Morneau Shepell may not be the administrators of our Pensions and you will be advised accordingly.

It is strongly recommended that a fax or letter be forwarded to Morneau Shepell at the following address, to provide them with a positive hard copy containing the required information:

RCM Police Benefits Administration Centre,
c/o Morneau Shepell
1060 University St.
9th Floor, Room 8-013b, Montreal, Quebec. H3B 4V3
Ph: 1-800-661-7595 – 5:00 am to 3:00 pm (Pacific Time) Monday – Friday
Fax: 1-514-395-7404 email: www.pbs-sra.ca

REQUIRED INFORMATION:

- Full Name of RCMP Pensioner
- Pension number
- Regimental number & rank
- Date of Birth
- Date of Death
- Immediate Next of Kin (including street address & phone number)

DOCUMENTS REQUIRED BY M/S:

- Marriage Certificate
- Birth Certificate of Deceased & Spouse
- Certified copy of Death Certificate
- Social Insurance Card

Although this is a very stressful time, it is very important that Morneau Shepell be advised as soon as possible. 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 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.

ITEMS TO BE CONSIDERED:

- Health Care (May be done by Funeral Home)
- Tax Return of the Deceased. One return up until time of death, one to year end.
- PSHCP Extended Health
- Dental Plan
- Direct Deposit (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

NOTE: Most benefits have to be applied for within 60 days of the date of death.

Funeral Arrangements and Regimental Markers:

Five pages of details on planning a memorial and/or interment are available upon request from the Veterans' Benefits Director or in due course on the Vancouver Veterans' web site <http://www.vancouver-rcmpvets.ca>

The web site also contains a form for a Funeral Request at Depot, Regina. The names and phone numbers, etc of Depot Chaplains may change, therefore contact with the Depot number or email address is probably your first and best start.

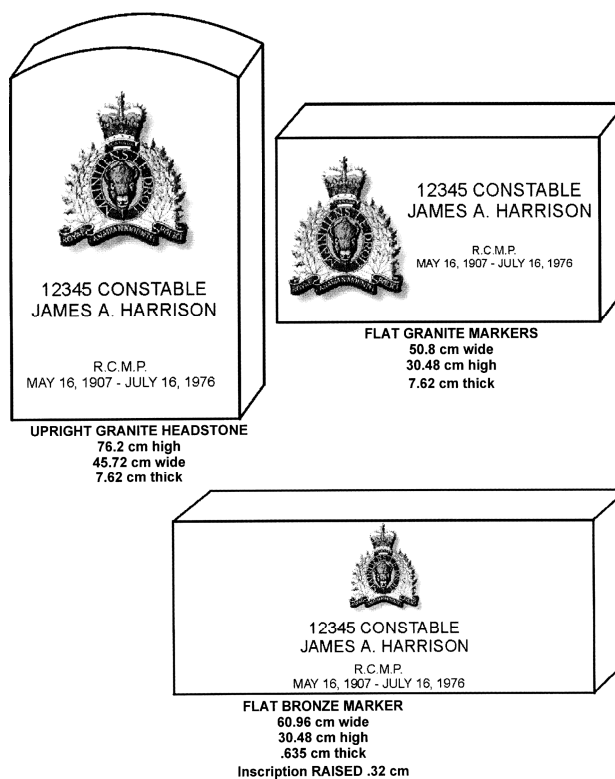
NOTE: The Honour Guard Coordinator, Dan Lemieux, will assist the family of a member of the Veterans' Association if they wish to take advantage of this offer (Honour Guard) or if they wish to discuss any matters relating to the service. If requested by family, veterans and our Padre are prepared to assist at a memorial service or funeral. Dan may be contacted at (604)988-7421 or deebeel@telus.net.

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.

Regimental headstones and markers provided by the RCMP bear a uniform inscription and no change from that format is allowed. All bear the RCMP crest, member's name, rank, Reg. #, 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)



Keep any information regarding funeral arrangements with your will.

Legal Issues:

POWER OF ATTORNEY AND ALTERNATIVES: When a person can no longer handle their own affairs, what are the alternatives?

- POWER OF ATTORNEY (POA): a document that legally appoints one individual (the attorney) to act on another's behalf. There are two types of POA's: those that grant authority to manage assets and those that cover personal care. For a POA that grants authority to manage assets, you can decide whether you want it to be continuing or non- continuing. Since all situations are unique, one should always get an experienced lawyer for your POA, especially if you have any kind of savings or own property.

Never execute a POA document that wasn't personally initiated by you. Prepare it when you are in good health and before your senior years. Also life can bring unexpected surprises such as a car accident, heart attack or serious illness. Your POA document should be reviewed every couple of years. Always be aware that a POA document may be the means to transform a good child or friend into an abuser. In some circumstances the temptation is just too great. You may wish to appoint two or more individuals such as your lawyer or accountant to oversee transactions to create checks and balances.

Be sure that all can work together responsibly and harmoniously. Ask yourself how well you know these people, even if they are your children. Do you know only what they want you to know? Is their financial situation and marriage stable, is there substance abuse? Regrettably POA abuses are grossly under-reported as victims are often reluctant to report it if it involves a family member. Due to the number of recorded cases of POA and elder abuse, the provincial Acts governing Power of Attorney, Representation Agreements and Guardianships are being updated. The new legislation is expected to be proclaimed by September 2011.

- ENDURING POWER OF ATTORNEY: a document that permits a spouse, family member or attorney to make legal decisions, sign documents, sell property, pay debts, and make business decisions, if for some reason such as Alzheimer's, stroke or injury, you are unable to sign documents or make business decisions. It must be someone you trust. **This document is only effective while you are living.** You can obtain free forms from the Internet (Google 'enduring power of attorney BC'), or for a fee from a lawyer or notary public. **If you are incapable of signing a document, your spouse or family cannot legally sell your property. This is extremely important.** Your spouse should also have an Enduring Power of Attorney, as the reverse situation also applies, if you have ownership or if she/he owns personal property.

The Enduring Power of Attorney can also include a Representation Agreement to cover your health care. If you wish to include the Representation Agreement in the Enduring Power of Attorney document, you must use a lawyer. The Representation Agreement allows your appointee to make health arrangements including withdrawing life support if you are terminally ill with no hope of recovery.

- **PERSONAL DIRECTIVE**: a legal document that allows one person to name another person to act on their behalf in personal matters if they become incapacitated by illness or accident. These personal matters include medical treatment and living arrangements. In BC, this is the document to prepare rather than a living will. It is often made in conjunction with an enduring power of attorney since the two documents cover different areas. The document comes into effect when the incapacity occurs and ends at death. A do-it-yourself guide to writing a personal directive is available from the Public Guardian at (604) 660-4444 in Vancouver or email at mail@trustee.bc.ca. If you do desire, a lawyer can draw up your personal directive when you either make a will or update your will.
- **GUARDIANSHIP**: a legal relationship established by a court that allows one person to make personal decisions for another person. The guardian is appointed by the court to act on behalf of a person who is no longer mentally competent. A guardianship ends with the death of the dependent adult. Do-it-yourself guardianship kits are available from the office of the Public Guardian or a lawyer can be hired to process the guardianship application.
- **TRUSTEESHIP**: a legal relationship established by a court that allows one person to handle the financial affairs of another person. The trustee is appointed by the court to act on behalf of a person who is no longer mentally competent. The same person will often act as both trustee and guardian. The trusteeship ends with the death of the dependent adult. Do-it-yourself trusteeship help is available through the Office of the Public Trustee or a lawyer can be hired to process the trusteeship application.
- **ALTERNATIVES TO FORMAL TRUSTEESHIP**: For someone whose only income is from government pensions, it is often not necessary to go to court for a formal trusteeship. Informal trusteeships are available directly from the Federal or B.C. Pensions Offices. For Old Age Security and Canada Pension, call 1-800-277-9914. For BC Seniors Benefit, call 1-800-465-4911.

WILLS AND ESTATES:

- **WILL**: a legal document that determines how property will be distributed after death. Both holograph and form wills are legal in B.C. 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.
- **HOLOGRAPH WILL**: a will made entirely in a person's own handwriting and signed by the person. While witnesses are not required, it is a good idea to have two independent witnesses sign the will. Holograph wills are legal in BC, but are not legal in all provinces.

- **EXECUTOR:** The person or persons named in a will to distribute the assets or the estate. The role of an executor is very important and you should choose one carefully. The executor should be in complete agreement to perform this function on your behalf.
- **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 will is accepted as valid by a court 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. By planning ahead, it may be possible to avoid probate. Property that is held jointly with a spouse or other person is not subject to probate. Prior to any transfer of assets it may be advisable to obtain legal and accounting advice due to the costs involved and income tax consequences. Where the estate is small, probate is usually not necessary. Probate is only required when an asset such as a house or investment is solely in the name of the deceased person. 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. Applications for probate are generally made by lawyers but a lawyer is not required. Probate forms can be purchased from the Queen's Printer or most stationary stores.

Clerks at the Court of Queen's Bench will supply limited guidance to individuals wishing to apply for probate without a lawyer.

PROBATE FEES IN BC:

- initial filing fee: \$208.00
 - estates under \$25,000: 0%
 - estates between \$25,000 and \$50,000: 0.6%
 - estates over \$50,000: 1.4%
- **INTESTATE:** when a person dies without a valid will. Contact a lawyer or the Public Trustee for further information on handling this situation.

OTHER RESOURCES

Public Pensions: Old Age Security (OAS), Guaranteed Income Supplement (GIS) Canada Pension Plan (CPP) ,Human Resources Development Canada - Income Security Programs:

- Consult the Government of Canada pages of your telephone directory or 1-800-277-9914
- Web site: www.hrdc-drhc.gc.ca/isp/

Public Service Health Care Plan (PSHCP):

- Toll free in Canada 1-800-661-7595 or contact Sun Life @ 1-888-757-7427
- Web site: www.tbs-sct.gc.ca/

Veterans' Affairs Canada:

- Address: PO Box 7700, Charlottetown, PEI C1A 8M9
- For information on programs & Benefits – 1-866-522-2122
- For information or appointment – 1-800-268-7708
- <http://www.vac-acc.gc.ca/>

Ministry of Health Services - Seniors' Healthy Living Secretariat

- <http://www.health.gov.bc.ca/seniors/>

Birth, Marriage, and Death Certificates Sources

British Columbia

Division of Vital Statistics
Provincial Government
818 Fort Street, P.O. Box 9657
Victoria, BC V8W 9P3
Tel: 1 800 663-8328
Fee - all certificates:--\$25.00
Payable to Minister of Finance

Web site: www.vs.gov.bc.ca

THE FEDERAL SUPERANNUATES NATIONAL ASSOCIATION (FSNA)

Web site: www.fsna.ca

With more than 150,000 members and 83 branches, FSNA is recognized by the Government of Canada as the major representative of pensioners - and their spouses and survivors - from the Canadian forces, the Public Service of Canada, the Royal Canadian Mounted Police and of federally appointed judges.

A national non-profit organization, FSNA has been successfully protecting and enhancing retirement and health insurance benefits since it was founded in 1963.

Should you wish to obtain additional information on FSNA or obtain a membership application, please contact the National Office of FSNA at 613 745-2559, or e-mail @ info@fsna.com (Web site www.fsna.com). The yearly membership dues is \$34.20 single or \$44.40 dual. Dues can be deducted at source (pension).

After joining the FSNA, you can order “You and Your Survivors”, a workbook that may be of interest and guidance to our readers.

http://fsna.com/PDF/Survivors-Publication/English/You_YourSurv_contacts.pdf

Membership in FSNA enables one to join MEDOC - a travel insurance plan providing up to \$5,000,000.00 medical benefits per trip, \$12,000.00 trip cancellation per insured per trip plus other benefits (payments can be deducted through your bank).



FOR THOSE LEFT BEHIND

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.

	Member	Spouse (if applicable)
Primary Personal Identification:		
Name (last, first & middle and maiden if applicable)		
Date of birth		
Place of birth		
Current address		
Birth Certificate # & Location		
SIN #		
Driver's license # & expiry date		
Passport # & Location		
Other Personal Identification:		
Wedding date		
Location of marriage certificate		
Father's name (last, first & middle)		
Mother's name (last, first & middle)		
Cards in wallet (attach copies to this document)		

RCMP & Pension Information:

Regimental #		
Date of engagement		
Pension # (& contact telephone # ??)		
Part IV or V		
Medical # (& contact telephone # ??)		
Dental # (& contact telephone # ??)		
PRI # (if still working)		
CCP/OPP contact info		

Financial Information:

Safety deposit box		
Company holding life insurance policy		
Life insurance policy #		
Bank accounts (branch / account #)		
Investments: <ul style="list-style-type: none"> • RRSP • RRIF • Term deposits • Stocks • Bonds 		
Dwelling (address, title / mortgage)		
Other properties (address, title / mortgage)		
Vehicle info (year / make / model / plate #)		
Location of last completed income tax return		

Will & Dependant Information:
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Date of death		
Place of death		
Location of will		
Beneficiary (if only one, otherwise see will)		
Name of executor and contact info		
Next of kin / dependants (full name and address)		
Next of kin / dependants (full name and address)		
Next of kin / dependants (full name and address)		
Next of kin / dependants (full name and address)		

	Yes	No
Do you want participation by the R.C.M.P. Vets: i.e., Honour Guard / pallbearers:	<input type="checkbox"/>	<input type="checkbox"/>
Have you made arrangements regarding interment at Depot?	<input type="checkbox"/>	<input type="checkbox"/>
Have you made arrangements for a Regimental marker?	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT PHONE NUMBERS:

Morneau Shepell	1-800-661-7595
Old Age Security /CPP	1-800-277-9914
Veterans Affairs Canada	1-866-522-2122
Federal Superannuation	1-800-561-7930
Public Service Health Care & Dental Plan	1-888-757-8427
BC Health – Vancouver	604-736-2033
Medoc (Johnson Inc.)	Local: 604-881-8840 toll free: 1-866-799-0000
FSNA.	Ottawa: 613-745-2559 local: see newsletter