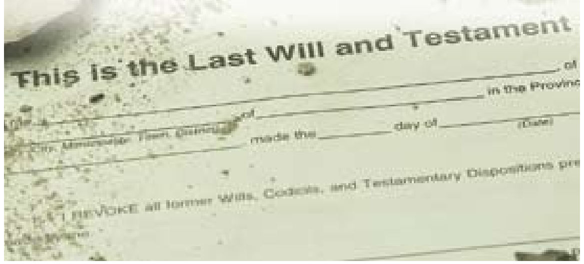
Executor EASE

Estate Administration
Estate administration is the formal process during which the Estate representative identifies assets, settles debts, pays taxes and lastly, distributes the balance of the Estate in accordance with the terms of the Will or laws of intestacy. Estate administration brings a person's financial affairs to a close.

Assistance
Whether it's providing you with professional guidance on Estate administration or acting as your Agent, the professionals from Concentra are dedicated to helping you through the process and sharing their specialized knowledge with you. You will benefit from the no cost, no obligation consultation offered by Concentra.

Selection
Depending on your circumstances, you may need support in one or a number of areas related to the administration of the Estate. Concentra will provide Estate administration services in a way that's right for you. You select the service that fits your unique needs as Executor, you control the cost.

Expertise
Estate administration experts at Concentra fully understand legislative requirements, processes and potential pitfalls that Executors often face. This is their business.



CREDIT UNIONS

Concentra TRUST

YOUR ESTATE ADMINISTRATION EXPERTS

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* Personal and corporate trust services are provided through Concentra Trust, a wholly owned subsidiary of Concentra Financial.

800-438 (10/11)

Concentra® TRUST

Executor EASE

Estate Administration, Assistance, Selection and Expertise

You've been named as Executor...

...Do you know where to start?

Being named the Executor may be an honour, but it's also a serious commitment. As Executor you are the person who is legally obligated to ensure:

- the Estate assets are located, protected and properly disbursed
- the debts, liabilities and taxes are identified and paid
- the beneficiaries are kept informed and treated fairly throughout the administration of the Estate

And, you are expected to complete these tasks in a thoughtful, caring, and efficient manner; often while you are experiencing the grieving process yourself. It can be a tough job and many who accept an Executor appointment don't fully understand the duties, responsibilities and personal liabilities that come with it.

You are a valued member of our credit union and we're here to help. We suggest you start with ***Executor EASE***.

What is ***Executor EASE***?

Executor EASE is a program designed to assist Executors fulfill their role in administering an Estate. It's made available through our partnership with the Estate administration experts at Concentra Trust.

Why Concentra Trust?

Concentra Trust, a wholly owned subsidiary of Concentra Financial, is our credit union's trust company. They have been delivering personal trust services and Estate administration to credit union members throughout Canada for over 50 years. They are valued partners in many of the specialized services our credit union delivers to you. Most importantly, we trust them to work in your best interests.

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Concentra Trust can help you...

1 Locate, Assemble, Gather Information:

- locate safety deposit box, funeral instructions and the Will
- assemble personal information about the deceased, family members, relationships and beneficiaries
- gather factual information on the nature, extent and location of assets and liabilities

2 Understand and Gather Documentation:

- read and understand the Will's contents
- request certificates and information from Vital Statistics
- locate titles, policies, registrations and other evidence of legal ownership
- complete claims for wages, insurance and pensions
- assemble information and forms to transfer jointly owned assets

3 Establishing Executor Authority:

- determine what legal formalities must be met before the Estate can be administered
- assemble information and documentation to prepare the probate application
- complete and file prescribed probate documents
- understand the Executor's responsibility and personal liability

4 Manage Assets and Liabilities:

- locate all of the deceased's assets
- contact all of the institutions where the assets are located and obtain information on date of death values, earnings and requirements to redeem or transfer
- when appropriate, establish adjusted cost base and current market value of assets
- gather complete information on all debt and liabilities
- ensure all assets, including household goods and personal effects are properly safeguarded, secured and insured
- pay all debts and taxes
- realize upon assets when prudent and/or required to do so
- be prudent when investing assets during the administration
- distribute assets as required by the Will

5 Prepare Statements and Reporting:

- provide the beneficiaries with the proper information about the Estate and assets
- fully document the administration of the Estate
- prepare complete reporting on the Estate's administration
- file all required income tax returns
- obtain final clearance from CRA
- obtain releases from the beneficiaries