



After a Death in Alberta

A practical guide for anyone responsible for administering an estate, filing final tax returns, and distributing property.

After someone dies, the decisions and responsibilities can feel unfamiliar. This guide outlines the usual steps for an Alberta estate: confirming who has authority to act, protecting and documenting the property, accessing CRA records, filing the required tax returns, paying debts and other obligations, and distributing what remains. It is a practical starting point for executors and families, but it is not a substitute for advice tailored to a specific estate.

The path through an estate

1. Confirm the death and locate the will or other authority to act.
2. Secure property, notify the right organizations and make an inventory.
3. Register the legal representative with CRA and obtain tax records.
4. Prepare the final personal return and assess whether an estate T3 is required.
5. Settle debts and taxes, account to beneficiaries, and plan final distributions.

First things to do

- Obtain the funeral director's statement of death or order a death certificate; ask for several copies if institutions require originals.
- Locate the original will, any codicils, funeral instructions and contact details for the person named as executor.
- Make the home, vehicles, pets, mail, digital accounts and insurance arrangements secure; keep a dated record of actions and expenses.
- Notify banks, insurers, employers or pension administrators, and Service Canada where CPP or OAS benefits were being paid. Notify CRA of the date of death so benefit payments can be adjusted.
- Do not assume every asset belongs to the estate: note joint ownership and named beneficiaries separately for legal and tax review.

You do not have to settle everything in the first week. Keep records from the beginning and ask for help when legal authority, beneficiaries, debt or asset ownership is unclear.



Who has authority to act

If there is a will

The will usually names an executor, called a personal representative in Alberta. The executor may need a grant of probate from the Court of King's Bench so a bank, land titles office or other institution can rely on that authority. Whether a grant is necessary depends on the estate's property and the institution's requirements.

If there is no will

No family member automatically becomes executor simply because they are the spouse or oldest child. A person with priority under Alberta law may apply to the court for a grant of administration. The court-appointed administrator then has authority to administer the estate. The Wills and Succession Act determines who inherits estate property when there is no valid will; the result depends on the family relationships and what property actually forms part of the estate.

A lawyer can help identify who has priority to apply, who must receive notice, whether a grant is needed and how the estate must be divided. This is especially important when relatives disagree, a beneficiary is a minor, the estate has debts, or there is a home or business.

What a personal representative does

- Identify and value estate assets and liabilities, and safeguard property.
- Collect money owed to the estate and manage accounts during administration.
- Pay valid debts, estate costs and taxes from estate funds.
- Keep a record of receipts, payments and decisions; report to beneficiaries and distribute the remaining property according to the will or Alberta law.

A power of attorney used during the person's lifetime is not the document that appoints an executor or administrator after death. Give banks and CRA the estate documents they require rather than using the deceased person's sign-in credentials.



How to access the deceased person's CRA records

The legal representative must tell CRA who is authorized to act. For online access, CRA uses Represent a Client. Registering for Represent a Client provides a RepID; it does not by itself prove authority over the estate.

1. Register for CRA's Represent a Client service and obtain your Representative Identifier (RepID).
2. Gather a death certificate or funeral director's statement of death; a complete will naming the executor, grant of probate or letters of administration; and the estate's updated mailing address if it changed. If there is no will or other document naming an executor, CRA also asks for Form RC552.
3. Put the deceased person's SIN and your RepID on each document when requesting online access. In Represent a Client, use Submit documents and choose "Update to owner/legal representative/executor." You can instead submit the documents by mail or fax to the applicable tax centre.
4. After CRA processes the documents, sign in to Represent a Client and enter the deceased person's SIN to access available prior T1 returns and tax slips. CRA says processing is generally 28 business days from receipt.

If Rhonda's office will prepare the returns

Once CRA has recognized the legal representative, the representative can authorize the accounting firm in Represent a Client using its business number or RepID. Alternatively, the firm can submit an authorization request for the legal representative to sign. Separate authorization may be needed for an estate trust account.

Keep the two CRA processes separate

Access to the deceased individual's tax records is connected to their SIN. If the estate must file a T3, it needs its own trust account number. An advisor can help obtain that number and determine who needs access to the trust account. Previous T3 trust returns may require an offline request to CRA.

Without online access, CRA permits documents to be mailed or faxed and tax records requested offline. For a no-will estate, ask a lawyer about the court appointment before acting for banks or distributing property; CRA's RC552 process does not replace the court's authority.



Which tax returns may be required

Return	What it generally covers
Final T1	The deceased person's income and tax matters up to the date of death.
Optional T1 returns	Certain eligible income can sometimes be reported on a separate return; ask the preparer to review this.
Estate T3	The estate's tax matters after death, if its activity meets the filing rules. More than one year may be required.
Prior years and other accounts	Any unfiled earlier T1 returns, and business, GST/HST or payroll accounts where applicable.

A death can trigger a deemed disposition of certain property for tax purposes, even without a sale. A spouse or common-law partner rollover and other special rules may apply. Give the preparer information about real estate, investments, private company shares, registered plans and beneficiaries before assets are transferred or sold.

When an estate may need a T3

A T3 may be required if the estate earns income, sells or is deemed to dispose of capital property, has tax payable, is asked by CRA to file, or makes certain income or capital distributions. Some promptly distributed estates with no income may not need one. The preparer should review the facts and current trust reporting rules rather than assume every estate does or does not need a T3.

Key dates

For most deaths from January 1 to October 31, the final T1 return and balance owing are due April 30 of the following year. For deaths from November 1 to December 31, they are generally due six months after death. Different filing dates can apply when the deceased or their spouse or common-law partner operated a business; the tax payment date may still be earlier than the filing date. A required T3 return and its balance owing are generally due 90 days after the estate's tax year-end. An eligible graduated rate estate can choose its first year-end up to one year after death; the choice should be discussed before the first T3 is filed. Optional T1 returns have their own deadlines.



Assets, debts and distributions

Make an estate inventory

Record each asset, owner, account number, value at death, later income and eventual sale or transfer. Include bank and investment accounts, real estate, vehicles, business interests, insurance and registered plans. Also list mortgages, loans, credit cards, taxes and other claims. Some jointly held property and assets with named beneficiaries may pass outside the estate, but can still matter to the final tax return and clearance application.

Keep estate money traceable

Ask the financial institution what documents it requires to open or operate an estate account. Deposit estate receipts there where appropriate, pay authorized estate expenses from it, and keep invoices and proof of payment. Track any amounts advanced by family members for reimbursement. Do not mingle estate money with personal funds.

Pay obligations before dividing the balance

Check creditor claims, funeral and administration expenses, income tax and any other government accounts. The representative must satisfy valid estate debts when funds are available. If liabilities may exceed assets, get legal advice before paying selected creditors or making distributions. Keep a reserve for known or reasonably expected costs and taxes and document any interim distributions with professional advice.

Final tax clearance and accounting

After the required tax returns are assessed and balances are paid or secured, the representative can request a CRA clearance certificate, generally using Form TX19. A separate GST352 may be needed if the deceased had a GST/HST account. CRA cautions that a representative who distributes property without clearance can be personally liable for later tax amounts owing, up to the value distributed.

Provide beneficiaries with an accounting of the estate's assets, receipts, expenses, tax and distributions. Obtain legal advice about approvals, releases or any contested distribution. Keep the records and the CRA notices of assessment with the final estate file.



Documents to gather for the accountant

Authority and personal information

- Death certificate or funeral director's statement; date of death and SIN.
- Complete will and codicils, any grant of probate or administration, and executor or administrator contact details.
- Marital status, spouse or partner information, dependants and beneficiary details.

Tax records and income

- Previous T1 returns and CRA notices, unfiled returns, current and later tax slips.
- Employment, pension, CPP/OAS, investment, rental, business and foreign income information.
- Medical and donation receipts, property tax statements, and details of benefits or plans.

Property and estate activity

- Date-of-death values and purchase costs for real estate, investments and business interests.
- Registered plan and insurance statements, ownership documents and beneficiary designations.
- Estate bank statements, interest and dividends after death, sale records, expenses, creditor claims and a distribution ledger.

Questions to bring to the first meeting

- Who has legal authority to act, and is a court grant required?
- What are the final T1, optional return and T3 filing dates for this estate?
- Which property passes through the estate, and what values or appraisals are needed?
- What should remain in the estate to cover tax and other liabilities?
- When should the clearance certificate and final distributions be planned?

Contact our office to review the tax filings and documents. A lawyer should advise on legal authority, creditor priorities, beneficiary rights and disputes.



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Official resources

These government pages are useful starting points. Procedures and filing rules can change; confirm the current requirements for the estate and its tax year.

[Alberta Wills in Alberta](#)

[Alberta Deceased persons' estates](#)

[Alberta Order a death certificate](#)

[CRA Represent someone who died](#)

[CRA What returns you need to file](#)

[CRA Filing and payment due dates](#)

[CRA Who should file a T3](#)

[CRA Apply for a clearance certificate](#)

Reviewed September 2026. This publication provides general information for Alberta estates and does not determine who should inherit, whether a grant is required or which returns a specific estate must file.