

Post-Divorce Checklist

useful in the majority of situations

Obtain several certified copies of your Divorce Order (Divorce Certificate if applicable) and/or signed Separation Agreement

- Personal Information Change
- Professional Life
- Health Care
- Children
- Child & Spousal Support
- Banking & Credit
- Insurance
- CRA (Canada Revenue Agency)
- Pensions
- Property Division
- Technology & Social Media

Don't Forget to

- Update or create new Will and revoke existing POAs
- Review Beneficiary designations on insurance and investments
- Lock, keys, Entrance codes, combinations, close safety deposit boxes & open ones on individual name

1. Status Change: name, address, marital status

- Update all applicable documents (SIN, Health Card, Passport, Driver's License), if required;
- Obtain notarized Letter of Authorization to travel with minor children, if required

2. Professional Life

- Contact your Employer, Human Resources to update your material changes;
- Update your professional groups and associations with material changes;
- Review your Employee Benefits (group insurance, ESPP/DPSP, pension spouse designation, etc.)

3. Health Care

- Review your medical emergency contacts

4. Children

- Update school/daycare information for both parents and emergency contacts;
- Update information in children's bank accounts (including RESP, RDSP if applies)

5. Technology & Social Media

- Update your computer and online passwords;
- Review your social media profile

6. Child & Spousal Support

- Open file with Family Responsibility Office and keep all the records, if applicable.
- File Form T1158 Registration of Family Support Payments.
- Ensure Child Support and Spousal support payment go to the correct bank account.
- Review T1198 Statement of Qualifying Retroactive Spousal Support Payments if applies.

7. Banking & Credit

- Update your bank(s) about your new information and open new chequing accounts. Update all preauthorized payments.
- Close joint bank accounts once pre-authorized payments are transferred, and all outstanding cheques have cleared; Destroy old cheques.
- Obtain your Equifax and TransUnion credit reports to ensure that all joint credit obligations are closed.

8. Insurance

- Review your beneficiary's designations on all life/critical illness/disability policies; Obtain Insurance Policy as required by court order or separation agreement ASAP.
- Review property (car, home, condo, boat) insurance.

9. Canada Revenue Agency

- RC65 Marital Status Change.
- RC66 Canada Child Benefits Application.
- T1213 Reduce tax deductions at source (for spousal support payments).

10. Pension

- File paperwork with Registered Pension Plan (RPP) Administrator for pension division.
- Open LIRA (Federal or Provincial) with financial institution of your choice to transfer RPP (if applicable).
- Apply to split Canada Pension Plan credits;
- Update spousal designation on your pension (if not yet in pay).

11. Property Division

- Transfer ownership for all required properties as required.
- Process T2220 rollovers (RRSP, RRIF, LIRA, etc.) as required.