



Solutions Succession
QUÉBEC

FREE GUIDE

The Liquidator's Field Guide

Settling an estate in Quebec, step by step



BEFORE YOU START

You've been named liquidator. Now what?

Most liquidators have never settled an estate before. This guide gives you the order of the steps, the documents to gather, the deadlines that matter and the mistakes to avoid, in plain language.

What the liquidator does

The liquidator (formerly called the executor) manages the estate on behalf of the heirs and creditors. You identify what the deceased owned and owed, pay the debts, file the tax returns and then distribute what remains according to the will or, if there is none, according to the law.

The liquidator is usually named in the will. If there is no will, or the person named cannot act, the heirs choose one, by majority if needed. You can be an heir and the liquidator at the same time, and you are free to refuse the role.

You act in the interest of everyone involved, not your own. Expenses you pay for the estate are reimbursed. A liquidator may also be paid for the work when the will provides for it or the heirs agree.

About this guide

This guide gives general information about estates under Quebec law. Every estate is different. For decisions about your situation, speak with a notary, a lawyer or a tax professional.

Your first 30 days

These steps protect the estate and avoid costly delays later.

- ☐ Order several copies of the death certificate from the Directeur de l'état civil.
- ☐ Request will searches from the registers of the Chambre des notaires and the Barreau du Québec.
- ☐ If the will is handwritten or made before witnesses, have it probated by the court or a notary.
- ☐ Secure the home, vehicle and valuables, and keep the insurance policies in force.
- ☐ Open a separate bank account in the name of the estate.
- ☐ Notify Service Canada, Retraite Québec, the RAMQ, the SAAQ, the employer, banks and insurers.
- ☐ Start a log: keep every receipt and write down each decision with its date.



THE ROADMAP

Nine steps from opening to distribution

Most estates follow this path. Some steps overlap; the order of the last three matters most.

	What you do	Watch for
01	Open the estate Death certificate, will searches, identify the heirs and confirm who acts as liquidator.	A more recent will can change everything. Wait for both search results.
02	Set up the file Register your appointment as liquidator at the RDPRM and notify the institutions.	Banks and insurers will ask for proof of your appointment.
03	Locate the assets Accounts, investments, RRSPs and TFSAs, insurance, real estate, vehicles, digital accounts.	Check mail, tax returns and bank statements for accounts nobody mentioned.
04	Make the inventory List assets and debts with their values on the date of death. Publish the notice of closure of inventory.	Do not pay debts or hand over property before the inventory is done.
05	File the tax returns Final federal and Quebec returns, plus estate (trust) returns when needed.	Deadlines run from the date of death. See page 4.
06	Sell property if needed Valuation, preparation and sale of the house or other assets.	Register the declaration of transmission before selling real estate.
07	Pay the debts Pay creditors in the order the law sets, from the estate account.	If debts exceed assets, stop and get advice before paying anyone.
08	Obtain clearance Request clearance certificates from the Canada Revenue Agency and Revenu Québec.	Distributing before clearance can make you personally liable for unpaid tax.
09	Distribute and close Pay bequests, share the remaining property and render a final account to the heirs.	Get a signed release from each heir.



CHECKLIST

Documents to gather

Collect these early. Most institutions will ask for the death certificate and proof of your appointment with every request.

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| ☐ Death certificate (several copies) | ☐ Pension and employment benefit details |
| ☐ Will, codicils and will search results | ☐ Property deeds and mortgage statements |
| ☐ Marriage or civil union contract | ☐ Municipal and school tax bills |
| ☐ Identity documents and social insurance number | ☐ Vehicle registration and loan papers |
| ☐ Last two years of tax returns and notices of assessment | ☐ Credit card, loan and line of credit statements |
| ☐ Bank and investment statements | ☐ Utility, phone and subscription accounts |
| ☐ RRSP, RRIF and TFSA statements | ☐ Business or partnership documents |
| ☐ Life insurance policies | ☐ Safety deposit box details |

Deadlines that matter

Six months to decide

Heirs have six months from the death to accept or renounce the estate. Using estate property as your own before deciding can count as accepting it.

Final income tax returns

If the death occurred between January 1 and October 31, the final federal and Quebec returns are due April 30 of the following year. If it occurred between November 1 and December 31, they are due six months after the death.

Before any distribution

Wait for the federal and Quebec clearance certificates, and for the inventory to be closed and published, before distributing property to heirs.

LEARN FROM OTHERS

Six mistakes that cost families time and money

1. Paying debts before the inventory

Until you know what the estate holds and owes, you cannot know whether every creditor can be paid. Paying early can leave you responsible for the shortfall.

2. Mixing estate money with your own

Run every payment through the estate account. It protects you and makes your final account simple to prove.

3. Selling the house too soon

A property can only be sold once the declaration of transmission is registered, and within the powers the will gives you.

4. Missing tax deadlines

Late returns bring interest and penalties that reduce what the heirs receive. Mark the dates on day one.

5. Letting heirs take items early

An heir who takes estate property before deciding may be treated as having accepted the estate, debts included.

6. Keeping heirs in the dark

Most disputes start with silence. Send short written updates at each step and keep copies.



GLOSSARY

Terms you'll hear

Liquidator	The person who settles the estate. Formerly called the executor.
Heir / legatee	A person who receives all or part of the estate, under the will or under the law.
RDPRM	Quebec's Register of personal and movable real rights, where the liquidator's appointment and the notice of closure of inventory are registered.
Land registry	Registre foncier du Québec, where the declaration of transmission for real estate is registered.
Declaration of transmission	A notarial deed that transfers real estate from the deceased to the heirs or the estate.
Probate	Court or notarial verification of a handwritten will or a will made before witnesses.
Clearance certificate	A certificate from the tax authorities confirming the estate's taxes are paid before distribution.
Final account	The liquidator's written report to the heirs on everything received, paid and distributed.

Need a hand?

You don't have to coordinate the notary, the accountant, the broker and the banks on your own. We take charge of the file and keep everyone moving in the same direction.

Book a free 30-minute consultation

solutions-succession.ca/consultation-en.html

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