

# Estate Distribution Without a Will

Province	Ontario
Name of Statute	Succession Law Reform Act
If you are survived by	Your estate will be distributed as follows
SPOUSE ONLY. No issue or issue of deceased child.	▶ All to Spouse
CHILD or CHILDREN and CHILDREN of a deceased CHILD.	▶ All to child or shared equally among children. ▶ Grandchildren take their deceased parent's share.
SPOUSE & 1 CHILD or issue of one deceased CHILD.	▶ First \$75,000 to Spouse. ▶ Remainder – ½ to spouse ½ to child or divided equally among his issue.
SPOUSE & 2 or more CHILDREN or issue of deceased CHILDREN.	▶ Spouse takes first \$75,000 plus 1/3 of residue. ▶ Children share 2/3 equally (or their issue).
CHILD or CHILDREN of issue of deceased CHILD or CHILDREN. NO SPOUSE.	▶ All to Child or equally to children. Grandchildren take their deceased parent's share equally.
PARENT or PARENTS. NO SPOUSE/issue.	▶ Equally to parents or all to surviving parent.
BROTHERS & SISTERS or their issue if they are deceased. NO SPOUSE/issue/parents.	▶ All to brother/sister or equally to Brothers or Sisters. ▶ Issue of deceased brother/sister take their parent's share.
NEPHEWS & NIECES. NO SPOUSE/issue. Parents/brothers/sisters.	▶ All to nephew or niece or equally to nephews or nieces.
OTHER FAMILY MEMBERS. NO SPOUSE/issue/parents/brothers/sisters/nephews & nieces.	▶ Equally to the next of kin of the highest degree.
No lawful HEIRS.	▶ All to Crown

## Getting Advice

Reviewing your Estate Plan? We encourage you to talk to us. Speak to your Financial Advisor or contact investor services at 1 800 608 7707.

