

Estate Administration Tax

<http://www.fin.gov.on.ca/en/tax/eat/>

Estate administration tax is charged on the total value of the deceased's estate. The total value of the estate is the value of all assets owned by the deceased at the time of death, including:

- real estate in Ontario (less encumbrances)
- bank accounts
- investments (e.g., stocks, bonds, trust units, options)
- vehicles and vessels (e.g., cars, trucks, boats, ATVs, motorcycles)
- all property of the deceased which was held in another person's name
- all other property, wherever situated, including:
 - goods
 - intangible property
 - business interests, and
 - insurance, if proceeds pass through the estate, e.g., no named beneficiary other than 'Estate'.

If the court issued a Certificate of Appointment of Estate Trustee with a Will Limited to the Assets Referred to in the Will, only those assets included in such will, are to be included.

If the court issued:

- a Confirmation by Resealing of Appointment of Estate Trustee
- a Certificate of Ancillary Appointment of an Estate Trustee with a Will, or
- a Certificate of Appointment of Foreign Estate Trustee's Nominee as Estate Trustee without a Will,

only those assets located in Ontario are to be included.

Encumbrances against any assets other than real estate cannot be deducted from the value of the assets.

Assets that the deceased had before death but not at the time of death, such as insurance payable to a named beneficiary, assets where there is joint ownership with right of survivorship and real estate outside of Ontario are not included in the value of the estate.

NEW INFORMATION FOR ESTATE TRUSTEES Beginning January 1, 2015, an Estate Information Return must be received by the Ministry of Finance within 90 calendar days after a Certificate of Appointment of Estate Trustee has been issued. Please note, this does not apply to anyone who applied for a Certificate of Appointment of Estate Trustee prior to January 1, 2015. The Estate Information Return, its accompanying guide and additional information are available at: Ontario.ca/estateadmintax Please submit the completed Estate Information Return to: Ministry of Finance 33 King Street West PO Box 625 Oshawa ON L1H 8H9 Fax: 1-866-888-3850 Still Have Questions?

Who pays estate administration tax?

The tax is imposed on the estate of the deceased person.

The tax is paid as a deposit when the estate representative applies for a Certificate of Appointment of Estate Trustee with the Superior Court of Justice.

Cheques for paying the estate administration tax are made payable to the Minister of Finance.

Tax rates

The current tax rates are:

- \$5 for each \$1,000, or part thereof, of the first \$50,000 of the value of the estate, and
- \$15 for each \$1,000, or part thereof, of the value of the estate exceeding \$50,000.

Note: There is no estate administration tax payable if the value of the estate is \$1,000 or less.

The estate administration tax is calculated on the total value of the estate. For example, for an estate valued at \$240,000 the tax would be calculated as follows:

- \$5 per thousand for the first \$50,000 of the estate
 - $\$50,000 \div \$1,000 = \$50$
 - $\$50 \times \$5 = \mathbf{\$250}$
- Plus
- \$15 per thousand for the remaining \$190,000 of the estate
 - $\$240,000 - \$50,000 = \$190,000$
 - $\$190,000 \div \$1,000 = \$190$
 - $\$190 \times \$15 = \mathbf{\$2,850}$

For a total of \$3,100 (\$250 + \$2,850) payable to the Minister of Finance.

[View the table that lists the estate administration tax payable for estates](#) valued between \$1,000 and \$5 million. Round the value of the estate up to the nearest thousand to see the amount of tax payable.

Filing an Application for Certificate of Appointment of Estate Trustee

For information about estates and applying for a Certificate of Appointment of Estate Trustee, [visit the Ministry of the Attorney General's website](#).

Filing an Estate Information Return

Beginning January 1, 2015, an Estate Information Return **must be received** by the Ministry of Finance **within 90 calendar days** after a Certificate of Appointment of Estate Trustee has been issued. However, this does not apply to anyone who applied for a Certificate of Appointment of Estate Trustee prior to January 1, 2015.

Exceptions

There is no requirement to file an Estate Information Return with the Ministry of Finance if you have received any of the following:

- a Certificate of Appointment of Succeeding Estate Trustee with a Will
- a Certificate of Appointment of Succeeding Estate Trustee with a Will Limited to the Assets Referred to in the Will
- a Certificate of Appointment of Succeeding Estate Trustee without a Will
- a Certificate of Appointment of Estate Trustee During Litigation.

There is also no requirement to file an Estate Information Return if:

- you applied for the estate certificate prior to January 1, 2015
- you were not issued an estate certificate after an Application for Certificate of Appointment of Estate Trustee was made (e.g., your application was withdrawn), or
- the full amount of estate administration tax has been paid in respect of a deceased's estate, and there is no change to be reported about the assets of the estate, but a subsequent estate application is required to be filed (such as to appoint a succeeding Estate Trustee), and no additional tax is payable.

How to file an Estate Information Return

You must complete and file an Estate Information Return:

- by mail to: Ministry of Finance, Advisory and Compliance Branch, 33 King Street West, PO Box 625, Oshawa ON L1H 8H9
- by fax to: 1 866 888-3850
- in person or by courier to: Ministry of Finance, 33 King Street West, Oshawa ON L1H 8H9, or
- effective May 1, 2015, in person at select ServiceOntario locations. For ServiceOntario locations, hours of operation and telephone numbers, visit ontario.ca/serviceontario or call toll-free 1 888 745-8888 (TTY toll-free 1 800 268-7095).

If the date for giving an Estate Information Return to the Ministry of Finance falls on a weekend or a holiday, the due date is extended to the next business day.

To get a return and guide call the Ministry of Finance at 1 866 ONT-TAXS (1 866 668-8297) or visit our Forms and Publications.

Due dates

The initial estate information return **must be received** by the Ministry of Finance **within 90 calendar days** following the issuance of the Certificate of Appointment of Estate Trustee.

Additional deposit or tax paid

If additional deposit or tax is paid after delivering the initial Estate Information Return, an amended information return setting out the particulars of the deposit or payment must be received by the Ministry of Finance **within 30 calendar days** after the deposit or payment.

Actual value after estimated value given

If you estimated the value of the estate when applying for an estate certificate, and gave an undertaking to the court to return with the actual value subsequently ascertained of the estate, you must provide the Ministry of Finance with at least two information returns.

- The initial Estate Information Return **must be received** by the Ministry of Finance **within 90 calendar days** of the issuance of the estate certificate. This return should include estimated values for any assets for which a final value is not yet available. **You must attach** a copy of the undertaking to this return.
- An amended Estate Information Return, showing the final value of the estate, details of the fulfillment of the undertaking and any additional tax paid, must be received by the Ministry of Finance **within 30 calendar days** of fulfilling the undertaking

Incorrect or incomplete information

If, within four years of the issuance of an estate certificate, an estate representative becomes aware that any information given to the Ministry of Finance on an Estate Information Return is incorrect or incomplete, an amended information return must be received by the ministry **within 30 calendar days** of the estate representative becoming aware that the information is incomplete or inaccurate.

If an estate representative becomes aware of incorrect or incomplete information after four years has passed since the estate certificate was issued, there is no requirement to file an amended information return.

The four-year period is not extended following an issuance of a revised or succeeding estate certificate.

Subsequently-discovered property

An estate representative who subsequently discovers additional property does not have to file an amended return for incomplete or inaccurate information as described above. Instead, the estate representative must file a statement disclosing the subsequently-discovered property with the court within six months of the discovery, and an amended estate information return must be received by the Ministry of Finance **within 30 calendar days** after the statement is delivered to the court.

[Learn how to complete your Estate Information Return.](#)

Refunds

If a full or partial refund of deposit is received after delivering an estate information return, an amended Estate Information Return setting out the details of the refund must be received by the Ministry of Finance **within 30 calendar days** of receiving the refund. Such a refund would have been paid by the Superior Court of Justice in Ontario where your deposit of estate administration tax was paid.

Recommended for you

[Ministry of Attorney General - Frequently Asked Questions about estate planning](#)

Frequently Asked Questions

[More FAQs >](#)

- [Is estate administration tax the same as an inheritance tax?](#)
- [Who is an estate representative?](#)
- [What is a Certificate of Appointment of Estate Trustee?](#)
- [What assets are included in calculating the estate administration tax if I received a Certificate of Appointment of Estate Trustee \(with a Will or without a Will\), and how is their value determined?](#)
- [Where can I get help in obtaining an appraisal of the estate assets?](#)

Forms

- [Estate Information Return \[PDF - 1.5 MB\]](#)

If you have trouble accessing one of these documents in your browser:

- Save it to your computer by right clicking on the link and selecting “Save Link As...”
- Save the file on the desktop (default selection) or browse to save the file in the directory of choice
- Once the file is saved, open the saved file using Adobe Reader

Publications

- [Guide to Completing the Estate Information Return \[PDF - 3.2 MB\]](#)