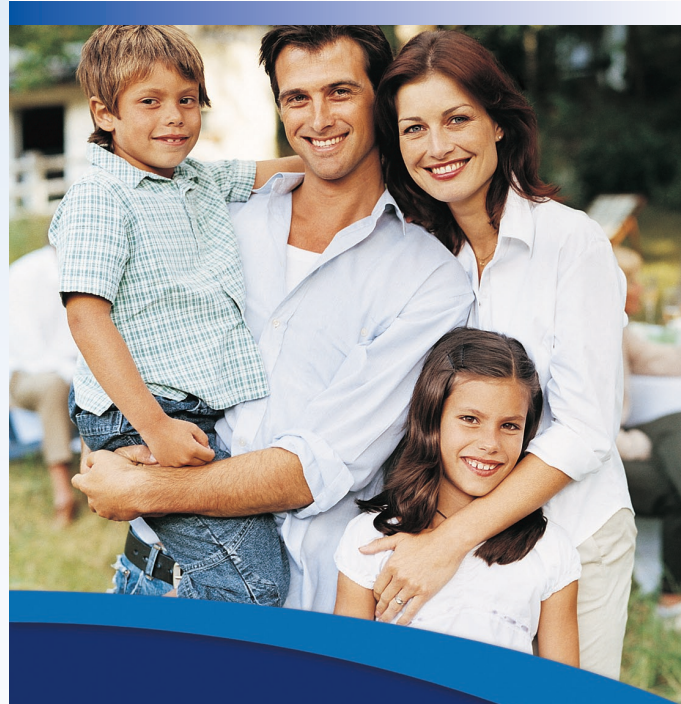


How can we help?

Estate administration can be simple or complex, but in all cases it is important to obtain professional advice and assistance.

We can provide the advice and services you need either as a professional executor in your Will or as your agent if you are named as the estate representative. Concentra Trust has a team of technical professionals that have been providing estate administration services to credit union members since 1952.



trust services

What is Estate Administration?

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What is Estate Administration?

Estate administration is a formal process during which the estate representative identifies assets, settles debts, pays taxes and lastly, distributes the balance of the estate in accordance with the terms of the Will or the laws of intestacy. Estate administration brings a person's financial affairs to a close.

Why should I be concerned about Estate Administration?

It is important that you understand the estate administration process and the role of the estate representative when you are preparing your Will. When you name an estate representative, you are granting that individual full legal authority to deal with all aspects of the administration of your estate.

If you are named as the estate representative, it is equally important that you fully understand the roles and responsibilities before you begin to act. As an estate representative, you assume a significant degree of personal liability that cannot be delegated.

Factors to consider

Estate administration can be very complicated. When you hire Concentra Trust you have access to a team of specialists with the time, knowledge and expertise to provide the needed advice and services.

A professional executor is recommended to those who:

- do not wish to unduly burden family members
- are concerned that there may be conflict among beneficiaries
- want a fair-minded and experienced professional to handle the complete administration
- want a qualified, unbiased specialist to hold and manage the assets set aside to care for a spouse, disabled family member or favourite charity
- have accepted the appointment as an executor or trustee and require professional guidance and assistance.

A professional executor is the answer for those who want to ensure proper control and security of their affairs when they can no longer be in charge.