



**CIBC Trust Corporation**

CIBC Head Office: 81 Bay St.,  
CIBC Square, Toronto, ON  
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# Memo

**To:** English River First Nation

**From:** CIBC Indigenous Trust

**Date:** May 15, 2024

**Re:** Process for Payment of Per Capita Payment - Applying as an Adult Member

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## **Per Capita Payment Eligibility (Minor and Adult)**

Per Section 8 of the Trust Deed, Eligible Members of English River First Nation are entitled to receive a distribution payment of \$32,000.00 from the Trust Capital to each Eligible Member. Eligibility is determined under the Trust, as per Section 8.

## **Process for Payment to an Estate of an Eligible Minor**

Per Capita Payments for Eligible Members who were under the age of eighteen (18) years as at the February 6, 2023 would be continued to be held as part of the Trust Capital and would be distributed from the Trust Capital annually on each anniversary of the February 6 to members who attained the age of eighteen (18) years in the interim. All minor members have until March 4, 2026 to become Eligible to receive the Per Capita Payment. If a minor member is not on the list by this date, they are no longer able to be entitled to receive the Per Capita payment.

In the event the Eligible Member is a Minor, who is entitled to receive a distribution, dies before that Eligible Member reaches the age of eighteen (18), that Minor's distribution shall be paid to the Minor's estate.

The Minor's estate must apply to the Trustee for payment of a Per Capita payment within two (2) years of the minor's death. If the estate does not apply for the payment of a Per Capita payment within the two (2) years, the entitlement of the estate to the Per Capita Payment forever ceases and the funds will form part of the Trust Property.



The Trustee shall adjust the Per Capita Payments made to Eligible Members who are Minors as of the date Canada pays the Settlement proceeds to ERFN for Settlement when they attain eighteen years of age by the applicable Consumer Price Index ("CPI") adjustments for the interim period as determined by the Trustee, starting either:

- (a) on the date that Canada pays the Settlement Proceeds to ERFN, if the Minor was on the ISC List; or
- (b) the date person was added to the ISC list.

This CPI adjustment period ceases at the age of the deceased minor.

### **Process for Payment to an Estate of an Eligible Member**

If an Eligible Member who is a Minor dies after the February 6, 2023 but before they receive a Per Capita Payment and provided that such Eligible Member otherwise meets the requirements in this Trust, the payment will be made to that person's estate within a reasonable time period, determined by Council and the Trustee.

### **Procedures for Payment of Per Capita Payment to Estate (Minor and Adult)**

In the event of a death of an Eligible Member who is a Minor, payment of the Per Capita Payment may be paid to an Eligible Minor's Estate and Estate Administrator. The process is different for an Eligible Minor that resided on or off-reserve at the time of death.

#### **If the Eligible Member (Minor or Adult) resided on-reserve:**

Indigenous Services Canada (ISC) is responsible for the estate services of First Nations in all provinces and Crown-Indigenous Relations and Northern Affairs Canada (CIRNAC) is responsible for estate services of First Nations in the Yukon and Northwest Territories.

For payment of the Per Capita Payment to be made to the Estate of an Eligible Member who is a Minor who resided on-reserve, CIBC will require the following documentation:

1. Death Certificate;
2. Confirmation from ISC or CIRNAC identifying the Executor or Administrator of the Estate; and
3. Bank Account Information (Estate Account or Other).

To begin the process of estate administration you will need to contact ISC or CIRNAC. You can email Estate Services at [aandc.estates-successions.aandc@canada.ca](mailto:aandc.estates-successions.aandc@canada.ca) to begin this process. Please ensure you have a copy of the death certificate prior to contacting ISC or CIRNAC.

For more information on Estate Services for First Nations individual residing on-reserve, you may visit: <https://www.sac-isc.gc.ca/eng/1100100032357/1581866877231>



**If the Eligible Member (Minor or Adult) resided off-reserve:**

The estate of an Eligible Member (Minor or Adult) that was living off-reserve at the time of their death is the responsibility of the Province or Territory where they resided. For payment of the Per Capita Payment to be made to the Estate of an Eligible Minor who resided off-reserve, CIBC will require the following documentation:

1. Death Certificate;
2. Letters of Administration identifying the Estate Trustee(s);
3. Bank Account Information (Estate Account or Other); and
4. Letter of Direction signed by the Estate Trustee directing CIBC to make payment of the Per Capita Payment to the Estate.

For more information about payment procedures or Per Capita Payment eligibility, please contact the undersigned.

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