

PRE-MOVE RESEARCH - QUICK REFERENCE

# Moving from Canada family checklist

Use this from home to organise CRA tax, registered savings, pensions, provincial healthcare, property, records and family continuity before moving overseas.

| MOVING FROM | DESTINATION / CITY | PLANNING CURRENCY | LAST CHECKED |
|-------------|--------------------|-------------------|--------------|
| _____       | _____              | _____             | _____        |

**HOW TO USE**

Read the linked SettleHappy guide first. Tick an item when the answer or evidence is saved in your own move folder. Recheck volatile facts before paying or applying.

## 1 Map the move before fixing the date

- ☐ Record citizenship, passports and destination immigration routes for every family member, including lawful work and study permission.
- ☐ Build one travel, work, home and school calendar for both adults and all dependants from the start of the Canadian departure tax year.
- ☐ List CRA, provincial health, property, registered-account, pension, school, health, pet and shipping decisions that can change timing.
- ☐ Create a secure family move folder and assign one owner to every question, deadline and official confirmation.

## 2 Prepare CRA and departure-tax evidence

- ☐ Map significant Canadian residential ties and the date each adult may cease residence; save the facts, treaty questions and professional advice.
- ☐ List Canadian and overseas income, work locations, property, business interests and every asset that may need a deemed-disposition review.
- ☐ Save adjusted cost base and fair-market-value evidence for reportable assets; check Forms T1243, T1161 and T1244 where relevant.
- ☐ Notify the CRA about confirmed departure and address details, review benefits and credits, and tell Canadian payers when non-resident treatment begins.

## 3 Review savings, investments and pensions

- ☐ Identify every RRSP, RRIF, TFSA, RESP, FHSA, pension and non-registered investment, including owners, beneficiaries, balances and access.
- ☐ Ask each provider whether it can serve a resident of the destination and what changes for trading, contributions, withdrawals and authentication.
- ☐ Stop TFSA and RESP contributions when non-resident rules make them ineligible; model Canadian withholding and destination tax before any withdrawal.
- ☐ Download CPP or QPP contribution records and build the OAS residence history from age 18; check agreements, portability and non-resident tax.

## 4

**Replace healthcare and transfer family records**

- ☐ Tell the provincial or territorial plan whether the move is permanent or temporary and obtain the final covered date for every family member.
- ☐ Activate suitable international cover before public or employer protection ends, including evacuation and relevant chronic, maternity or child care.
- ☐ Collect clinical summaries, immunisations, dental and optical records, active medicines and relevant specialist plans for each person.
- ☐ Check every medicine by active ingredient with destination and transit authorities; carry lawful quantities, original packaging and clinician letters.

## 5

**Decide the home and complete Canadian admin**

- ☐ Compare after-tax sale proceeds with conservative rental cash flow, including vacancy, management, mortgage, insurance, tax and major repairs.
- ☐ If renting, appoint a Canadian agent and plan withholding, NR4, NR6 and section 216 work; if selling as a non-resident, plan section 116 early.
- ☐ Test CRA My Account, My Service Canada Account, banks and providers without relying on a work email or soon-to-be-cancelled Canadian phone.
- ☐ Update lenders, insurers, schools, licences, utilities, mail and providers using confirmed dates; register with the Government of Canada service for Canadians abroad.

## 6

**Finish the first 90 days abroad**

- ☐ Complete destination address, immigration, tax, school, healthcare and driving requirements by their official deadlines.
- ☐ Test Canadian banking, investment, pension, insurance and property access from the destination; fix restrictions and weak recovery routes.
- ☐ Keep workday, travel, Canadian income, foreign tax, withholding and account evidence from day one.
- ☐ Schedule the departure-year Canadian return, destination return and an annual review of property, savings, pensions, insurance, beneficiaries and provider policies.

Information, not regulated immigration, legal, tax, financial or medical advice. Verify current requirements with issuing authorities, providers and appropriately qualified advisers.