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Life After DivorceWhat Changes When Your Divorce is Final

What happens after divorce is finalized in Ontario: property transfers, name changes, updating beneficiaries, RRSP and pension division.

Life After Divorce What Changes When Your Divorce is Final

Your divorce order is in your hands. Now what? This guide walks you through the essential steps after divorce is finalized: property transfers, legal name changes, updating beneficiaries, RRSP division, the matrimonial home, updating your will, and co-parenting arrangements.

What's in this guide

- Overview of post-divorce steps
- Property transfers and equalization
- Changing your name
- Updating beneficiaries and documents
- RRSP and pension division
- Selling the matrimonial home
- Updating your will
- Co-parenting after divorce

1. Overview of Post-Divorce Steps

Your divorce order sets out obligations that both parties must follow. These are not optional — they are enforceable court orders. Common obligations include equalization payments, property transfers, support payments, and parenting arrangements.

The steps you take immediately after divorce are critical. Delays in completing property transfers, updating legal documents, or establishing clear co-parenting arrangements can create confusion and disputes later. Many people also overlook the importance of updating their will immediately after divorce.

2. Property Transfers and Equalization Payments

If your divorce order requires an equalization payment or property transfer, you must complete these steps immediately:

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Arrange Payment or Transfer

Contact your ex-spouse's lawyer to arrange how and when the equalization payment will be made, or coordinate a property transfer deed.

Obtain Title Documents

If real property is being transferred, obtain a discharge statement from the mortgage lender. For securities, obtain transfer documents from the financial institution.

Register Transfers

File property transfers with the Land Titles Office (for real estate) or the relevant custodian (for financial assets). Keep receipts and confirmation of transfer.

Update Records

Update title deeds, investment account registrations, and any other documents that reflect ownership. Obtain copies for your records.

3. Changing Your Name After Divorce

In Ontario, you do not need a court order to change your name back to your maiden name or any other name after divorce. You can change it by applying to the Vital Statistics Office with a certified copy of your divorce judgment.

- Apply to Ontario Vital Statistics for a change of name
- Obtain a new birth certificate reflecting your new name
- Update your SIN card with Service Canada
- Apply for a new driver's license or photo ID
- Notify your employer and update payroll records
- Update your passport and travel documents
- Update banking and investment accounts
- Notify insurance companies and professional registration bodies

4. Updating Beneficiaries and Documents

Your divorce order may require you to update or remove your ex-spouse as a beneficiary on life insurance, investment accounts, and registered savings plans. Do not delay this step.

Contact the following institutions and update your beneficiary records:

- Life insurance policies (workplace and personal)
- RRSP accounts and RRIFs
- TFSA accounts

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- Investment brokerage accounts
- Registered Education Savings Plans (RESPs)
- Bank accounts where your ex is a joint holder or designated beneficiary

5. RRSP and Pension Division

If your divorce order requires RRSP or pension division, specific forms must be filed with the financial institution or pension plan administrator:

- RRSP transfers: Form T2220 (Direct Transfer of Funds Between RRSPs) is filed to transfer funds directly between plans without tax consequences
- Pension division: A Pension Division Order (in Ontario, a Domestic Relations Order or DRO) must be obtained from the court and filed with the pension plan administrator
- CPP/OAS credits: If applicable, file an application to split Canada Pension Plan credits with Service Canada

Work with your lawyer and financial advisor to ensure these transfers are completed correctly. Errors can result in unexpected tax consequences or delays in receiving your share of pension benefits.

6. Selling the Matrimonial Home

Many divorce orders require the matrimonial home to be sold, with proceeds divided according to the property division terms. If this applies to you:

- Obtain written consent from your ex-spouse (or the court) before listing the property
- Both spouses must agree on sale terms, listing price, and realtor
- The sale must close before a specified date (usually set in the order)
- Proceeds are divided according to the divorce order (typically 50/50 or as specified)
- Both spouses must sign closing documents

If you and your ex-spouse cannot agree on these terms, either party can ask the court to enforce the divorce order or apply to vary it based on changed circumstances.

7. Updating Your Will

Update your will immediately after divorce. Marriage dissolution automatically revokes gifts to an ex-spouse in a will, but it does not revoke them if the will does not explicitly name your ex-spouse as a beneficiary or makes vague references to "my spouse."

- Revoke your old will entirely
- Name a new executor (not your ex-spouse)
- Update guardianship provisions for minor children (if applicable)

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- Update beneficiary designations
- Ensure the will complies with your divorce order (especially regarding any trust provisions or support obligations)
- Have the will properly witnessed and executed

8. Co-Parenting After Divorce

Your divorce order sets out parenting arrangements: decision-making responsibility, parenting schedules, holiday arrangements, and dispute resolution mechanisms. After divorce, successful co-parenting depends on communication and clarity.

- Establish clear routines and schedules with the other parent
- Communicate about major decisions affecting the children (education, health, activities)
- Update both parents' contact information with the children's school
- Ensure both parents receive report cards, medical information, and emergency notices
- Maintain clear communication channels (email, parenting app like Our Family Wizard)
- Avoid involving the children in disputes between parents
- Update life insurance beneficiaries to reflect current family circumstances

Need Help Implementing Your Divorce Order?

If you have questions about complying with your divorce order, property transfers, beneficiary updates, or co-parenting arrangements, our Toronto family lawyers are here to help.

Speak with a Toronto lawyer at Lexaltico LLP. No obligation. Available 24/7.

NEED TO SPEAK WITH A LAWYER?

Every situation is different. If anything in this guide raises a question about your own matter, speak with a Lexaltico lawyer — the first 30-minute consultation is free and confidential.

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