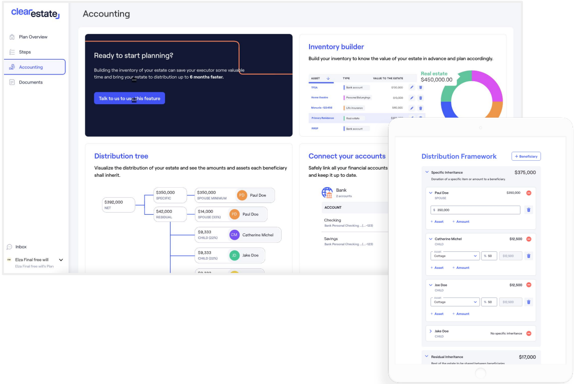
Modernized Estate Planning Solutions

Quebec

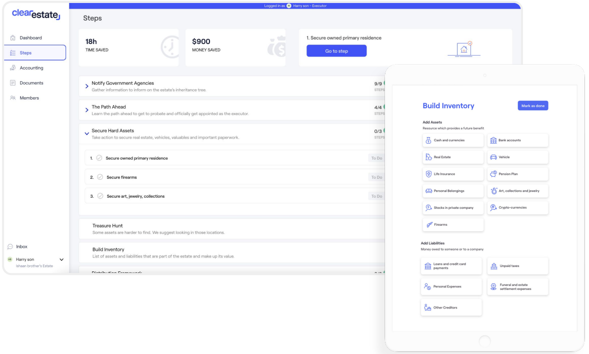
Meet clearestate

Modernized estate planning and settlement solutions



Estate Planning

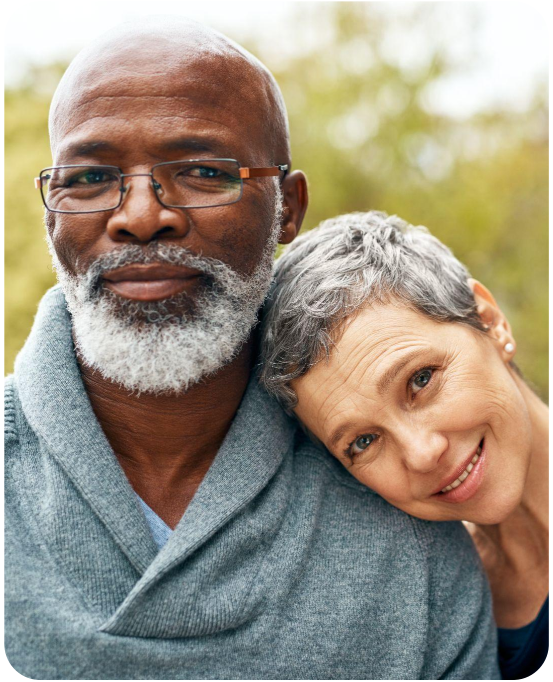
Guidance, Will & PoA documents, asset & liability aggregation, vault storage & professional executorship



Estate Settlement

Probate, guidance, taxes, accounting, distribution support & stakeholder management

Supporting families in life’s most important moments



Making a will

Ensuring your family and assets are protected
(New parents | Homeowners | Newlyweds | Retirees)

Planning an estate

Peace of mind & expert support in making the right choices
(Complex situations | Optimization | Guidance)

Settling an estate

Guidance during one of life’s toughest moments
(Saving time & money | end-to-end support)

Services for every situation

ClearEstate is the only platform offering services across all levels of wealth

Thorough services that are:

Affordable
⅓ cost of traditional providers

Streamlined
Proprietary tech makes it easy

Personalized
Guidance and support from experts for when you really need it

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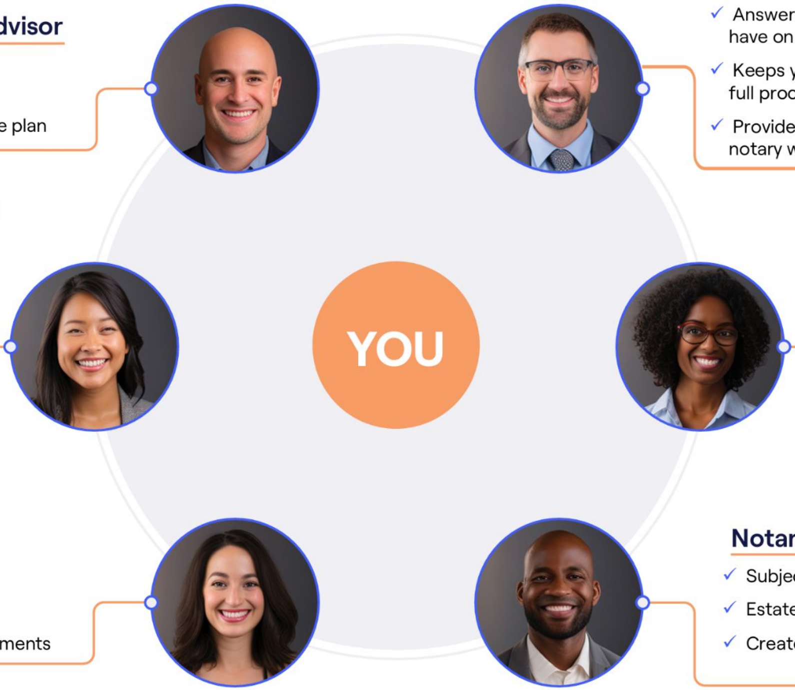
End-to-end Support

Personalized **guidance & support** from estate experts will help you reach your goals confidently and with clarity.



Estate Solutions Advisor

- ✓ Initial point of contact
- ✓ Hosts free consultation
- ✓ Helps you select suitable plan

Customer Success Manager

- ✓ Main point of contact
- ✓ Schedules appointments
- ✓ Follow-ups & check-ins
- ✓ Guides you through platform

Administrator

- ✓ Mail, fax, phones
- ✓ Administrative tasks
- ✓ Processes original documents

Estate Professional

- ✓ Guides you through the portal
- ✓ Answers any questions you may have on the process
- ✓ Keeps you up to date with the full process
- ✓ Provides clarity to you and the notary when needed

Estate & Trust Specialists

- ✓ Specialized knowledge
- ✓ Tax, estate & trust experts
- ✓ Called upon for complexities as needed
- ✓ Creates your documents

Notary Partner

- ✓ Subject matter expert
- ✓ Estate planning guidance
- ✓ Creates your documents

Estate Planning is more than just creating a will

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Consultation Process

01

We will book your free consultation with ClearEstate

02

A ClearEstate Solutions Advisor will review your estate planning needs

03

Your ClearEstate Solutions Advisor will send you a proposal that suits your needs

04

After review and sign up, you will gain access to the ClearEstate platform and be introduced to your team of Estate Professionals to begin the planning process

It's not just an estate.
It's your legacy.
Make the most of it.

Your Estate Planning Journey

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Today | Initial Consultation + Sign Up

Day 2 | Intake Meeting [60 mins]

Day 9 | Guidance Meeting [60 mins]

Day 10-14 | Development of Will & Upload POAs [2-4 hrs]

Day 15 | Review & Sign Your Will In Person with Notary [120 mins]

Annual Meeting | Annual Estate Plan Review

Your Estate Planning Journey (detailed)

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Today | Initial Consultation + Sign Up

You will meet with an Estate Solutions Advisor and our notary partner to explore our solutions and select the right estate plan to meet your needs, and help you set up your account in the ClearEstate platform

Day 2 | Intake Meeting [60 mins]

In this meeting you will meet your Customer Success Manager. We will review the main considerations and your goals for your estate plan, and prepare you for your Guidance meeting with our notary partner.

Day 9 | Guidance Meeting [60 mins]

The notary partner will provide expert guidance and directions for developing your will, considering the key factors needed to create a comprehensive and tailored plan.

Day 10-14 | Development of Will & Upload POAs

The notary partner will develop your will and incorporate all key considerations that you discussed during your Guidance session.

Day 15 | Review & Sign Your Will [120 mins]

You'll meet in-person with our notary partner to review the final will in its entirety, and sign it.

Annual Estate Plan Review

Meet with ClearEstate to discuss any major life changes and whether you need to make updates to your will with the notary partner.

Easy to Follow Progress Steps

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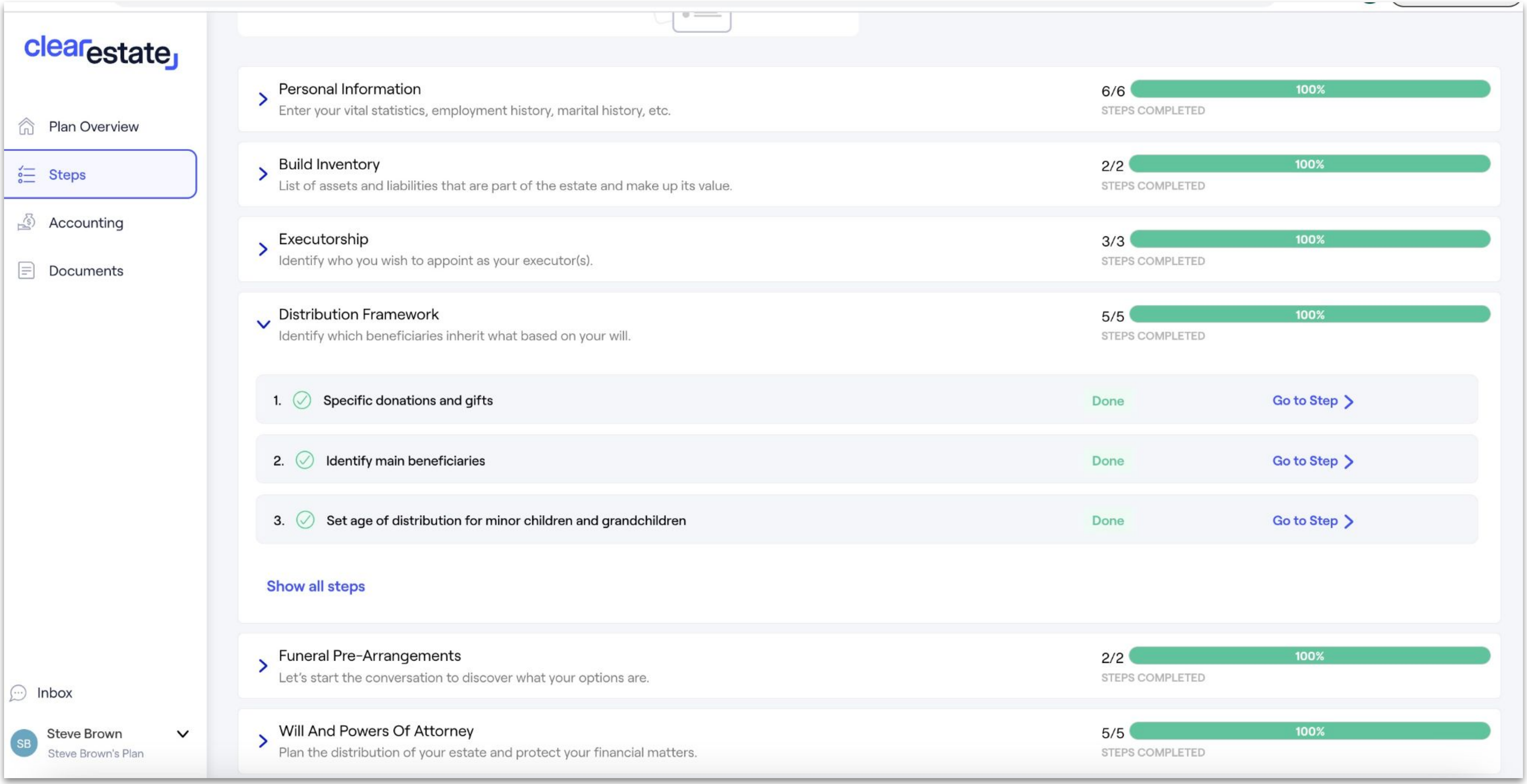
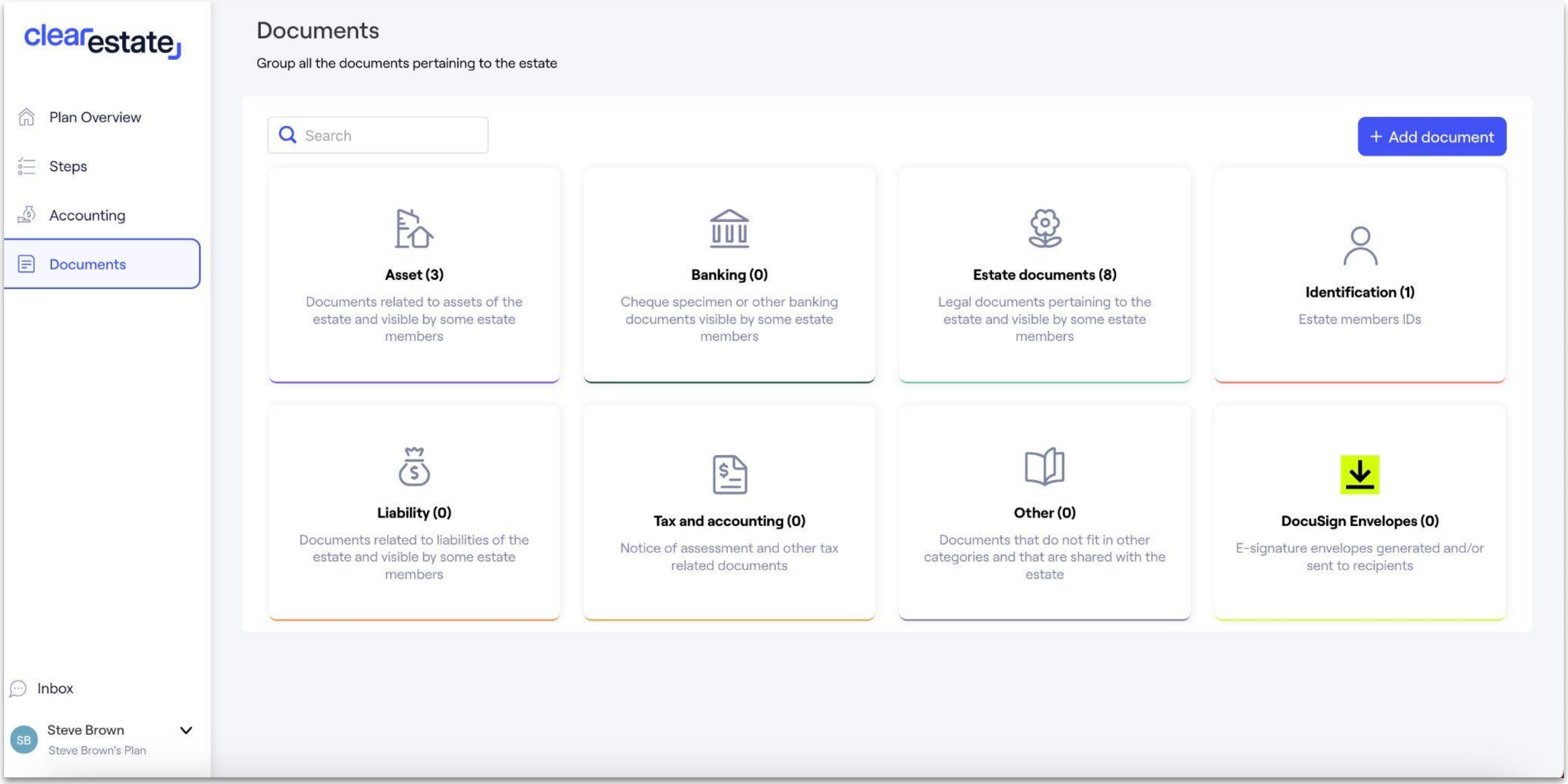
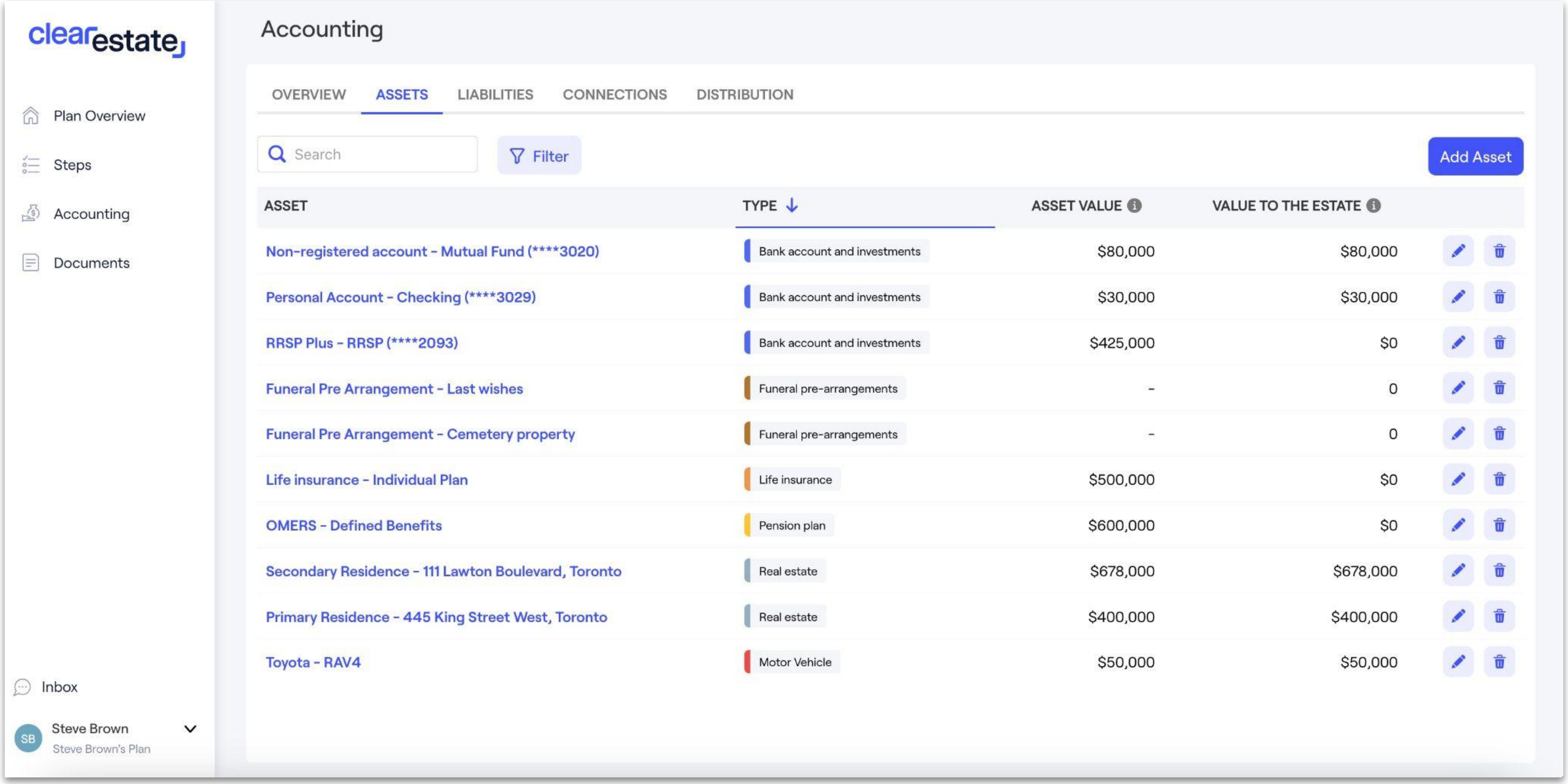


Secure Digital Storage Vault

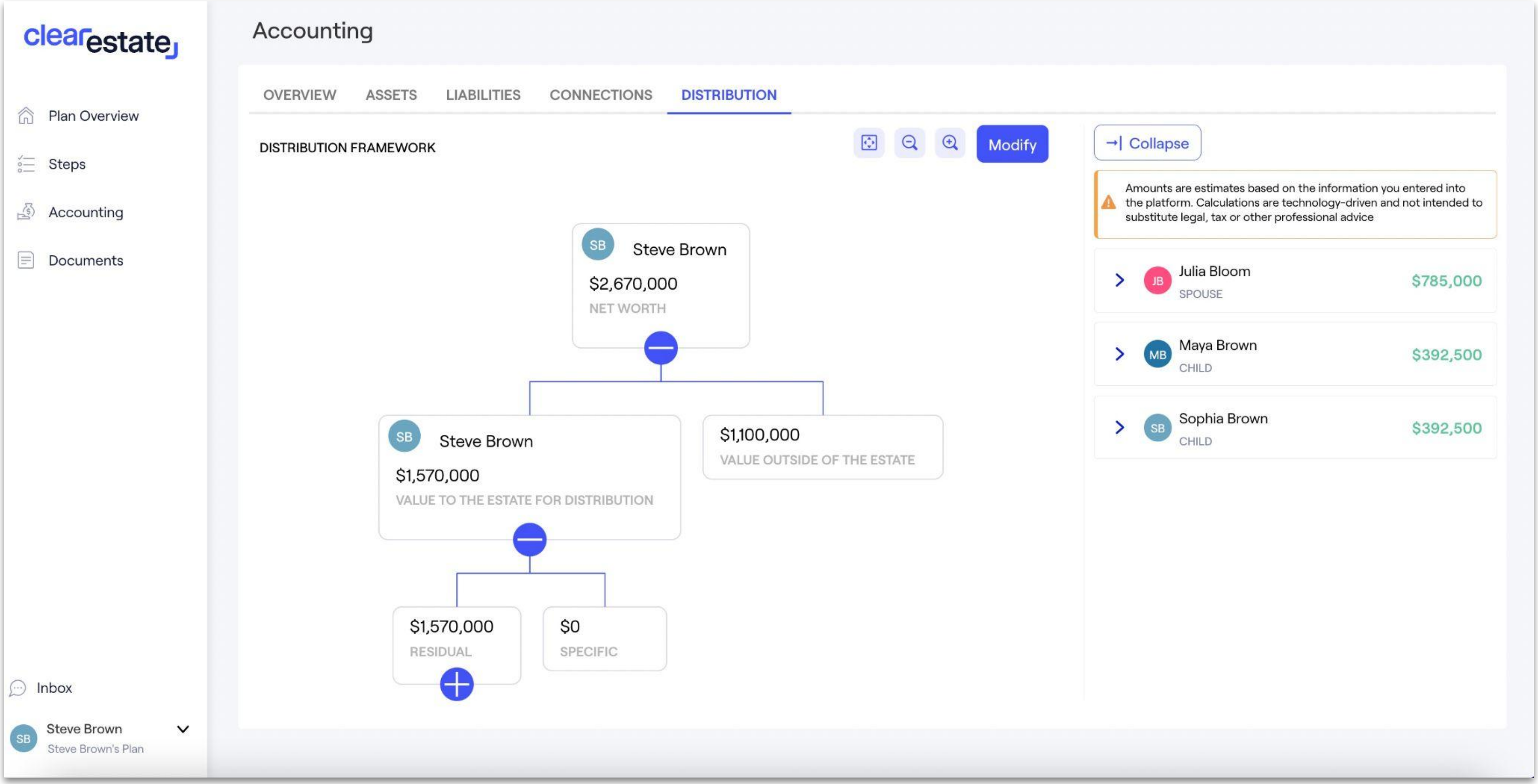


Build Your Inventory of Assets and Liabilities



ASSET	TYPE	ASSET VALUE	VALUE TO THE ESTATE
Non-registered account - Mutual Fund (****3020)	Bank account and investments	$80,000	$80,000
Personal Account - Checking (****3029)	Bank account and investments	$30,000	$30,000
RRSP Plus - RRSP (****2093)	Bank account and investments	$425,000	$0
Funeral Pre Arrangement - Last wishes	Funeral pre-arrangements	-	0
Funeral Pre Arrangement - Cemetery property	Funeral pre-arrangements	-	0
Life insurance - Individual Plan	Life insurance	$500,000	$0
OMERS - Defined Benefits	Pension plan	$600,000	$0
Secondary Residence - 111 Lawton Boulevard, Toronto	Real estate	$678,000	$678,000
Primary Residence - 445 King Street West, Toronto	Real estate	$400,000	$400,000
Toyota - RAV4	Motor Vehicle	$50,000	$50,000

Visualized Estate Distribution Plan



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Professional Liquidator Services

- ClearEstate's trust partner* as liquidator and ClearEstate as agent to professionally manage estate settlement
- Alleviates significant liability and burden from your family
- Ease and efficiency for you and your loved ones
- Expertise in estate planning and settlement
- Continuity of professionals
- Affordable and accessible
- Independent and impartial
- Can address complex needs and strategies
- Support and transparency for your loved ones
- Helps you leave the legacy you intend

* Natcan Trust Company, a wholly-owned subsidiary of National Bank of Canada.

Estate Planning (Quebec)

Individual / Couples *Annual Fee*	Complete $1,995 / $2,995 *+$99 yr*	Most Selected Professional $3,995 / $4,595 *+$129 yr*
ClearEstate online portal - estate planning dashboard, connect & track financial accounts, net worth tracker, document builder, document storage...	✔	✔
Notarial will[1]	✔	✔
Protection mandate[1]	✔	✔
Information access for your liquidator when you pass away	✔	✔
Online chat and meet with Customer Support Team	✔	✔
Dedicated Estate Plan Advisors	✔	✔
Distribution tree - visualize your distribution plan	✔	✔
Estate plan optimization with multidisciplinary experts - review of goals, family dynamics...	✔	✔
Estate Plan Report - review a summary of your plan	✔	✔
Add-on services and complex drafting available based on your needs[1]	+$	+$
Professional liquidator appointed in your future estate settlement[2]		1% of FMV[3] at settlement
Professional POA for property appointed in case of incapacity (optional)[2]		1% of FMV if activated

All prices are subject to change without notice and are not guaranteed, unless the selected plan has already been paid. [1]In Quebec, the drafting of notarial wills and protection mandates is provided by ClearEstate's independent notary partner. [2]Professional plan requires your appointment of Natcan Trust Company, a wholly-owned subsidiary of National Bank of Canada, as your liquidator, with ClearEstate as agent. [3]FMV = gross fair market value of assets under administration, subject to a minimum of $15,000.

Your Next Step is Clear

Have questions or need help?

Contact your Consultant or visit clearestate.com

Trustpilot

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