clearestate

CANADA (EXCLUDING QC)

PROFESSIONAL ESTATE SETTLEMENT SERVICES

Alleviate the burden of estate settlement

Acting as executor means hundreds of hours of paperwork and personal legal liability. With our Professional Estate Representative plan, our trust partner takes on the legal role of settling the estate, and ClearEstate's team does the administrative work, from the first death notification to the final distribution.



Pass the role to a professional.

Our trust partner takes on the responsibility of settling the estate, so you don't have to.

Save your time and effort.

The 400+ hours of administration become our job, not yours.

Rely on impartial expertise.

Our experienced team brings a neutral, professional hand that protects your family from stress and strain.

PROFESSIONAL ESTATE REPRESENTATIVE*

1.75% **

of the estate's fair market value at date of death

Billed to the estate, not the executor or family.

WELL BELOW TYPICAL EXECUTOR FEES

ClearEstate	**1.75%**
Trust companies Minimum fees starting around $25,000	**Often 3 to 5%**
Executor compensation In many provinces, with legal and accounting fees usually extra	**Up to 5%**

TWO WAYS TO WORK WITH US

Same team, same work, same fee. You choose who acts as executor.

Professional Estate Representative*

Natcan Trust Company acts as executor

Natcan takes on the executor role and its legal responsibility. ClearEstate does the administrative work as its agent.

Agent for Executor

You remain executor

You keep the executor role, its legal responsibility and the final say on key decisions. ClearEstate does the administrative work as your agent.

Already acting as executor? Agent for Executor is often the better fit.

Book a free consultation

Same day free consultations available at clearestate.com or through your advisor.

WHAT'S INCLUDED

It's all taken care of by ClearEstate

- ✓ **ClearEstate online platform**
  Executor portal with online chat, plus a beneficiary portal
- ✓ **Impartial professional acts as estate representative***
  Natcan Trust Company takes on the executor role
- ✓ **Initial death notifications**
  Government and credit agencies, etc.
- ✓ **Probate or court applications, where required**
  One jurisdiction included
- ✓ **Identifying and securing all assets and debts**
  Date-of-death values of what the estate owns and owes
- ✓ **Data entry**
  Personal and financial information in the platform
- ✓ **Communication with financial institutions**
  Banks, credit unions, asset managers, brokerages
- ✓ **Communication with other third parties**
  Government agencies, courthouses, utility providers
- ✓ **Communication with beneficiaries**
- ✓ **Managing and selling estate assets as needed**
- ✓ **Paying debts and distributing to beneficiaries**
  Releases obtained from beneficiaries
- ✓ **Estate transaction report**
  Where the financial institution permits online access
- ✓ **Final tax returns**
  Terminal T1 and first Estate T3
- ✓ **CRA clearance certificate application**
  Confirms taxes are settled with the Canada Revenue Agency
- ✓ **Estate accounting to beneficiaries**
- ✓ **BONUS Free Online Will**
  For the executor and beneficiaries of the estate. Not transferable.

WHO IT'S FOR

Is a Professional Estate Representative right for your family?

A Professional Estate Representative is often the best fit when:

- **No one has 400+ hours to give.** Careers, kids and commitments don't pause for 18 months of estate paperwork.
- **The named executor doesn't want the responsibility.** If you haven't started acting, you can decline the role, and a professional can step in.
- **Family relationships are complicated.** When family members don't see eye to eye, a neutral third party with no stake in the outcome keeps decisions fair and the settlement moving.
- **The estate has no clear executor.** No Will, or an executor who has passed away or can't act.
- **The executor lives far away.** Out of province or out of the country, with no practical way to meet with banks, sign documents or manage the estate in person.
- **The estate is complex or unfamiliar.** From taxes and debts to property and investments, estate settlement comes with significant responsibilities and potential liability. An experienced professional ensures the details are handled with care and expertise.
- **The family is already carrying enough.** Losing a loved one is difficult enough without the added responsibility of settling an estate. A professional takes on the burden so your family can focus on each other.

*Professional Estate Representative service is provided in partnership with ClearEstate's trust partner, Natcan Trust Company, a wholly-owned subsidiary of National Bank of Canada, and is subject to partner and court approval. Estates must be solvent (able to pay their debts) and free from legal claims, such as a challenge to the Will, a dispute among beneficiaries or any other litigation involving the estate. ClearEstate acts as agent to the executor. ClearEstate is not a trust company, is not a law firm, and does not provide legal, accounting, tax or financial advice.

**ClearEstate's fee: 1.75% on the first $20M of fair market value of the estate assets as of date of death, 0.5% on the balance. Subject to a minimum fee of $21,000. Some estates are more time consuming or complicated to settle, in such cases, additional fees may apply. All amounts are in Canadian dollars (CAD). Pricing may vary by province. Comparison figures reflect typical market rates; fees charged by other providers vary.

Fees exclude commissioning or notarization of documents, publication of notice to creditors, probate fees/tax, costs to transfer real title, services rendered by other professionals such as appraisers, property managers, etc., or other estate expenses and liabilities.

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