

clear<sub>est</sub>ate<sub>ly</sub>

# Changing the way estates are settled



**“Beneficial, helpful, effective, successful** — ClearEstate has been great. I input my data into the dashboard, and the rep I was assigned would tell me, in real-time, what I needed, what I was missing, and what I had to do, all while giving me great guidance along the way.”

- Robert C.

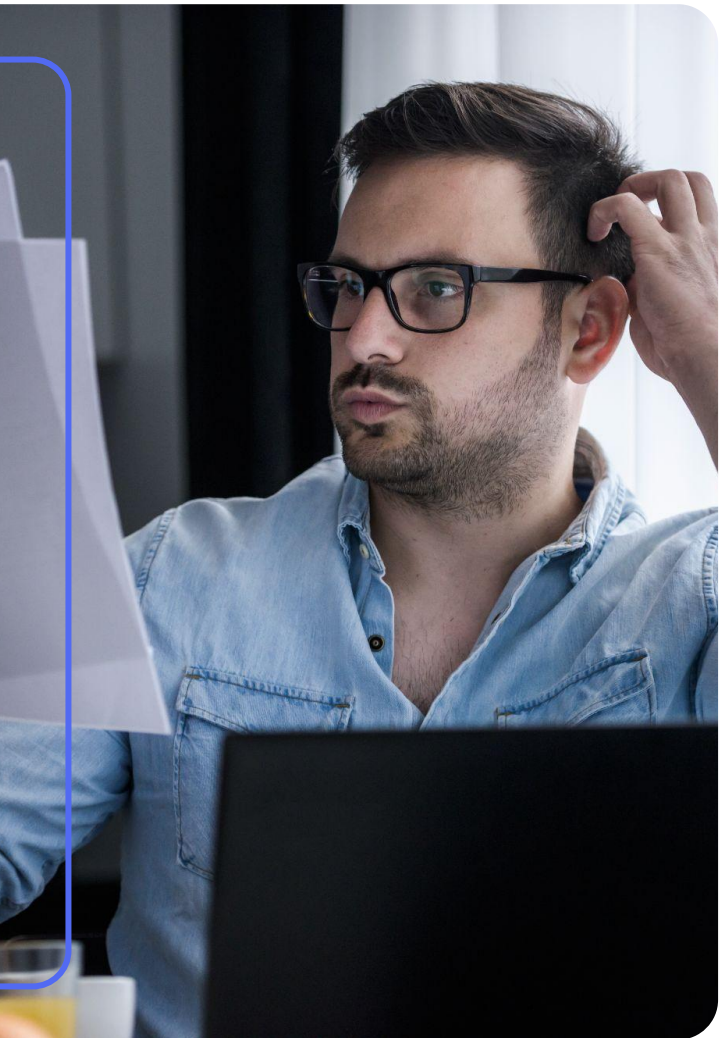


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# The frustrations of estate settlements





**“I’ve been named the executor of my parent’s will and I have no idea what to do”**

The majority of executors are assuming this responsibility for the first time and don’t know how or where to get started. This process is complex and can seem **daunting and confusing**.

**70%**

of executors are unaware  
they have been named

## “I have all this paperwork to do while I’m grieving a loved one”

Experiencing the death of a loved one is devastating. Settling their estate simultaneously adds an **administrative burden** on top of that.

On average, it takes

# 400hrs

to settle an estate





**“Not only are we in grieving, but now there’s tension in the family about who’s getting what”**

Some beneficiaries have misconceptions about the role of executors and may believe the executor has their own interests ahead of others. These misconceptions often **cause family disputes.**

**35%**

report family conflict as a result of not having a comprehensive estate plan

**“I’m constantly going back and forth between the bank, lawyers, and the court. It’s been over a year and the estate is still not settled.”**

Executors overwhelmingly report that these processes are archaic and dated, and find themselves **communicating the same things more than once**. This back and forth only extends the length of this process.

On average, it takes

**16 months**

to settle an estate



## “I had no idea how much I’d be paying to settle this estate”

Most executors are unaware of how much **legal and financial liability** they face, adding another level of stress on top of their responsibility.

On average, executors spend

# \$12,400

in professional fees alone





# Meet our Partner, ClearEstate

## ClearEstate is

- ✓ An independent, digital trust office
- ✓ A one-stop shop for estate planning & estate settlement services
- ✓ A team of highly trained subject matter experts that can handle the entire process from beginning to end

## We can help you

- ✓ Book your free consultation with ClearEstate
- ✓ Attend the consultation with an estate advisor
- ✓ Support you throughout every step

The logo for ClearEstate, featuring the word "clear" in a blue sans-serif font and "estate" in a dark blue sans-serif font, with a small blue "J" subscript at the end of "estate".

clearestate<sub>J</sub>

# How ClearEstate Compares

ClearEstate delivers a **simple flat fee, end-to-end experience**, at a fraction of the cost of the alternatives, from the comfort of your own home.

\$6000 to \$17,500

## Traditional Lawyer

Requires a considerable retainer

Often charges hourly

If a flat fee is offered, may add hourly fees

Primary focus on court filing

Typically solo or very small team

Estate settlement is usually not main area of practice

\$2,748 to \$7188

## ClearEstate

No retainer. Payment plans available

Absolutely no hourly rate

Simple and accessible packages based on complexity and level of support desired

Supports all steps of estate settlement

Dedicated Estate Professional and team of subject matter experts as needed

Specializes exclusively in estate planning and settlement

# How ClearEstate Compares (continued)

\$6000 to \$17,500

## Traditional Lawyer

Unable to respond promptly to client inquiries and limited explanations offered

May offer some support for dealing with third parties

Technology is underutilized

No assistance with tax filings

Minimal transparency for beneficiaries

Support typically limited to one jurisdiction

Requires driving and inflexible in-person meetings

\$2,748 to \$7188

## ClearEstate

Prioritizes client service and provides detailed explanations

Full support available for dealing with third parties

Tech-enabled with step-by-step estate settlement platform and record keeping

Supports preparation of tax filings

Enables transparency with beneficiary portal

Able to support multiple jurisdictions

Offer virtual meetings delivered at your own convenience

# ClearEstate is the leading technology-driven service for estate planning & settlement

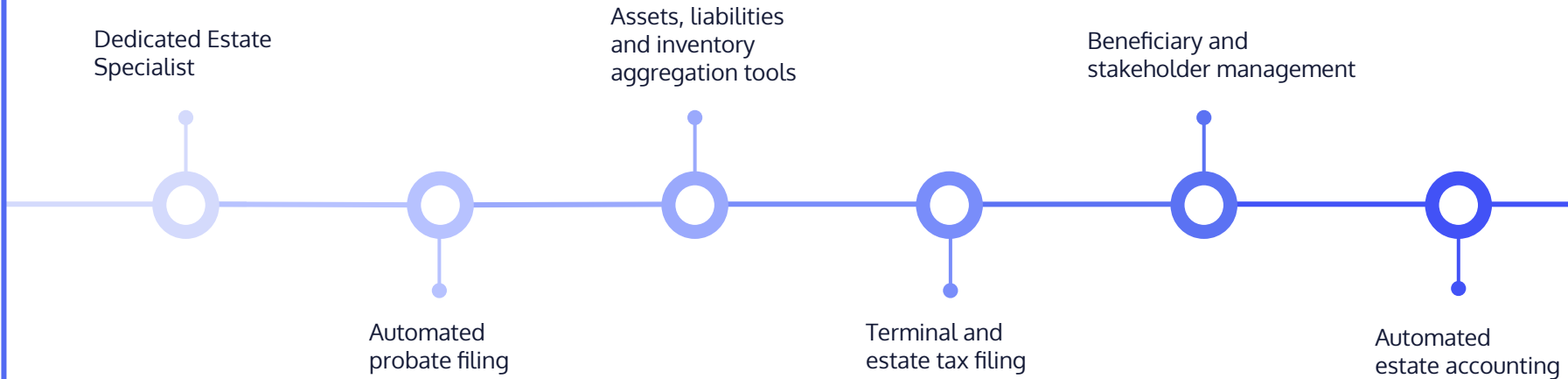
Their easy-to-use, digitally native platform is a solution to an otherwise archaic process. It offers:

<b>Transparency</b>	Everyone with access can see and understand the whole planning process, including all tasks that have been done and need to be done.
<b>Centralization</b>	Important documents and information will all be accessible in one place, allowing for smooth communication between you and various parties.
<b>Automation</b>	Streamlines processes by auto-selecting and creating the right forms based on the client, and automated asset aggregation, giving you increased visibility into the inventory of your assets.
<b>Traceability</b>	Any and all changes can be tracked and various parties, including the client, are notified across the journey.
<b>Security</b>	A 100% secure platform that has obtained all necessary security compliance certifications, uses data encryption and strict security policies.
<b>Confidentiality</b>	Platform is permission based, so no one has access to anything you did not grant them and uses intrusion detection and prevention systems to identify breaches.
<b>Human Guidance</b>	Continuous human support from qualified professionals who can be contacted through email, phone number or video calls.

# Estate Settlement Process with ClearEstate

It takes **up to 18 months** to settle an estate, with average legal and accounting fees of \$12,400 (based on average estate size of \$200,000)

ClearEstate clients reduce that process by **up to 6 months**.



# Our Estate Settlement Packages

	Recommended				
1 upfront payment	\$2,748	\$3,948	\$5,148	\$7,188	1%
<i>OR 12 equal payments no interest</i>	<i>or</i> \$229/mth	<i>or</i> \$329/mth	<i>or</i> \$429/mth	<i>or</i> \$599/mth	<i>of estate fair market value</i>
Inclusions	Essential	Plus	Complete	Premium	Estate Rep
End-to-End Settlement ( <i>inventory, probate, documents, distribution, etc.</i> ),	•	•	•	•	•
CE portal for executors	•	•	•	•	•
CE portal for beneficiaries		•	•	•	•
Estate Taxes and Final Taxes		•	•	•	•
Data entry done by CE			•	•	•
Representation with financial institutions and 3rd parties			•	•	•
Estate settlement in a 2nd jurisdiction (2 in total)				•	•
Name CE as your professional executor*					•

**\*Conditions for estate representative package:**

- If the settlement takes longer than 18 months, an annual fee of 0.75% of the estate's fair market value will be charged
- Minimum is \$15,000 when CE was not named in the will (estate planning not done by CE)
- Minimum is \$7,188 if CE was named in the will as executor (estate planning done by CE)

# Customer Journey

01

We can book your free consultation with ClearEstate

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02

A ClearEstate Solutions Advisor will review your estate planning needs

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03

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

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04

After review and sign up you will gain access to the platform and be introduced to your dedicated Estate Professional to begin the process

We've thought through every step, so you'll always be one step **ahead.**

# Client testimonials

“My Father left me as Executor of his estate and having never done this before I bought books, looked online for any information I could find. There isn’t enough information on how to finalize an estate. Then, I found ClearEstate online. **They give you advice, direction and help with all the details that must be dealt with!**”

- Linda J.

“Not ever needing to have an estate probated before, I had no idea on how to proceed. ClearEstate handled this for me. We had numerous zoom meetings where I was kept up to date on all facets and progress. **I found the staff very professional at all times and a pleasure to work with.**”

- Kim I.

“I couldn't be more impressed with ClearEstate and how they have helped me through this probate process. I still have a bit to go but I couldn't have done it without them. Their team is so eager to help with your questions, concerns, fears, etc. **Probate is a scary word and process, but with ClearEstate by your side, you will get through it.**”

- Patricia A.





# Q&A

## Got questions?

Email ClearEstate at: [hello@clearestate.com](mailto:hello@clearestate.com)

Access more **information and resources** at:  
[clearestate.com/estate-settlement-solutions](https://clearestate.com/estate-settlement-solutions)

Speak with your **advisor** and have them book your  
**consultation** on their advisor portal

iA Private Wealth Client Support: [+1 866-451-1008](tel:+18664511008)

