

clearestate

Estate planning made easy



"With ClearEstate's **estate planning platform and advisory capabilities**, my family will be able to work through the administrative tasks associated with estate settlement **without the enormous administration costs** that could be charged."

- Robert C.

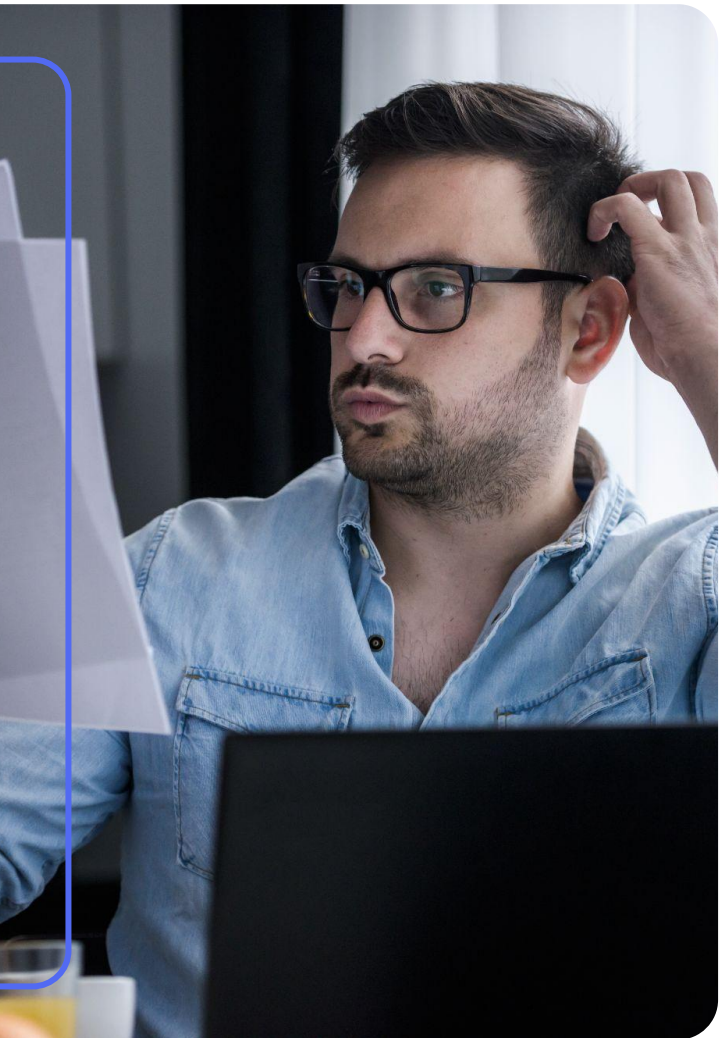


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The frustrations of estate planning





“I have wishes that I don’t know will be fulfilled when I’m gone.”

A will is a simple document that can become **outdated very fast**, whereas an estate plan is comprehensive, is rarely outdated, and ensures your estate is settled the way you intended it.

35%

of Canadians say
their will is up-to-date

“I don’t want my spouse or children to do all this administrative work”

Individuals planning their estate 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 disjointed process.

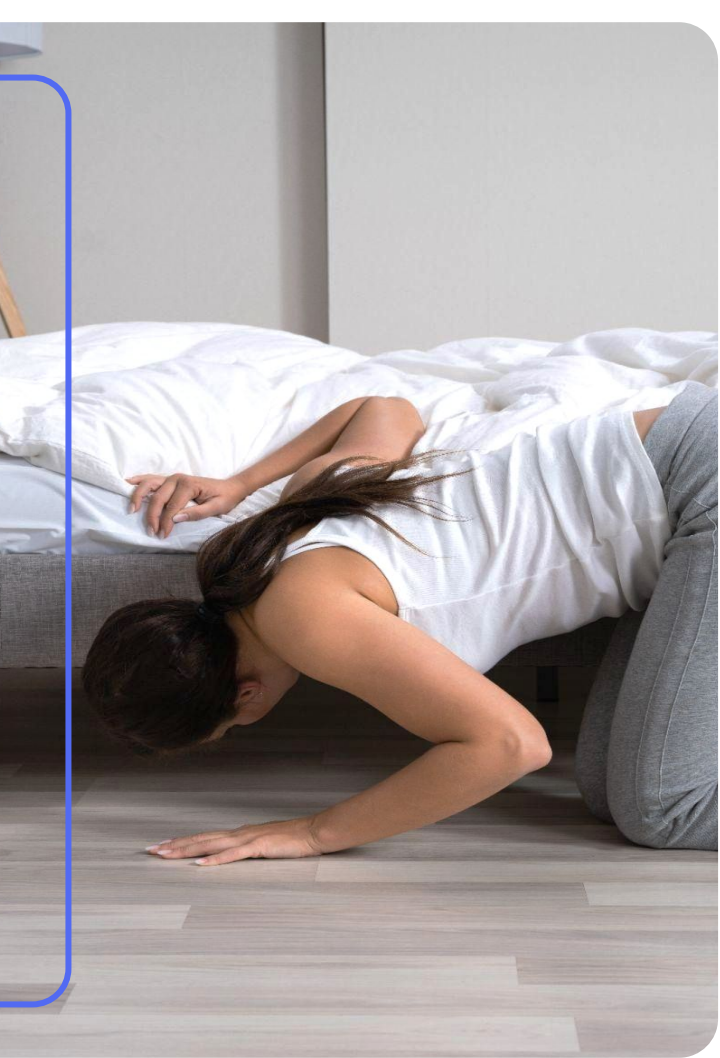


“I don’t know if my loved ones will know where to find all my important documents... I don’t even know which ones they’ll need.”

These documents are normally stored in a secure, safe location, but when it comes time to use the information, your loved ones may struggle finding and putting them all together.

50%

of people with formal estate plans feel comfortable discussing their end-of-life wishes





“I know appointing a loved one as my executor gives them a great deal of work, but I’m not wealthy enough to appoint a professional executor”

Trust Companies and professional executors only work with high net worth clients in order to justify their high cost structure. Individuals without high net worths often don’t meet their minimum requirements, and may find themselves being **rejected by banks and trust companies.**

53%

say it’s difficult to find an advisor they trust to create an estate plan



“Even if I appoint a professional executor, how would I know they’ll actually serve my estate?”

An individual may meet the minimum net worth requirements when planning their estate, but when it’s time to settle the estate, this requirement could be different. At this point, the **professional executor may refuse** to provide their services.

90%

of retail estates are rejected by trust companies because they no longer meet their HNW criteria

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" as a subscript to the right of "estate".

clearestate_J

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.

Traditional Lawyer

Usually hourly, or will add unexpected fees

Typically solo or very small team

Estate planning is usually not main area of practice

Technology is underutilized

Often requires driving and inflexible in-person meetings

Limited to certain parts of the planning process. Does not do the detailed inventory of assets for example

ClearEstate

No hourly rate, simple and accessible packages based on complexity and level of support desired

Dedicated Estate Professional and team of subject matter experts to give you the best service possible

Specializes exclusively in estate planning and settlement

Guided online service with step-by-step estate planning platform and record keeping

Offer virtual meetings delivered at your own convenience

End-to-end estate planning: detailed inventory of assets, distribution framework, connected accounts, etc.

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:

Transparency	Everyone with access can see and understand the whole planning process, including all tasks that have been done and need to be done.
Centralization	Important documents and information will all be accessible in one place, allowing for smooth communication between you and various parties.
Automation	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.
Traceability	Any and all changes can be tracked and various parties, including the client, are notified across the journey.
Security	A 100% secure platform that has obtained all necessary security compliance certifications, uses data encryption and strict security policies.
Confidentiality	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.
Human Guidance	Continuous human support from qualified professionals who can be contacted through email, phone number or video calls.

Estate Planning Process with ClearEstate

With ClearVault, you can ensure **significantly quicker and easier** settlement of your estate.

Interview with your **dedicated estate professional** to go through your goals

Inventory and appraisal of all assets

Personalized estate plan with clear and visual distribution plan

ClearEstate helps you prepare and file **all necessary documents** (e.g. wills & codicils, power of attorney, trusts, health care directives, etc.)

All important documents are securely stored in **ClearVault**, eliminating the need to go hunting for records

Unlimited updates to your estate plan, including an annual review with suggested changes and improvements

You will receive **guidance and coaching** from estate professionals every step of the way.

Customer Journey

01

We can 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 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

I had a great experience. I felt **supported, my questions were answered in a timely manner**, and they were easy to talk to. I would recommend clear estate to those who are needing assistance.

- Emily M.

At 81 years old I am having the most important and difficult job to accomplish in my life. I know I would not be able to do it myself. It is indeed a very hard job. We are so lucky and blessed to receive the **outstanding assistance from the wonderful ClearEstate team members**. We put our complete trust in them and try our best to follow their instructions.

- Kim V.



Q&A

Questions?

Email ClearEstate at: hello@clearestate.com

Access more information about our estate planning services at: clearestate.com/estate-planning

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

iA Private Wealth Client Support:
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