

Modernized Estate Planning Solutions

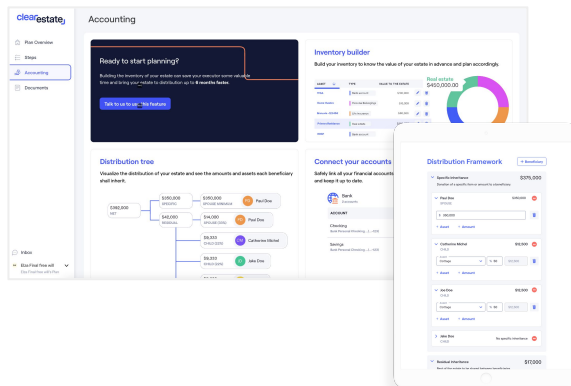
clearestate_J



Quebec

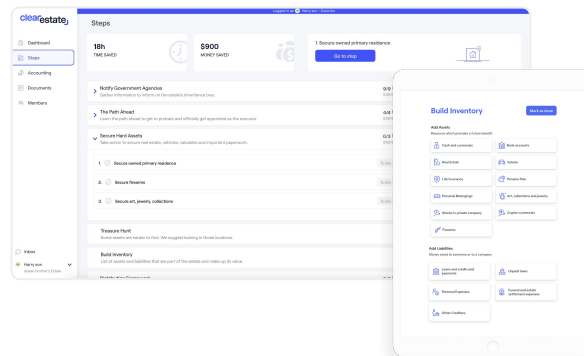
Meet clearestate₂

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

$\frac{1}{3}$ cost of traditional providers



Streamlined

Proprietary tech makes it easy



Personalized

Guidance and support from experts for when you really need it

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



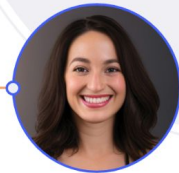
Customer Success Manager

- ✓ 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



YOU

Estate Planning is more than just creating a will



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



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)



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

clearestate

Plan Overview

Steps

Accounting

Documents

Inbox

Steve Brown
Steve Brown's Plan

> Personal Information

Enter your vital statistics, employment history, marital history, etc.

6/6 100%
STEPS COMPLETED

> Build Inventory

List of assets and liabilities that are part of the estate and make up its value.

2/2 100%
STEPS COMPLETED

> Executorship

Identify who you wish to appoint as your executor(s).

3/3 100%
STEPS COMPLETED

> Distribution Framework

Identify which beneficiaries inherit what based on your will.

5/5 100%
STEPS COMPLETED

1. ✓ Specific donations and gifts

Done

Go to Step >

2. ✓ Identify main beneficiaries

Done

Go to Step >

3. ✓ Set age of distribution for minor children and grandchildren

Done

Go to Step >

Show all steps

> Funeral Pre-Arrangements

Let's start the conversation to discover what your options are.

2/2 100%
STEPS COMPLETED

> Will And Powers Of Attorney

Plan the distribution of your estate and protect your financial matters.

5/5 100%
STEPS COMPLETED

Secure Digital Storage Vault

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Plan Overview

Steps

Accounting

Documents

Inbox

SB Steve Brown
Steve Brown's Plan

Documents

Group all the documents pertaining to the estate

Q Search

+ Add document

Asset (3)

Documents related to assets of the estate and visible by some estate members

Banking (0)

Cheque specimen or other banking documents visible by some estate members

Estate documents (8)

Legal documents pertaining to the estate and visible by some estate members

Identification (1)

Estate members IDs

Liability (0)

Documents related to liabilities of the estate and visible by some estate members

Tax and accounting (0)

Notice of assessment and other tax related documents

Other (0)

Documents that do not fit in other categories and that are shared with the estate

DocuSign Envelopes (0)

E-signature envelopes generated and/or sent to recipients

Build Your Inventory of Assets and Liabilities

clear_{estate}

Plan Overview

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Steve Brown
Steve Brown's Plan

Accounting

OVERVIEWASSETSLIABILITIESCONNECTIONSDISTRIBUTION

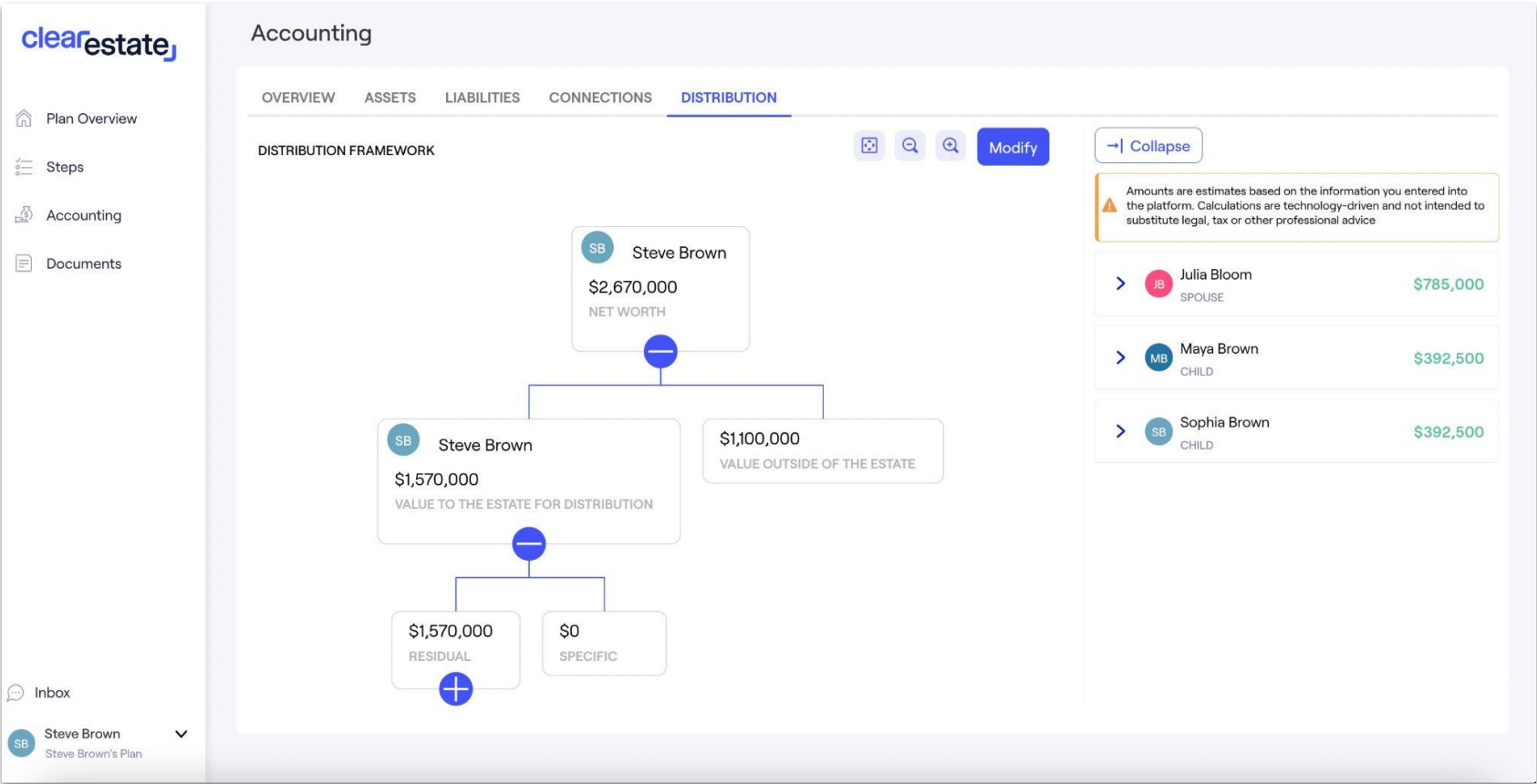
Search

Filter

Add Asset

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



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. ¹In Quebec, the drafting of notarial wills and protection mandates is provided by ClearEstate's independent notary partner. ²Professional plan requires your appointment of Natcan Trust Company, a wholly-owned subsidiary of National Bank of Canada, as your liquidator, with ClearEstate as agent.

³FMV = 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 Advisor or visit
clearestate.com/IGclient

