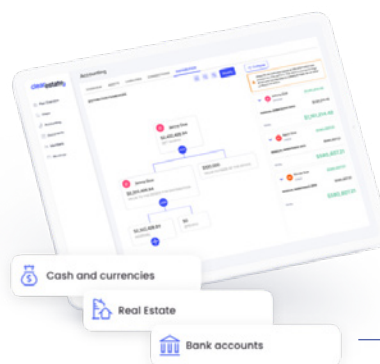


# Estate Planning Services

ClearEstate's transformative approach to estate planning ensures that you're prepared today to offer lasting peace of mind for tomorrow. Planning your estate with ClearEstate will safeguard your wealth, minimize taxes, and ease the burden on loved ones when the time comes.

Our team of Estate Professionals will provide transparent, one-on-one support to help you build a holistic estate plan. Our specialists will outline planning strategies to maximize what you leave



behind and ensure an efficient transfer of your assets to your beneficiaries. We'll guide you to make informed decisions about executorship, guardianship, distribution and more, with your goals and your beneficiaries' best interests in mind.

Your expertly-crafted estate plan is securely stored in a modern, user-friendly online platform. All information tied to the planning of the estate, the eventual distribution plan and even a family tree are all displayed in an easy to use dashboard.

	Online Will	Basic	Complete	<b>MOST SELECTED</b> Professional
Retail price <sup>1</sup> : Individual/Couple	<del>—\$249—</del>	<del>\$595/\$795</del>	<del>\$1,995/\$2,995</del>	<del>\$3,995/\$4,595</del>
% Discount for IG clients	20%	10%	10%	10%
Price for IG clients	\$199	\$535 / \$715	\$1,795 / \$2,695	\$3,595/\$4,135
Annual Fee <sup>2</sup>	+ \$19 yr	+ \$19 yr	+\$99 yr	+\$129 yr
ClearEstate online platform: estate planning dashboard, connect & track financial accounts, net worth tracker, document builder, document storage	✓	✓	✓	✓
Create your last will and testament	✓	✓	✓	✓
Create your power of attorney for property & personal care	✓	✓	✓	✓
Distribution tree - visualize your distribution plan		✓	✓	✓
Assistance from our Customer Support team		✓	✓	✓
Estate plan optimization with multidisciplinary experts - review of goals, impact of probate, tax considerations, family dynamics, etc.			✓	✓
Professional guidance from our Estate Professionals			✓	✓
Annual plan review with an estate professional			✓	✓
Add-on services available based on your needs and circumstances			+\$	+\$
*Professional executor appointed in your future estate settlement				1% of FMV** at settlement
*Professional POA for property appointed in case of incapacity (optional)				1% of FMV** if activated
Storage of original will and POA for Property				✓

<sup>1</sup>All prices are subject to change without notice and are not guaranteed, unless the selected plan has already been paid. Commissioning or notarizing signatures, if applicable, is not included in the above plans or annual fees. <sup>2</sup>Annual fee includes 24/7 access to the ClearEstate online platform. For Complete and Professional plans, the fee also includes an annual update meeting with an Estate Professional. \*Professional plan requires your appointment of Natcan Trust Company, a wholly-owned subsidiary of National Bank of Canada, as your executor, with ClearEstate as agent.

\*\*FMV = gross fair market value of assets under administration. Subject to a minimum of \$15,000.

## Available add-ons to customize your Complete or Professional plan

Corporations – Estate planning considerations for a <b>standard complexity corporation</b>	Per corporation \$295
Corporations – Estate planning considerations for a <b>medium complexity corporation</b>	Per corporation \$595
Advanced Planning – Tier 1 – Review with your Estate Professional, any of the following estate planning needs: <ul style="list-style-type: none"> <li>» Equalizing gifts during your lifetime in your estate</li> <li>» Addressing digital assets such as cryptocurrency, online accounts, etc.</li> <li>» Considering elaborate alternate beneficiary scenarios</li> <li>» Reviewing compensation for your executor</li> <li>» Establishing a trust for the maintenance of your pet/s</li> <li>» Other advanced (non-trust) needs</li> </ul>	\$445 +\$100 per provision drafted by independent lawyer
Advanced Planning – Tier 2 – Review with your Estate Professional, any of the following use of trusts upon your death: <ul style="list-style-type: none"> <li>» A trust for a beneficiary with a disability</li> <li>» A trust for your spouse with beneficiaries of your choosing upon their death</li> <li>» A trust to hold real estate for one or more beneficiaries</li> <li>» A trust for proceeds of registered plans or life insurance</li> <li>» A wealth protection trust for the next generation/s</li> <li>» A charitable giving trust for your philanthropic intentions</li> <li>» Other advanced trust needs</li> </ul>	\$795 +\$150 per provision drafted by independent lawyer
Multiple Wills – Create a secondary will in the same jurisdiction (to avoid probate on private companies shares, etc.)	+\$200-500 per will drafted by independent lawyer
Multiple Wills – Create a secondary plan for assets in a different jurisdiction** (to expedite your estate settlement)	+\$200-\$500 for initial document drafted by independent lawyer

\*ClearEstate's Independent Attorney Network (CEIAN) provides legal drafting services for ClearEstate customers. \*\*Secondary will must be in a jurisdiction supported by ClearEstate. Any additional documents that may be recommended may be subject to an additional fee. Discounts cannot be applied to independent lawyer fee.

### About our annual fees

The estate plan annual fee provides ongoing 24/7 access to the ClearEstate online platform. Here, you can store your documents, connect your financial accounts, build your inventory of assets and liabilities, track your net worth, and view your interactive, visual estate distribution plan.

For Complete and Professional plans, the fee also includes an annual update meeting with an Estate Professional. During this meeting, you can easily make updates to your plan and receive a new draft of your will, so you can feel confident that your plan will always be up-to-date and reflective of your situation and goals.

