



# The ClearEstate Difference

ClearEstate takes a holistic, technology-driven approach to estate planning and settlement, offering services and support that go far beyond the traditional route.

By combining technology with a multidisciplinary team of professionals, ClearEstate helps families plan proactively, stay organized, and navigate the complexities of both estate planning and settlement with clarity, simplicity, and peace of mind — all while keeping costs predictable and fair.

	ClearEstate	Lawyers
<b>Estate Planning &amp; Settlement</b>	One dedicated provider for both estate planning and settlement: seamless experience, no handoffs.	Typically, do planning or settlement, not both. Families must coordinate on their own.
<b>Online Platform with Digital Vault</b>	Our secure digital vault keeps all documents, accounts, and asset information organized in one place, accessible to clients and visible to advisors (if they have been given permission). Executors gain instant access when needed.	Relies on paper files or scattered storage. Executors often struggle to locate assets and information.
<b>Specialized, Multidisciplinary Team Support</b>	Access to a team of specialists (legal, tax, admin, tech) working together and independent attorneys* available when needed.	Usually, a single lawyer; accountants, specialists, and others must be sourced, by you, separately.
<b>Streamlined Process</b>	A structured, defined process ensures quality service and a fast turnaround (Online Wills can be completed in minutes, guided estate plans can be completed in a matter of weeks).	Process and timelines vary by lawyer; Wills can take months to finalize.
<b>Logistical Convenience</b>	Convenient online, remote service eliminates logistical hurdles for clients.	Typically requires in-person meetings during office hours.
<b>Proactive Plan Reviews</b>	Guided plans include an annual plan review with an estate professional to keep information and estate plan updated in response to life changes.	To keep their Will up to date, clients must proactively schedule another session with their lawyer, often paying the same fees each time.

	ClearEstate	Lawyers
<b>Executor Services</b>	ClearEstate's trust partner can be appointed as a Professional Executor, relieving family burden. ClearEstate's fee is a transparent 1% of the estate value.**	Lawyers can act as executors either if named in the Will or on an ad hoc basis, if they agree. They often charge up to 5% of the estate's value, which can significantly reduce the inheritance.
<b>One-stop Shop for Estate Settlement</b>	Offers step-by-step guidance, tech tools, and full support through all aspects of settlement: administration, probate, taxes and distributions.	Typically limited to legal filings. Executors must coordinate separately with accountants and administrators.
<b>Jurisdictions</b>	Multi-jurisdictional service with full third-party support across Canada and in certain U.S. jurisdictions.	Usually limited to one region, and often leaves third-party work for you to arrange.
<b>Pricing</b>	Transparent, upfront pricing with no retainers or hidden fees.	Hourly billing with unpredictable costs and large retainers.
<b>Established Partnership</b>	ClearEstate is vetted and endorsed by IG Wealth Management for added trust.	Independent local practice, no standardized vetting process.

\*ClearEstate's Independent Attorney Network (CEIAN) provides legal services for ClearEstate customers as add-on services.

\*\* ClearEstate Technologies Inc. is a technology company and it does not provide legal advice nor acts as fiduciary. 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. The settlement fee for ClearEstate's Professional plan is 1% of fair market value of assets under administration, subject to a minimum of \$15,000. Fees may be subject to change without notice.



The following is a cost comparison of settling an estate with a personally appointed Executor, a trust company as Executor, or with ClearEstate.<sup>1</sup>

	Individual (up to 5%)	Trust Company (4%)	ClearEstate (1%) <sup>2</sup>
Settlement fee	\$50,000	\$40,000	\$15,000
Probate application	\$6,000	\$5,000	Included
Tax prep fees (Terminal T1, First T3 and Clearance Certificate)	\$4,000 +	\$3,000 +	Included
Appraisals & other dis- bursements (est. 1%)	\$10,000	\$10,000	\$10,000
Total cost to the estate	\$70,000	\$58,000	\$25,000
Net estate value	\$930,000	\$942,000	\$975,000

<sup>1</sup> Estimates based on a \$1M estate. The above is a sample illustration only. Estate settlements will vary based on a variety of factors.

<sup>2</sup> 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. The settlement fee for ClearEstate's Professional plan is 1% of fair market value of assets under administration, subject to a minimum of \$15,000. Fees may be subject to change without notice.

Planning your estate is one of the most important gifts you can leave your family, but it only works if it's done right. With ClearEstate, you get more than just a plan — you get a trusted partner and the option of a Professional Executor who ensures your wishes are carried out with expertise, efficiency, and transparency.

**It's not just an estate, it's your legacy.  
Make the most of it.**

Get started with comprehensive estate planning  
tailored to your goals.

Speak to your advisor about contacting ClearEstate.