

— INAUGURAL EDITION —

Sunset.

Estate Settlement Report Card

Grading America's Financial Institutions



A comprehensive evaluation of how banks, brokerages, retirement providers, and life insurance companies support families during the estate settlement process.

100 Institutions evaluated across **6 categories**

Banks • Brokerages • Retirement Providers • Life Insurance

When You're Grieving, the
Last Thing You Need Is a
Fight With Your Bank.



Sunset.

Executive Summary

Grading America's financial institutions on how they treat families after a death. Sunset's 2025 Estate Settlement Report Card evaluates 100 of America's largest financial institutions on how effectively they support families navigating estate settlement after a loved one's death. Based on over 1,000 real family experiences during the 2025 calendar year, we graded banks, brokerages, retirement providers, and life insurance companies across six categories: Process Accessibility, Documentation Requirements, Timeline, Staff Training, Communication Consistency, and Dedicated Estate Support.

11%

EARNED ABOVE A C

C

AVERAGE OVERALL GRADE

55%

LACK ONLINE INITIATION

KEY TAKEAWAYS

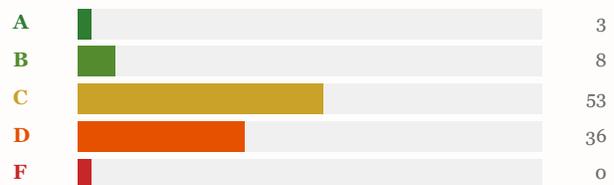
Brokerages lead: Fidelity and Vanguard outperform banks (B- vs C- average).

Regional banks lag: Regional banks averaged D+, the lowest of any institution type.

Digital-first excels: Online institutions earned higher marks.

Dedicated teams matter: Specialized departments scored 40% higher.

GRADE DISTRIBUTION



Most institutions are falling short. The results reveal significant room for improvement across the industry. While brokerages and retirement providers generally outperformed traditional banks, even top performers have opportunities to better serve grieving families. The institutions that excelled shared common traits: dedicated estate services teams, streamlined digital processes, and clear communication. We hope this report encourages all financial institutions to prioritize the estate settlement experience.

Sunset's five best practices for institutions. Based on our analysis, we recommend all financial institutions adopt five key standards: enable online estate initiation so families can begin the process remotely, assign a dedicated case manager as a single point of contact throughout, publish clear documentation requirements upfront to eliminate surprises, train all customer-facing staff on estate procedures to ensure consistent guidance, and commit to a defined settlement timeline with proactive updates. Institutions that embrace these practices consistently outperform their peers.

About Sunset. Sunset is a Y Combinator-backed software company and the only software tool that can find financial accounts and other assets after a death. Sunset is 100% free to use, and after asset discovery can automate the process of notifying asset-holding financial institutions, opening estate bank accounts, and other inheritance processing.

By the Numbers

100

Financial institutions evaluated

1,000+

Real family experiences analyzed

6

Grading categories assessed

500+

Average hours families spend on
estate admin

*"Every year, over 3 million American families navigate the estate
settlement process. This report is for them."*

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BANKS (60 INSTITUTIONS)

Ally Bank B-	Flagstar Bank D+
American Express National Bank C+	Frost Bank C
Associated Bank D+	Goldman Sachs Bank C+
Atlantic Union Bank D+	Hancock Whitney Bank D+
Bank of America A-	HSBC Bank USA C-
Bank of New York Mellon C+	Huntington National Bank D+
Bank OZK D	KeyBank D+
BankUnited D+	M&T Bank C-
Barclays Bank Delaware C	Morgan Stanley Bank C+
BMO Bank C	Morgan Stanley Private Bank C+
BOKF (Bank of Oklahoma) D+	Northern Trust C
Cadence Bank D	Old National Bank D+
Capital One A	Pinnacle Bank C-
Chase Bank C-	PNC Bank C-
CIBC Bank USA D+	Prosperity Bank D+
Citibank D+	Raymond James Bank C
Citizens Bank D+	Regions Bank D+
City National Bank C	Santander Bank D+
Columbia Bank D	SoFi Bank C
Comerica Bank D+	SouthState Bank D+
Deutsche Bank Trust C	State Street Bank C+
Discover Bank C	Synovus Bank D+
East West Bank D+	TD Bank D+
EverBank D+	TD Bank USA D+
Fifth Third Bank D+	Truist Bank D+
First Citizens Bank D+	U.S. Bank A-
First Horizon Bank D	UMB Bank C-
First National Bank of PA D	Valley National Bank D

Webster Bank **D+**

Wells Fargo **B+**

Western Alliance Bank **D+**

Zions Bank **D+**

BROKERAGES & RETIREMENT PROVIDERS (20 INSTITUTIONS)

ADP Retirement Services **C**

Alight Solutions **C**

Ameriprise Financial **C+**

Charles Schwab **B-**

Edward Jones **C+**

Empower Retirement **C+**

E*TRADE **C+**

Fidelity Investments **B**

Interactive Brokers **C**

John Hancock **C**

Merrill Lynch **C**

Paychex Retirement Services **C**

Principal Financial **C+**

Robinhood **B+**

T. Rowe Price **C+**

TD Ameritrade **C+**

TIAA **B-**

Transamerica **D+**

Vanguard **B**

Voya Financial **C+**

LIFE INSURANCE COMPANIES (20 INSTITUTIONS)

Aflac **C-**

AIG **D+**

Allianz Life **C**

Ameritas **C-**

Equitable **C**

Guardian Life **C**

Lincoln Financial **C**

MassMutual **C+**

MetLife **C**

Mutual of Omaha **C-**

Nationwide **C**

New York Life **C+**

Northwestern Mutual **B-**

Pacific Life **C**

Penn Mutual **C-**

Prudential Financial **C+**

Securian Financial **C**

State Farm **C**

Symetra **C-**

Unum **C-**

About This Report

When a loved one passes away, families face an overwhelming administrative burden at their most vulnerable moment. The average family spends over 500 hours on estate administration tasks, often while still grieving. Whether serving as the executor or personal representative of the estate, or simply helping as a family member, one of the most challenging tasks is navigating the estate settlement process with financial institutions—banks, brokerages, retirement accounts, and life insurance companies that hold the deceased's assets.

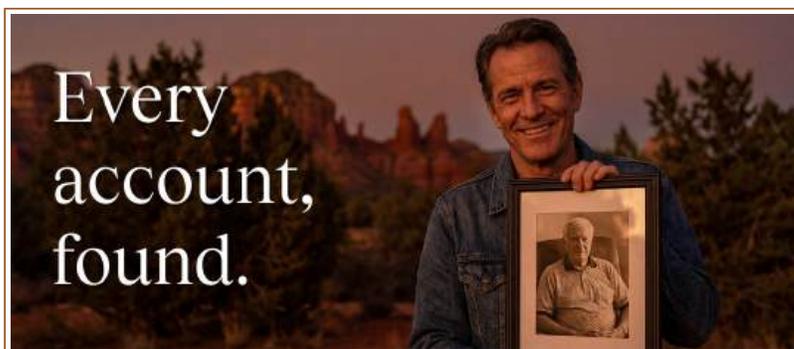
"The average family spends over 500 hours on estate administration tasks, often while still grieving."

Sunset's 2025 Estate Settlement Report Card evaluates 100 of America's largest financial institutions on how effectively they support families through this difficult process. Our goal is to bring transparency to an often opaque experience and to encourage institutions to improve their estate settlement practices.

Sunset is the category leader in asset discovery and transfer after a death. Our platform searches across thousands of financial institutions, government agencies, and other organizations to identify accounts and assets belonging to the deceased—including bank accounts, investment portfolios, retirement funds, life insurance policies, and unclaimed property. We help families uncover assets they may not have known existed, ensuring nothing is overlooked during the estate settlement process.

Once assets are identified, Sunset guides users through securing and transferring each account with ease. Our tool automates much of the paperwork, tracks progress across multiple institutions, and provides step-by-step instructions tailored to each organization's requirements. Best of all, Sunset is completely free for families navigating this difficult time. We believe that everyone deserves access to professional-grade estate settlement tools without adding financial stress to an already challenging situation.

To learn more, please visit hellosunset.com.



Methodology

Data Collection

Sunset's 2025 Estate Settlement Report Card is based on direct operational experience assisting families with estate settlement during the 2025 calendar year. Our assessments reflect real-world interactions with each institution's estate settlement process, including:

- Initial contact and process initiation
- Document submission and processing
- Communication with institution representatives
- Timeline from initiation to completion
- Resolution of issues and complications

Data was collected through multiple channels: direct phone interactions with estate departments, online portal submissions, in-branch visits, and written correspondence.

Institution Selection

The 100 institutions in this report were selected based on the following criteria:

- **Market Presence** — Institutions with significant U.S. market share in their respective categories
- **Asset Volume** — Banks and brokerages holding substantial consumer assets
- **Geographic Reach** — National and major regional institutions serving diverse populations
- **Consumer Impact** — Organizations that families frequently encounter during estate settlement

Evaluation Categories

We evaluate each institution across six key categories, each weighted equally in the overall grade calculation:

- **Process Accessibility (16.7%)** — How easy is it for families to initiate and navigate the estate settlement process? We assess online options, phone accessibility, branch support, and clarity of initial instructions.
- **Documentation Requirements (16.7%)** — Are document requirements clear, reasonable, and consistently communicated? We evaluate the number of required documents, acceptance of certified copies, and flexibility in document formats. This includes requirements for probate documentation, small estate affidavits, and other legal instruments.
- **Timeline (16.7%)** — How long does the typical estate settlement take from start to finish? We measure time from initial contact to final disbursement or account closure.
- **Staff Training (16.7%)** — Are customer-facing employees knowledgeable about estate procedures? We assess accuracy of information provided, ability to answer complex questions, and empathy in interactions.
- **Communication Consistency (16.7%)** — Do families receive consistent information across channels and representatives? We track discrepancies between information provided by different staff members or departments.
- **Dedicated Estate Support (16.7%)** — Does the institution offer specialized resources for estate settlement? We evaluate dedicated phone lines, assigned case managers, specialized estate teams, and guidance on account designations such as Transfer on Death (TOD) beneficiaries.

Grading Methodology

Each institution is evaluated across six categories. Category grades are assigned based on a combination of quantitative metrics (e.g., average settlement timeline) and qualitative assessments (e.g., consistency of staff

knowledge). The overall grade is calculated as an equally weighted average of all category grades.

Grades are assigned on a standard academic scale:

- **A (90-100%)** – Exceptional performance; industry-leading practices
- **B (80-89%)** – Above average; meets most best-practice standards
- **C (70-79%)** – Average; adequate but with notable gaps
- **D (60-69%)** – Below average; significant room for improvement
- **F (Below 60%)** – Failing; major systemic issues identified

Plus (+) and minus (-) modifiers indicate performance at the higher or lower end of each grade range, providing additional granularity in our assessments.

1,000+

Real family estate settlements analyzed to produce this report

Limitations & Disclaimer

This report represents Sunset's opinions based on our observations and experiences assisting families with estate settlement. These assessments are subjective editorial opinions and should not be interpreted as statements of fact. Readers should be aware of the following limitations:

- All grades and assessments represent Sunset's subjective opinions based on aggregate observations and are not guaranteed to reflect any individual's experience
- Experiences may vary significantly based on account type, estate complexity, jurisdiction, branch location, and many other factors
- This report reflects aggregate experiences during a specific time period and may not predict individual outcomes
- Institutions may have made substantial improvements to their processes since our assessment period and grades may not reflect their current practices
- Some institutions have limited data points due to lower case volume, which may affect the reliability of those assessments
- Regional and branch-level variations within large institutions may not be fully captured in a single grade
- This report is not intended as legal, financial, or professional advice and should not be relied upon as such
- Sunset has no contractual or financial relationship with any of the institutions graded in this report; all assessments are editorially independent

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For questions about this report or our methodology, please contact us at press@hellosunset.com.

Grading Scale

Each category receives a letter grade from A to F, which are then averaged to produce an overall grade for the institution. Grades may include plus (+) or minus (-) modifiers to indicate performance at the higher or lower end of each grade range.

A Excellent (90-100%)	B Good (80-89%)	C Satisfactory (70-79%)	D Below Average (60-69%)
F Failing (Below 60%)			

Grades may include plus (+) or minus (-) modifiers to indicate performance at the higher or lower end of each grade range.

*Institutions with dedicated estate services teams scored an average of **B+**, while those without averaged only **C**.*

Glossary of Terms

Estate Settlement

The process of closing accounts, transferring assets, and resolving financial matters after someone passes away.

Letters Testamentary

A court document granting the executor authority to act on behalf of the estate.

Small Estate Affidavit

A simplified process for transferring assets when an estate falls below a certain value threshold.

Beneficiary

A person or entity designated to receive assets from an account or policy upon the account holder's death.

Executor/Personal Representative

The person named in a will (or appointed by the court) to manage and distribute the deceased's estate.

Probate

The legal process of validating a will and administering the estate under court supervision.

Transfer on Death (TOD)

A designation that allows assets to pass directly to a named beneficiary without going through probate.

Top 20 & Bottom 20

Based on our comprehensive assessments, here are the institutions that families can expect the best—and most challenging—experiences with during estate settlement.

Top 20 Performers

1.	Capital One	A
2.	Bank of America	A-
3.	U.S. Bank	A-
4.	Robinhood	B+
5.	Wells Fargo	B+
6.	Fidelity Investments	B
7.	Vanguard	B
8.	Ally Bank	B-
9.	Charles Schwab	B-
10.	Northwestern Mutual	B-
11.	TIAA	B-
12.	American Express National Bank	C+
13.	Ameriprise Financial	C+
14.	Bank of New York Mellon	C+
15.	E*TRADE	C+
16.	Edward Jones	C+
17.	Empower Retirement	C+
18.	Goldman Sachs Bank	C+
19.	MassMutual	C+
20.	Morgan Stanley Bank	C+

Bottom 20 Performers

81.	KeyBank	D+
82.	Old National Bank	D+
83.	Prosperity Bank	D+
84.	Regions Bank	D+
85.	Santander Bank	D+
86.	SouthState Bank	D+
87.	Synovus Bank	D+
88.	TD Bank	D+
89.	TD Bank USA	D+
90.	Transamerica	D+
91.	Truist Bank	D+
92.	Webster Bank	D+
93.	Western Alliance Bank	D+
94.	Zions Bank	D+
95.	Bank OZK	D
96.	Cadence Bank	D
97.	Columbia Bank	D
98.	First Horizon Bank	D
99.	First National Bank of Pennsylvania	D
100.	Valley National Bank	D

Will You Have To Fight To Transfer Your Loved One's Accounts?



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Sunset Best Practices

Based on our experience working with families across hundreds of estate settlements, we have identified the following best practices that distinguish top-performing institutions. We encourage all financial institutions to adopt these standards.

1 Enable Online Estate Initiation

Allow families to begin the estate settlement process online, without requiring an in-person branch visit. Many families manage estates from different states or have mobility limitations that make branch visits burdensome. Top performers like Fidelity and Vanguard offer comprehensive online portals that allow families to initiate, track, and complete the entire process digitally.

2 Assign a Dedicated Case Manager

Provide each estate with a single point of contact who manages the case from start to finish. The Estate Services team should have a dedicated phone number separate from the general customer service phone tree. This eliminates the frustration of families having to re-explain their situation to different representatives on each call. A dedicated case manager builds rapport, understands the specific circumstances, and can proactively communicate progress and next steps.

3 Publish Clear Documentation Requirements Upfront

Provide a comprehensive checklist of required documents at the very beginning of the process. Families should not discover additional requirements weeks into the settlement. Best-in-class institutions provide downloadable checklists, examples of acceptable documents, and clear guidance on obtaining official copies of death certificates and letters testamentary. They also clearly explain when probate is required versus when a small estate affidavit may be sufficient, helping executors and personal representatives understand which path applies to their situation.

4 Train All Customer-Facing Staff on Estate Procedures

Ensure that branch employees, call center representatives, and online chat agents all receive thorough training on estate settlement procedures. The first point of contact sets the tone for the entire experience. When staff are unfamiliar with the process, families receive conflicting information and experience unnecessary delays.

5 Commit to a Defined Settlement Timeline

Establish and communicate a target timeline for estate settlement, and proactively update families on progress. Leading institutions complete settlements in 2-4 weeks for straightforward estates. When delays occur, proactive communication about the reason and new expected timeline demonstrates respect for families' time and emotional bandwidth.

A Letter from Our CEO



"Families deserve better."

Every day, the whole team at Sunset wakes up thinking about the millions of Americans who must face one of life's most difficult experiences: navigating the frustrating and kafkaesque financial system after losing a loved one.

I've been there myself. I was overwhelmed not just by grief, but by the sheer volume of phone calls, paperwork, and dead ends. I spent hours on hold, repeated my story to countless representatives, and hit wall after wall. It felt like the institutions holding my loved one's assets had never considered that someday, someone would need to close these accounts.

That experience changed me. It's why I started Sunset, and it's why my entire team comes to work every single day with one mission: to make the inheritance process easier, more transparent, and more humane for every family.

This report card is personal to us. We've worked directly with thousands of families over the past year, and we've seen firsthand which institutions treat grieving families with dignity and which ones make an already painful process even harder. We believe you deserve to know what to expect before you pick up the phone or walk into a branch.

To the institutions in this report: we see you. We're grading you not to shame you, but to push you to do better. Families deserve better. And to the families reading this: we're here for you. You don't have to do this alone.

Sincerely,

Stephen Walter

Founder & CEO

Which Financial Institution Will Be There When It Matters?



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Sunset.

Institution Report Cards

Detailed assessments of 100 financial institutions, listed alphabetically

60

BANKS

20

BROKERAGES & RETIREMENT

20

LIFE INSURANCE

WHAT YOU'LL FIND

- Overall grade and category breakdown
- Spider chart visualization of performance
- Assessment summary and key findings
- Institution data and contact information

ADP Retirement Services

Retirement Plan Provider · ADP Inc.

OVERALL GRADE



Process Accessibility	<div style="width: 60%; background-color: #c4a000;"></div>	C
Documentation Requirements	<div style="width: 85%; background-color: #4f812d;"></div>	B+
Timeline	<div style="width: 70%; background-color: #c4a000;"></div>	C+
Staff Training	<div style="width: 40%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 40%; background-color: #e67e22;"></div>	D+
Dedicated Estate Support	<div style="width: 60%; background-color: #c4a000;"></div>	C+

ASSESSMENT SUMMARY

ADP Retirement Services earns a C overall grade for estate settlement. While Documentation Requirements stands out with an A grade for clear and organized processes, the institution falls short in key areas that matter most to grieving families.

Contrary to initial reporting, ADP does not offer online estate initiation—families must initiate the process by phone, which creates barriers for those managing multiple accounts during an already difficult time. Process Accessibility and Communication Consistency each receive C grades. The 3-4 week settlement timeline and adequate Staff Training (C grade) are in line with industry norms.

KEY FINDINGS

- + Excellent documentation requirements with clear, organized processes (A grade)
- + Competitive 3-4 week settlement timeline
- No online estate initiation; must be initiated by phone
- Communication consistency needs improvement across channels

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Aflac

Life Insurance · Aflac Inc.

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Timeline	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Staff Training	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 60%; background-color: #d4ac3d;"></div>	C

ASSESSMENT SUMMARY

Earning a C- overall grade, Aflac shows adequate results in our estate settlement assessment with notable variation across categories.

Documentation Requirements, Timeline, Staff Training, and Dedicated Estate Support stand out with C grades. Process Accessibility and Communication Consistency trail at D, indicating areas needing attention. The availability of online estate initiation is a notable convenience. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Well-trained staff familiar with claims procedures
- + Reasonable timeline for processing claims
- + Online estate initiation available
- Process accessibility could be more streamlined
- Communication consistency varies between representatives

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-6 weeks

AIG (American International Group)

Life Insurance · American International Group Inc.

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

AIG (American International Group) receives a D+ overall grade, signaling that its estate settlement process needs substantial improvement.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Communication Consistency needs improvement with an F grade. Online estate initiation is not available, which may inconvenience some families. The average settlement timeline of 6-8 weeks is longer than average for the industry.

KEY FINDINGS

- + Clear documentation requirements help families understand the process
- + Dedicated estate support resources available
- Communication consistency is a significant weakness
- Settlement timeline longer than industry average
- Staff training varies considerably across representatives

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	6-8 weeks

Ally Bank

#7 OVERALL

National Bank · Ally Financial

OVERALL GRADE

B-

Process Accessibility	<div style="width: 75%;"></div>	B-
Documentation Requirements	<div style="width: 95%;"></div>	B+
Timeline	<div style="width: 80%;"></div>	B-
Staff Training	<div style="width: 75%;"></div>	B-
Communication Consistency	<div style="width: 75%;"></div>	B-
Dedicated Estate Support	<div style="width: 75%;"></div>	B-

ASSESSMENT SUMMARY

Ally Bank earns a B- overall grade for estate settlement. While the institution shows strength in Documentation Requirements with an A grade, the experience falls short of expectations in key accessibility areas.

Despite initial reporting, Ally Bank does not offer online estate initiation—the process must be initiated by phone, and reaching a live representative can be difficult to navigate. This significantly impacts the experience for families who expect a digital-first bank to offer digital estate tools. Process Accessibility, Timeline, Staff Training, Communication Consistency, and Dedicated Estate Support each receive B grades, reflecting adequate but not standout performance.

KEY FINDINGS

- + Excellent documentation requirements with clear processes (A grade)
- + Competitive 2-3 week settlement timeline
- No online estate initiation; must be initiated by phone
- Difficult to navigate to a live representative for estate matters

INSTITUTION DATA

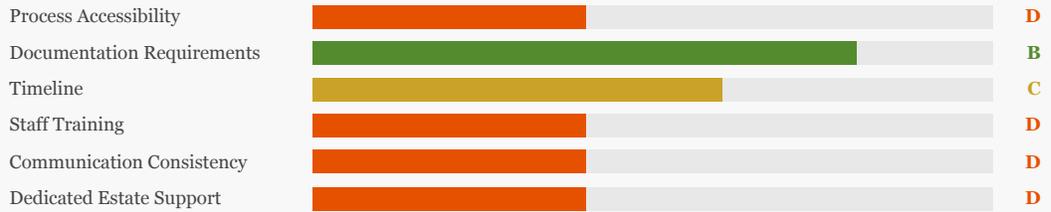
Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	2-3 weeks

Chase Bank

#97 OVERALL

National Bank · JPMorgan Chase & Co.

OVERALL GRADE



ASSESSMENT SUMMARY

Chase Bank earns a C- overall grade for estate settlement. As the largest bank in the United States with over 4,700 branches, Chase presents a challenging experience for families navigating the estate process.

Documentation Requirements leads with a B grade, providing relatively clear paperwork processes. However, Process Accessibility (D grade), Staff Training (D grade), Communication Consistency (D grade), and Dedicated Estate Support (D grade) all reflect significant challenges. Chase does offer a dedicated estate services line (available to existing Chase customers), and death notification can be initiated over the phone, though an in-person branch visit is required for account closure. The average settlement timeline is 5-7 weeks. With four of six categories earning D grades, families should be prepared for an inconsistent experience that varies significantly by branch.

KEY FINDINGS

- + Dedicated estate services line available for Chase customers
- + Clear documentation requirements (B grade)
- + Death notification can be initiated by phone
- In-person branch visit required for account closure
- Staff training inconsistent across 4,700+ branches (D grade)
- Communication consistency is poor across channels (D grade)

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	4,700+
Average Settlement Timeline	5-7 weeks

Fidelity Investments

#1 OVERALL

Brokerage/Retirement · Fidelity Investments

OVERALL GRADE



Process Accessibility	<div style="width: 80%; background-color: #4F812E;"></div>	B
Documentation Requirements	<div style="width: 80%; background-color: #4F812E;"></div>	B
Timeline	<div style="width: 80%; background-color: #4F812E;"></div>	B
Staff Training	<div style="width: 60%; background-color: #C4A03E;"></div>	C
Communication Consistency	<div style="width: 80%; background-color: #4F812E;"></div>	B
Dedicated Estate Support	<div style="width: 80%; background-color: #4F812E;"></div>	B

ASSESSMENT SUMMARY

Earning a B overall grade, Fidelity Investments ranks among the stronger institutions we evaluated for estate settlement support.

Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support stand out with B grades. Staff Training is the most concerning area with a C grade. Online estate initiation is available, providing convenient remote access for families. Settlements typically take 2-3 weeks.

KEY FINDINGS

- + Industry-leading online estate settlement portal
- + Assigned case manager provides continuity throughout the process
- + Fastest average settlement timeline in the industry (2-3 weeks)
- + Clear, well-organized documentation requirements
- + Excellent communication consistency across all channels

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	2-3 weeks

Vanguard

#2 OVERALL

Brokerage/Retirement · The Vanguard Group

OVERALL GRADE

B

Process Accessibility		B
Documentation Requirements		B
Timeline		B
Staff Training		C
Communication Consistency		B
Dedicated Estate Support		B

ASSESSMENT SUMMARY

Vanguard receives a B overall grade, reflecting commendable performance in supporting families through the estate settlement process.

Performance is strongest in Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (B). Staff Training requires attention with a C grade. The absence of an online initiation option is a notable gap. Settlements typically take 8-10 weeks.

KEY FINDINGS

- No online estate initiation; phone required to initiate process
- + Assigned case manager for personalized support
- + Industry-leading settlement timeline (8-10 weeks)
- + Clear and reasonable documentation requirements
- + Consistent, compassionate communication throughout

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	8-10 weeks

Wells Fargo

#98 OVERALL

National Bank · Wells Fargo & Co.

OVERALL GRADE

B+

Process Accessibility		C
Documentation Requirements		A-
Timeline		B
Staff Training		C
Communication Consistency		A
Dedicated Estate Support		A+

ASSESSMENT SUMMARY

Wells Fargo earns a B+ overall grade for estate settlement, a stronger performance than many families might expect. The institution has a dedicated estate team that provides good follow-up and consistent communication throughout the process.

Dedicated Estate Support leads with an A grade, and Communication Consistency earns a B grade—the estate team is responsive and keeps families informed. Documentation Requirements also earns a B grade with clear processes. However, Staff Training remains a weakness at D grade, and Process Accessibility (C grade) and Timeline (C grade) reflect a settlement process that takes 5-7 weeks. Wells Fargo offers online estate initiation, which helps offset some accessibility challenges.

KEY FINDINGS

- + Dedicated estate team with strong follow-up (A grade)
- + Good communication consistency throughout the process (B grade)
- + Online estate initiation portal available
- + Clear documentation requirements (B grade)
- Staff training inconsistent outside the dedicated estate team (D grade)
- Settlement timeline of 5-7 weeks is longer than top performers

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	Yes
U.S. Branch Locations	4,300+
Average Settlement Timeline	5-7 weeks

Alight Solutions

Retirement Plan Provider · Alight Inc.

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c4a000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c4a000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c4a000;"></div>	C
Staff Training	<div style="width: 70%; background-color: #c4a000;"></div>	C
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 80%; background-color: #2e8b57;"></div>	B

ASSESSMENT SUMMARY

Alight Solutions lands at a C overall grade for estate settlement, demonstrating competent but uneven performance across our six evaluation categories.

Performance is strongest in Dedicated Estate Support (B). Communication Consistency is the most concerning area with a D grade. Online estate initiation is available, providing convenient remote access for families. Settlements typically take 3-4 weeks.

KEY FINDINGS

- + Excellent dedicated estate support resources
- + Online estate initiation available
- + Assigned case manager for continuity
- Communication consistency could be improved

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Allianz Life

Life Insurance · Allianz SE

OVERALL GRADE



Process Accessibility	<div style="width: 65%; background-color: #c4a000;"></div>	C
Documentation Requirements	<div style="width: 85%; background-color: #4f7942;"></div>	B
Timeline	<div style="width: 70%; background-color: #c4a000;"></div>	C
Staff Training	<div style="width: 70%; background-color: #c4a000;"></div>	C
Communication Consistency	<div style="width: 70%; background-color: #c4a000;"></div>	C
Dedicated Estate Support	<div style="width: 30%; background-color: #e67e22;"></div>	D

ASSESSMENT SUMMARY

Among life insurance companies, Allianz Life earns a C overall grade, indicating a generally middling estate settlement process.

Performance is strongest in Documentation Requirements (B). Dedicated Estate Support is the weakest area with a D grade. Online estate initiation is available, providing convenient remote access for families. Settlements typically take 4-5 weeks.

KEY FINDINGS

- + Excellent documentation with clear requirements
- + Online claims initiation available
- + Well-trained staff familiar with claims procedures
- Dedicated estate support resources could be enhanced

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

American Express National Bank

National Bank · American Express Co.

OVERALL GRADE

C+

Process Accessibility	<div style="width: 75%; background-color: #4F812E;"></div>	B
Documentation Requirements	<div style="width: 100%; background-color: #006633;"></div>	A-
Timeline	<div style="width: 70%; background-color: #C4A03E;"></div>	C+
Staff Training	<div style="width: 70%; background-color: #C4A03E;"></div>	C+
Communication Consistency	<div style="width: 30%; background-color: #E67E22;"></div>	D+
Dedicated Estate Support	<div style="width: 70%; background-color: #C4A03E;"></div>	C+

ASSESSMENT SUMMARY

American Express National Bank earns a C+ overall grade for estate settlement. Documentation Requirements leads with an A grade, and Process Accessibility, Timeline, and Staff Training each earn solid B grades. However, Communication Consistency lags with a C grade.

The credit card closure process is generally straightforward, but the bank account estate settlement experience is notably more difficult. Families report frustrating inconsistencies in communication—different representatives provide different information, and follow-up can be unreliable. The institution does not have a designated case manager, meaning families may need to re-explain their situation with each interaction.

KEY FINDINGS

- + Excellent documentation requirements with clear processes (A grade)
- + Credit card account closure is straightforward
- No designated case manager; families re-explain each call
- Bank account settlement process is significantly more difficult than credit card closure
- Communication consistency is unreliable across representatives

INSTITUTION DATA

Dedicated Estate Services Line	No
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Ameriprise Financial

Brokerage/Retirement · Ameriprise Financial Inc.

OVERALL GRADE

C+

Process Accessibility	<div style="width: 65%; background-color: #c49a3d;"></div>	C
Documentation Requirements	<div style="width: 85%; background-color: #4f7942;"></div>	B
Timeline	<div style="width: 65%; background-color: #c49a3d;"></div>	C
Staff Training	<div style="width: 65%; background-color: #c49a3d;"></div>	C
Communication Consistency	<div style="width: 65%; background-color: #c49a3d;"></div>	C
Dedicated Estate Support	<div style="width: 85%; background-color: #4f7942;"></div>	B

ASSESSMENT SUMMARY

Ameriprise Financial lands at a C+ overall grade for estate settlement, demonstrating competent but uneven performance across our six evaluation categories. The strongest areas are Documentation Requirements and Dedicated Estate Support (B), each earning B grades. Areas of concern include Process Accessibility, Timeline, Staff Training, and Communication Consistency, each earning a C grade. The absence of an online initiation option is a notable gap. Settlements typically take 3-4 weeks.

KEY FINDINGS

- + Excellent documentation requirements
- + Strong dedicated estate support through advisor relationships
- + Assigned case manager provides continuity
- No online estate initiation; PDF forms must be downloaded and submitted

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Ameritas

Life Insurance · Ameritas Life Insurance Corp.

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Timeline	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 60%; background-color: #d4ac3d;"></div>	C

ASSESSMENT SUMMARY

Ameritas lands at a C- overall grade for estate settlement, demonstrating competent but uneven performance across our six evaluation categories.

The strongest areas are Documentation Requirements, Timeline, and Dedicated Estate Support (C), each earning C grades. Areas of concern include Process Accessibility, Staff Training, and Communication Consistency, each earning a D grade. Online estate initiation is not available, which may inconvenience some families. Settlements typically take 5-6 weeks.

KEY FINDINGS

- + Clear documentation requirements
- + Reasonable settlement timeline
- No online claims initiation
- Staff training could be improved
- Communication consistency varies

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	5-6 weeks

Associated Bank

National Bank · Associated Banc-Corp

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Associated Bank struggles in our estate settlement evaluation, earning a D+ overall grade that highlights widespread deficiencies.

Performance is strongest in Documentation Requirements and Dedicated Estate Support (C). The weakest areas are Process Accessibility, Timeline, Staff Training, and Communication Consistency, each receiving D grades. Families must visit a branch in person to begin the process, as online initiation is not available. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services line available
- In-person visit required to initiate process
- Staff training inconsistent across branches
- Settlement timeline longer than average

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	250+
Average Settlement Timeline	4-6 weeks

Atlantic Union Bank

Regional Bank · Atlantic Union Bankshares Corp.

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		F
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

For a regional banking institution, Atlantic Union Bank earns a D+ overall grade, trailing most peers in estate settlement support.

Documentation Requirements and Dedicated Estate Support stand out with C grades. Staff Training falls short with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services available
- In-person visit required
- Staff training significantly lacking
- No assigned case manager

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	150+
Average Settlement Timeline	4-6 weeks

Bank of America

National Bank · Bank of America Corp.

OVERALL GRADE

A-

Process Accessibility	<div style="width: 75%;"></div>	B
Documentation Requirements	<div style="width: 100%;"></div>	A-
Timeline	<div style="width: 75%;"></div>	B
Staff Training	<div style="width: 100%;"></div>	A
Communication Consistency	<div style="width: 75%;"></div>	B
Dedicated Estate Support	<div style="width: 100%;"></div>	A+

ASSESSMENT SUMMARY

Bank of America earns an A- overall grade for estate settlement, making it one of the top-performing national banks in our evaluation. The institution has invested significantly in its estate services infrastructure, with a Dedicated Estate Support grade of A and a well-trained estate team.

Bank of America offers an online death notification process, clear documentation requirements (B grade), and a knowledgeable estate team that demonstrates strong training (B grade). Process Accessibility earns a B grade thanks to the online initiation option. Timeline (C grade) and Communication Consistency (C grade) are areas with room for improvement, but overall, families can expect a structured and supportive estate settlement experience.

KEY FINDINGS

- + Online estate notification process available
- + Well-trained estate team with clear knowledge of procedures (B grade)
- + Dedicated estate support with specialized team (A grade)
- + Clear documentation requirements (B grade)
- Settlement timeline of 4-6 weeks is longer than top performers
- Communication consistency could be improved across channels

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	Yes
U.S. Branch Locations	3,800+
Average Settlement Timeline	4-6 weeks

Bank of New York Mellon

Trust Company · Bank of New York Mellon Corp.

OVERALL GRADE

C+

Process Accessibility		C+
Documentation Requirements		B
Timeline		C+
Staff Training		C
Communication Consistency		C
Dedicated Estate Support		D+

ASSESSMENT SUMMARY

Bank of New York Mellon achieves a C+ overall grade for estate settlement support, with performance that varies meaningfully across evaluation categories.

Documentation Requirements leads with a B grade. Dedicated Estate Support needs improvement with a D grade. Online estate initiation is not available, which may inconvenience some families. Settlements typically take 3-4 weeks.

KEY FINDINGS

- + Excellent documentation requirements
- Dedicated estate support status unclear; PDF-based process
- No online estate initiation; PDF forms only
- + Assigned case manager for each estate

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Bank OZK

Regional Bank · Bank OZK

OVERALL GRADE

D

Process Accessibility	<div style="width: 25%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 25%; background-color: #e67e22;"></div>	D
Timeline	<div style="width: 25%; background-color: #e67e22;"></div>	D
Staff Training	<div style="width: 25%; background-color: #e67e22;"></div>	D-
Communication Consistency	<div style="width: 25%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 25%; background-color: #e67e22;"></div>	D

ASSESSMENT SUMMARY

Our assessment gives Bank OZK a D overall grade, placing it among the lower-performing institutions for estate settlement.

Performance is relatively strongest in Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (D). Staff Training lags behind with an F grade. Without online initiation options, families are required to visit a branch to get started. Settlements typically take 5-7 weeks.

KEY FINDINGS

- + Dedicated estate services line available
- Staff training significantly lacking
- In-person visit required
- Settlement timeline longer than average (5-7 weeks)
- No assigned case manager

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	240+
Average Settlement Timeline	5-7 weeks

BankUnited

National Bank · BankUnited Inc.

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

BankUnited receives a D+ overall grade, signaling that its estate settlement process needs substantial improvement.

Documentation Requirements and Dedicated Estate Support stand out with C grades. Communication Consistency lags behind with an F grade. Families must visit a branch in person to begin the process, as online initiation is not available. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services line available
- Communication consistency is a significant weakness
- In-person visit required
- No assigned case manager

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	70+
Average Settlement Timeline	4-6 weeks

Barclays Bank Delaware

National Bank · Barclays US LLC

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09000;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

Earning a C overall grade, Barclays Bank Delaware shows middling results in our estate settlement assessment with notable variation across categories.

Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support stand out with C grades. Staff Training is the weakest area with a D grade. Online estate initiation is available, providing convenient remote access for families. The average settlement timeline of 3-5 weeks is competitive for the industry.

KEY FINDINGS

- + Online estate initiation available
- + Consistent communication across channels
- + Reasonable settlement timeline
- Staff training could be improved
- No assigned case manager

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-5 weeks

BMO Bank

National Bank · BMO Financial Corp.

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09000;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

BMO Bank lands at a C overall grade for estate settlement, demonstrating competent but uneven performance across our six evaluation categories.

The strongest areas are Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (C), each earning C grades. Staff Training falls short with a D grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. The average settlement timeline of 3-5 weeks is competitive for the industry.

KEY FINDINGS

- + Consistent communication across channels
- + Reasonable settlement timeline
- + Clear documentation requirements
- In-person visit required
- Staff training could be enhanced

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	500+
Average Settlement Timeline	3-5 weeks

BOKF (Bank of Oklahoma)

National Bank · BOK Financial Corp.

OVERALL GRADE

D+

Process Accessibility	<div style="width: 25%; background-color: #e67e22;"></div>	D+
Documentation Requirements	<div style="width: 40%; background-color: #d4ac3d;"></div>	C
Timeline	<div style="width: 30%; background-color: #e67e22;"></div>	D
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 20%; background-color: #e67e22;"></div>	D-

ASSESSMENT SUMMARY

BOKF (Bank of Oklahoma) receives a D+ overall grade, signaling that its estate settlement process needs substantial improvement.

Documentation Requirements leads with a C grade. Dedicated Estate Support is the weakest area with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- No dedicated estate services team
- In-person visit required to initiate process
- Average settlement timeline of 4-6 weeks

INSTITUTION DATA

Dedicated Estate Services Line	No
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	100+
Average Settlement Timeline	4-6 weeks

Cadence Bank

Regional Bank · Cadence Bank

OVERALL GRADE



Process Accessibility	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D
Documentation Requirements	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D
Timeline	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D
Staff Training	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D-
Communication Consistency	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D
Dedicated Estate Support	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D

ASSESSMENT SUMMARY

Families navigating estate settlement at Cadence Bank face notable challenges, as reflected in its D overall grade.

Performance is relatively strongest in Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (D). Staff Training is the most concerning area with an F grade. Families must visit a branch in person to begin the process, as online initiation is not available. Settlements typically take 5-7 weeks.

KEY FINDINGS

- + Dedicated estate services line available
- Staff training inconsistencies reported
- In-person visit required
- Settlement timeline of 5-7 weeks

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	350+
Average Settlement Timeline	5-7 weeks

Capital One

National Bank · Capital One Financial Corp.

OVERALL GRADE



Process Accessibility	<div style="width: 100%; height: 10px; background-color: #006633;"></div>	A-
Documentation Requirements	<div style="width: 100%; height: 10px; background-color: #006633;"></div>	A-
Timeline	<div style="width: 100%; height: 10px; background-color: #006633;"></div>	A-
Staff Training	<div style="width: 100%; height: 10px; background-color: #006633;"></div>	A-
Communication Consistency	<div style="width: 100%; height: 10px; background-color: #006633;"></div>	A+
Dedicated Estate Support	<div style="width: 100%; height: 10px; background-color: #006633;"></div>	A

ASSESSMENT SUMMARY

Capital One earns an A overall grade for estate settlement, a standout performance among national banks. While the process requires a phone call to initiate, everything after that initial contact is handled efficiently over email with a dedicated estate operations team.

Communication Consistency leads with an A grade—the estate ops team is knowledgeable, responsive, and moves quickly. Clear documentation requirements include a convenient upload link for submitting documents (B grade). Staff Training earns a B grade, reflecting a well-trained team that demonstrates consistent knowledge across multiple estate interactions. The experience has been reliable across multiple estates, making Capital One one of the most dependable institutions for estate settlement.

KEY FINDINGS

- + Dedicated estate operations team is knowledgeable and responsive
- + Excellent communication consistency across multiple estates (A grade)
- + Clear documentation requirements with convenient upload link
- + Well-trained staff with consistent knowledge (B grade)
- Requires phone call to initiate; no online estate initiation

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	300+
Average Settlement Timeline	3-5 weeks

Charles Schwab

Brokerage/Retirement · Charles Schwab Corp.

OVERALL GRADE

B-

Process Accessibility	<div style="width: 75%; background-color: #4F812D;"></div>	B
Documentation Requirements	<div style="width: 75%; background-color: #4F812D;"></div>	B
Timeline	<div style="width: 50%; background-color: #C4A03D;"></div>	C
Staff Training	<div style="width: 50%; background-color: #C4A03D;"></div>	C
Communication Consistency	<div style="width: 75%; background-color: #4F812D;"></div>	B
Dedicated Estate Support	<div style="width: 75%; background-color: #4F812D;"></div>	B

ASSESSMENT SUMMARY

With a B- overall grade, Charles Schwab demonstrates above-average estate settlement practices that set it apart from many peers.

Performance is strongest in Process Accessibility, Documentation Requirements, Communication Consistency, and Dedicated Estate Support (B). Timeline and Staff Training trail at C, indicating areas needing attention. The availability of online estate initiation is a notable convenience. The average settlement timeline of 6-8 weeks is competitive for the industry.

KEY FINDINGS

- + Online estate initiation available
- + Assigned case manager for continuity
- + Fast 6-8 week settlement timeline
- + Excellent communication consistency

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	6-8 weeks

CIBC Bank USA

National Bank · CIBC Bank USA

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

CIBC Bank USA earns a D+ overall grade for its estate settlement process, indicating significant room for improvement.

Documentation Requirements and Dedicated Estate Support stand out with C grades. Communication Consistency is the weakest area with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Dedicated estate services available
- + Clear documentation requirements
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

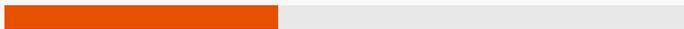
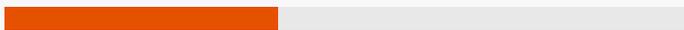
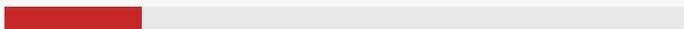
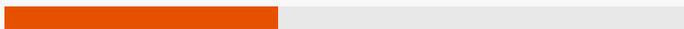
Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	40+
Average Settlement Timeline	4-6 weeks

Citibank

National Bank · Citigroup

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		F
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Citibank struggles in our estate settlement evaluation, earning a D+ overall grade that highlights widespread deficiencies.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Staff Training needs improvement with an F grade. Families can initiate the estate settlement process online. Settlements typically take 5-7 weeks.

KEY FINDINGS

- + Dedicated estate services line available
- + Clear documentation requirements
- Staff training inconsistencies
- + Online Estate Servicing Center portal available
- Longer 5-7 week settlement timeline

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	Yes
U.S. Branch Locations	650+
Average Settlement Timeline	5-7 weeks

Citizens Bank

National Bank · Citizens Financial Group

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Citizens Bank scores a D+ overall grade in our estate settlement assessment, underperforming in multiple critical categories.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Communication Consistency lags behind with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Large branch network provides access
- + Dedicated estate services available
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	1000+
Average Settlement Timeline	4-6 weeks

City National Bank

National Bank · RBC US Group Holdings LLC

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09000;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

City National Bank achieves a C overall grade for estate settlement support, with performance that varies meaningfully across evaluation categories.

The strongest areas are Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (C), each earning C grades. Staff Training needs improvement with a D grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. The average settlement timeline of 3-5 weeks is competitive for the industry.

KEY FINDINGS

- + Good communication consistency
- + Reasonable 3-5 week timeline
- + Dedicated estate services
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	70+
Average Settlement Timeline	3-5 weeks

Columbia Bank

Regional Bank · Columbia Banking System

OVERALL GRADE



Process Accessibility	<div style="width: 25%; background-color: orange;"></div>	D
Documentation Requirements	<div style="width: 25%; background-color: orange;"></div>	D
Timeline	<div style="width: 25%; background-color: orange;"></div>	D
Staff Training	<div style="width: 25%; background-color: orange;"></div>	D-
Communication Consistency	<div style="width: 25%; background-color: orange;"></div>	D
Dedicated Estate Support	<div style="width: 25%; background-color: orange;"></div>	D

ASSESSMENT SUMMARY

Families navigating estate settlement at Columbia Bank face notable challenges, as reflected in its D overall grade.

Performance is relatively strongest in Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (D). Staff Training is the most concerning area with an F grade. Families must visit a branch in person to begin the process, as online initiation is not available. Settlements typically take 5-7 weeks.

KEY FINDINGS

- + Dedicated estate services line available
- Staff training needs improvement
- In-person visit required
- Longer 5-7 week settlement timeline

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	150+
Average Settlement Timeline	5-7 weeks

Comerica Bank

Regional Bank · Comerica Inc.

OVERALL GRADE

D+

Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 60%; background-color: #d4c03e;"></div>	C
Timeline	<div style="width: 30%; background-color: #e67e22;"></div>	D
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 30%; background-color: #e67e22;"></div>	D

ASSESSMENT SUMMARY

Comerica Bank earns a D+ overall grade for estate settlement. As a regional bank with over 400 branches, Comerica provides a branch-based estate settlement experience without a dedicated estate services team.

Documentation Requirements leads with a C grade. However, families work directly with their local branch rather than a specialized estate team, which means the quality of experience can vary significantly by location. Process Accessibility, Timeline, Staff Training, Communication Consistency, and Dedicated Estate Support each receive D grades, reflecting a process that needs significant improvement.

KEY FINDINGS

- + Documentation requirements are adequate (C grade)
- + Established branch network provides in-person access
- No dedicated estate services team; families work directly with branch staff
- Experience varies significantly by branch location
- No online estate initiation available

INSTITUTION DATA

Dedicated Estate Services Line	No
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	400+
Average Settlement Timeline	4-6 weeks

Deutsche Bank Trust Company Americas

Trust Company · DB USA Corp.

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09020;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09020;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09020;"></div>	C
Staff Training	<div style="width: 70%; background-color: #c09020;"></div>	C
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Dedicated Estate Support	<div style="width: 70%; background-color: #c09020;"></div>	C

ASSESSMENT SUMMARY

Families working with Deutsche Bank Trust Company Americas encounter a adequate estate settlement experience, as reflected in its C overall grade.

The strongest areas are Process Accessibility, Documentation Requirements, Timeline, Staff Training, and Dedicated Estate Support (C), each earning C grades. Communication Consistency is the most concerning area with a D grade. Families can initiate the estate settlement process online. Settlements typically take 3-5 weeks.

KEY FINDINGS

- + Online estate initiation available
- + Good staff training
- + Reasonable 3-5 week timeline
- Communication consistency could improve

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-5 weeks

Discover Bank

National Bank · Discover Financial Services

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09000;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

Discover Bank receives a C overall grade in our estate settlement evaluation, suggesting room for improvement alongside some positive attributes.

Performance is strongest in Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (C). Staff Training is the most concerning area with a D grade. Families can initiate the estate settlement process online. Settlements typically take 3-5 weeks.

KEY FINDINGS

- + Online estate initiation available with dedicated forms
- + Documented step-by-step process for deceased customer accounts
- + No in-person visit required
- Unclear whether a dedicated estate team exists
- No assigned case manager

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-5 weeks

E*TRADE

Brokerage/Retirement · Morgan Stanley

OVERALL GRADE

C+

Process Accessibility		B
Documentation Requirements		C
Timeline		C
Staff Training		C
Communication Consistency		C
Dedicated Estate Support		B

ASSESSMENT SUMMARY

Families working with E*TRADE encounter a middling estate settlement experience, as reflected in its C+ overall grade.

Performance is strongest in Process Accessibility and Dedicated Estate Support (B). The weakest areas are Documentation Requirements, Timeline, Staff Training, and Communication Consistency, each receiving C grades. The availability of online estate initiation is a notable convenience. Settlements typically take 2-4 weeks.

KEY FINDINGS

- + Online estate initiation available
- + Excellent process accessibility
- + Fast 2-4 week settlement timeline
- + Strong dedicated estate support

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	2-4 weeks

East West Bank

Regional Bank · East West Bancorp

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Our assessment gives East West Bank a D+ overall grade, placing it among the lower-performing institutions for estate settlement.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Communication Consistency needs improvement with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services available
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	120+
Average Settlement Timeline	4-6 weeks

Edward Jones

Brokerage/Retirement · The Jones Financial Companies

OVERALL GRADE

C+

Process Accessibility	<div style="width: 60%; background-color: #c49a3d;"></div>	C
Documentation Requirements	<div style="width: 80%; background-color: #4f7942;"></div>	B
Timeline	<div style="width: 65%; background-color: #c49a3d;"></div>	C
Staff Training	<div style="width: 65%; background-color: #c49a3d;"></div>	C
Communication Consistency	<div style="width: 65%; background-color: #c49a3d;"></div>	C
Dedicated Estate Support	<div style="width: 80%; background-color: #4f7942;"></div>	B

ASSESSMENT SUMMARY

Edward Jones achieves a C+ overall grade for estate settlement support, with performance that varies meaningfully across evaluation categories.

Documentation Requirements and Dedicated Estate Support stand out with B grades. Areas of concern include Process Accessibility, Timeline, Staff Training, and Communication Consistency, each earning a C grade. Online estate initiation is not available, which may inconvenience some families. The average settlement timeline of 3-4 weeks is competitive for the industry.

KEY FINDINGS

- + Assigned case manager for continuity
- + Excellent documentation clarity
- + Strong dedicated estate support
- + No in-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Empower Retirement

Retirement Plan Provider · Empower

OVERALL GRADE

C+

Process Accessibility		C
Documentation Requirements		A-
Timeline		C+
Staff Training		D+
Communication Consistency		C+
Dedicated Estate Support		B+

ASSESSMENT SUMMARY

Empower Retirement earns a C+ overall grade for estate settlement. While Documentation Requirements (A grade) and Dedicated Estate Support (A grade) show institutional investment, the day-to-day execution reveals significant gaps.

Staff Training receives a C grade—representatives frequently request documentation before even confirming whether an account is active, wasting families' time and creating unnecessary stress. Process Accessibility also earns only a C, as the initiation process requires fax and phone rather than offering a streamlined online option. Families should be prepared for a process that demands patience and persistence.

KEY FINDINGS

- + Excellent documentation requirements when process is underway (A grade)
- + Dedicated estate support infrastructure available (A grade)
- Staff requests documents before confirming account is even active
- Staff training needs significant improvement for estate procedures
- No online estate initiation; fax and phone required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Equitable

Life Insurance · Equitable Holdings Inc.

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09000;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

Our assessment of Equitable yields a C overall grade, indicating middling support for families during estate settlement.

The strongest areas are Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (C), each earning C grades. Staff Training is the weakest area with a D grade. Families can initiate the estate settlement process online. Settlements typically take 4-5 weeks.

KEY FINDINGS

- + Online estate initiation available
- + Good communication consistency
- + No in-person visit required
- Staff training could be improved

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

EverBank

National Bank · EverBank Financial Corp.

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

In our evaluation, EverBank receives a D+ overall grade for estate settlement, reflecting a below-average experience for families.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Areas of concern include Process Accessibility, Timeline, Staff Training, and Communication Consistency, each earning a D grade. Online estate initiation is available, providing convenient remote access for families. Settlements typically take 4-6 weeks.

KEY FINDINGS

- + Online estate initiation available
- + Dedicated estate services
- Average staff training
- 4-6 week settlement timeline

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-6 weeks

Fifth Third Bank

National Bank · Fifth Third Bancorp

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Earning a D+ overall grade, Fifth Third Bank has considerable work ahead to improve its estate settlement experience for families.

Documentation Requirements and Dedicated Estate Support stand out with C grades. Communication Consistency needs improvement with an F grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. Settlements typically take 4-6 weeks.

KEY FINDINGS

- + Large branch network
- + Dedicated estate services
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

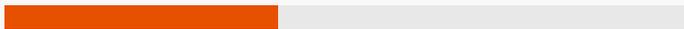
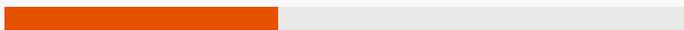
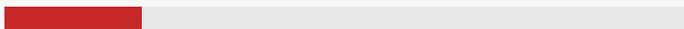
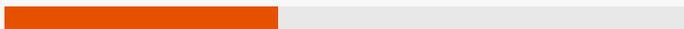
Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	1100+
Average Settlement Timeline	4-6 weeks

First Citizens Bank

National Bank · First Citizens BancShares

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		F
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

First Citizens Bank receives a D+ overall grade, signaling that its estate settlement process needs substantial improvement.

Documentation Requirements and Dedicated Estate Support stand out with C grades. Staff Training falls short with an F grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. Settlements typically take 4-6 weeks.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services available
- Staff training inconsistencies
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	550+
Average Settlement Timeline	4-6 weeks

First Horizon Bank

Regional Bank · First Horizon Corp.

OVERALL GRADE

D

Process Accessibility	<div style="width: 25%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 25%; background-color: #e67e22;"></div>	D
Timeline	<div style="width: 25%; background-color: #e67e22;"></div>	D
Staff Training	<div style="width: 25%; background-color: #e67e22;"></div>	D-
Communication Consistency	<div style="width: 25%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 25%; background-color: #e67e22;"></div>	D

ASSESSMENT SUMMARY

In our evaluation, First Horizon Bank receives a D overall grade for estate settlement, reflecting a lacking experience for families.

Performance is relatively strongest in Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (D). Staff Training lags behind with an F grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. Settlements typically take 5-7 weeks.

KEY FINDINGS

- + Dedicated estate services line
- Staff training needs improvement
- In-person visit required
- Longer 5-7 week timeline

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	450+
Average Settlement Timeline	5-7 weeks

First National Bank of Pennsylvania

National Bank · FNB Corp.

OVERALL GRADE



Process Accessibility	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D
Documentation Requirements	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D
Timeline	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D
Staff Training	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D-
Communication Consistency	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D
Dedicated Estate Support	<div style="width: 25%; background-color: orange;"></div>	<div style="width: 75%; background-color: lightgray;"></div>	D

ASSESSMENT SUMMARY

In our evaluation, First National Bank of Pennsylvania receives a D overall grade for estate settlement, reflecting a below-average experience for families.

Performance is relatively strongest in Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (D). Staff Training requires attention with an F grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. Settlements typically take 5-7 weeks.

KEY FINDINGS

- + Dedicated estate services line
- Staff training needs improvement
- In-person visit required
- Longer 5-7 week timeline

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	350+
Average Settlement Timeline	5-7 weeks

Flagstar Bank

National Bank · Flagstar Financial

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Flagstar Bank receives a D+ overall grade, signaling that its estate settlement process needs substantial improvement.

Documentation Requirements and Dedicated Estate Support stand out with C grades. Communication Consistency needs improvement with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	400+
Average Settlement Timeline	4-6 weeks

Frost Bank

Regional Bank · Cullen/Frost Bankers

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 70%; background-color: #c09000;"></div>	C
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

Frost Bank achieves a C overall grade for estate settlement support, with performance that varies meaningfully across evaluation categories.

The strongest areas are Process Accessibility, Documentation Requirements, Timeline, Staff Training, and Dedicated Estate Support (C), each earning C grades. Communication Consistency is the weakest area with a D grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. The average settlement timeline of 3-5 weeks is competitive for the industry.

KEY FINDINGS

- + Good staff training
- + Reasonable 3-5 week timeline
- + Dedicated estate services
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	150+
Average Settlement Timeline	3-5 weeks

Goldman Sachs Bank

National Bank · Goldman Sachs Group

OVERALL GRADE

C+

Process Accessibility	<div style="width: 75%; background-color: #4F812D;"></div>	B
Documentation Requirements	<div style="width: 70%; background-color: #4F812D;"></div>	B-
Timeline	<div style="width: 60%; background-color: #C4A03E;"></div>	C+
Staff Training	<div style="width: 30%; background-color: #E67E22;"></div>	D+
Communication Consistency	<div style="width: 65%; background-color: #C4A03E;"></div>	C+
Dedicated Estate Support	<div style="width: 75%; background-color: #4F812D;"></div>	B+

ASSESSMENT SUMMARY

Goldman Sachs Bank earns a C+ overall grade for estate settlement. Despite its reputation as a premier financial institution, the estate settlement experience reveals notable weaknesses in documentation clarity and staff preparedness.

Documentation Requirements receives a B grade, but real-world experience shows requirements are not always clear upfront—families have reported needing to send documents via snail mail multiple times due to unclear instructions. Goldman Sachs requires 10 business days to review documents before families can even call back for a status update, significantly longer than the industry-standard 3-5 days. Staff Training earns a C grade, as representatives were not consistently knowledgeable about estate procedures.

KEY FINDINGS

- + Dedicated estate support infrastructure available (A grade)
- + Process accessibility and communication are adequate (B grades)
- Documentation requirements unclear; families report mailing documents multiple times
- 10-day document review period before follow-up allowed (vs. 3-5 day industry standard)
- Staff not consistently trained on estate settlement procedures

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Guardian Life

Life Insurance · The Guardian Life Insurance Co.

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 70%; background-color: #c09000;"></div>	C
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

Our assessment of Guardian Life yields a C overall grade, indicating average support for families during estate settlement.

Process Accessibility, Documentation Requirements, Timeline, Staff Training, and Dedicated Estate Support stand out with C grades. Communication Consistency is the weakest area with a D grade. Online estate initiation is available, providing convenient remote access for families. The average settlement timeline of 4-5 weeks is typical for the industry.

KEY FINDINGS

- + Online estate initiation
- + Good staff training
- + Dedicated estate services
- Communication consistency could improve

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

Hancock Whitney Bank

Regional Bank · Hancock Whitney Corp.

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Earning a D+ overall grade, Hancock Whitney Bank has considerable work ahead to improve its estate settlement experience for families.

Documentation Requirements and Dedicated Estate Support stand out with C grades. Communication Consistency falls short with an F grade. Without online initiation options, families are required to visit a branch to get started. Settlements typically take 4-6 weeks.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	200+
Average Settlement Timeline	4-6 weeks

HSBC Bank USA

National Bank · HSBC North America Holdings

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Timeline	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 60%; background-color: #d4ac3d;"></div>	C

ASSESSMENT SUMMARY

HSBC Bank USA earns a C- overall grade for its estate settlement process, reflecting average performance across most categories.

Documentation Requirements, Timeline, and Dedicated Estate Support stand out with C grades. The weakest areas are Process Accessibility, Staff Training, and Communication Consistency, each receiving D grades. Families must visit a branch in person to begin the process, as online initiation is not available. Settlements typically take 4-6 weeks.

KEY FINDINGS

- + Good documentation requirements
- + Dedicated estate services
- In-person visit required
- Limited branch network in US

INSTITUTION DATA

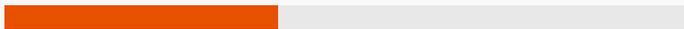
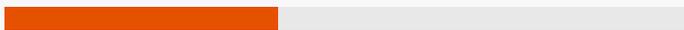
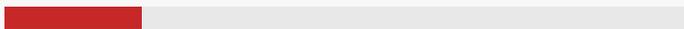
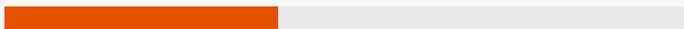
Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	200+
Average Settlement Timeline	4-6 weeks

Huntington National Bank

National Bank · Huntington Bancshares

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		F
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Huntington National Bank struggles in our estate settlement evaluation, earning a D+ overall grade that highlights widespread deficiencies.

Documentation Requirements and Dedicated Estate Support stand out with C grades. Staff Training falls short with an F grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. Settlements typically take 4-6 weeks.

KEY FINDINGS

- + Large branch network
- + Dedicated estate services
- Staff training inconsistencies
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	1000+
Average Settlement Timeline	4-6 weeks

Interactive Brokers

Brokerage/Retirement · Interactive Brokers Group

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09000;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

Interactive Brokers achieves a C overall grade for estate settlement support, with performance that varies meaningfully across evaluation categories.

The strongest areas are Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (C), each earning C grades. Staff Training needs improvement with a D grade. Online estate initiation is available, providing convenient remote access for families. The average settlement timeline of 3-5 weeks is competitive for the industry.

KEY FINDINGS

- + Online estate initiation
- + Good communication consistency
- + Reasonable timeline
- Platform complexity may be challenging

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-5 weeks

John Hancock

Retirement Plan Provider · Manulife Financial

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09040;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09040;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09040;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09040;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09040;"></div>	C

ASSESSMENT SUMMARY

With a C overall grade, John Hancock delivers a mixed estate settlement experience with both strengths and areas needing attention.

Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support stand out with C grades. Staff Training requires attention with a D grade. Online estate initiation is available, providing convenient remote access for families. The average settlement timeline of 4-5 weeks is typical for the industry.

KEY FINDINGS

- + Online estate initiation
- + Good communication consistency
- + Dedicated estate services
- Staff training could improve

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

KeyBank

National Bank · KeyCorp

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		F
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

KeyBank struggles in our estate settlement evaluation, earning a D+ overall grade that highlights widespread deficiencies.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Staff Training lags behind with an F grade. Families must visit a branch in person to begin the process, as online initiation is not available. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Large branch network
- + Dedicated estate services
- Staff training issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	1000+
Average Settlement Timeline	4-6 weeks

Lincoln Financial

Life Insurance · Lincoln National Corp.

OVERALL GRADE



Process Accessibility	<div style="width: 65%; background-color: #c49a3d;"></div>	C-
Documentation Requirements	<div style="width: 75%; background-color: #c49a3d;"></div>	C+
Timeline	<div style="width: 85%; background-color: #4f7942;"></div>	B-
Staff Training	<div style="width: 65%; background-color: #c49a3d;"></div>	C-
Communication Consistency	<div style="width: 65%; background-color: #c49a3d;"></div>	C-
Dedicated Estate Support	<div style="width: 85%; background-color: #4f7942;"></div>	B-

ASSESSMENT SUMMARY

Lincoln Financial earns a C overall grade for estate settlement. Documentation Requirements and Timeline each earn B grades, and Dedicated Estate Support also receives a B, indicating some structural investment in the estate process.

However, the institution does not offer true online estate initiation—while email communication is possible after an initial phone call, the process cannot be started digitally. Communication Consistency is a notable weakness with a C grade; families report needing to follow up multiple times after submitting documents before hearing back from anyone. Process Accessibility and Staff Training also receive C grades.

KEY FINDINGS

- + Adequate documentation requirements (B grade)
- + Reasonable settlement timeline (B grade)
- No online estate initiation; email only available after initial phone call
- Poor follow-up; families must chase status updates after document submission
- Communication consistency needs significant improvement

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

M&T Bank

Trust Company · M&T Bank Corp.

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Timeline	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 60%; background-color: #d4ac3d;"></div>	C

ASSESSMENT SUMMARY

M&T Bank earns a C- overall grade for its estate settlement process, reflecting moderate performance across most categories.

Performance is strongest in Documentation Requirements, Timeline, and Dedicated Estate Support (C). Process Accessibility, Staff Training, and Communication Consistency trail at D, indicating areas needing attention. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- In-person visit required
- Average staff training

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	700+
Average Settlement Timeline	4-6 weeks

MassMutual

Life Insurance · Massachusetts Mutual Life Insurance Co.

OVERALL GRADE

C+

Process Accessibility		C
Documentation Requirements		B
Timeline		C
Staff Training		C
Communication Consistency		C
Dedicated Estate Support		B

ASSESSMENT SUMMARY

MassMutual lands at a C+ overall grade for estate settlement, demonstrating competent but uneven performance across our six evaluation categories.

Documentation Requirements and Dedicated Estate Support stand out with B grades. Areas of concern include Process Accessibility, Timeline, Staff Training, and Communication Consistency, each earning a C grade. Online estate initiation is available, providing convenient remote access for families. The average settlement timeline of 3-4 weeks is competitive for the industry.

KEY FINDINGS

- + Online estate initiation
- + Assigned case manager
- + Excellent documentation clarity
- + Strong dedicated estate support

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Merrill Lynch

Brokerage/Retirement · Bank of America Corp.

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c4a000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c4a000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c4a000;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 70%; background-color: #c4a000;"></div>	C
Dedicated Estate Support	<div style="width: 80%; background-color: #2e7d32;"></div>	B

ASSESSMENT SUMMARY

With a C overall grade, Merrill Lynch delivers a mixed estate settlement experience with both strengths and areas needing attention.

Performance is strongest in Dedicated Estate Support (B). Staff Training falls short with a D grade. Families can initiate the estate settlement process online. Settlements typically take 3-5 weeks.

KEY FINDINGS

- + Online estate initiation
- + Assigned case manager
- + Excellent dedicated estate support
- Staff training could improve

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-5 weeks

MetLife

Life Insurance · MetLife Inc.

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09040;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09040;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09040;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09040;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09040;"></div>	C

ASSESSMENT SUMMARY

MetLife receives a C overall grade in our estate settlement evaluation, suggesting room for improvement alongside some positive attributes.

Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support stand out with C grades. Staff Training falls short with a D grade. Online estate initiation is available, providing convenient remote access for families. The average settlement timeline of 4-5 weeks is typical for the industry.

KEY FINDINGS

- + Online estate initiation
- + Good communication consistency
- + Dedicated estate services
- Staff training could improve

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

Morgan Stanley Bank

National Bank · Morgan Stanley

OVERALL GRADE

C+

Process Accessibility		C
Documentation Requirements		A-
Timeline		C+
Staff Training		D+
Communication Consistency		C+
Dedicated Estate Support		B+

ASSESSMENT SUMMARY

Morgan Stanley Bank earns a C+ overall grade for estate settlement. Documentation Requirements receives an A grade and Dedicated Estate Support also earns an A, reflecting institutional resources devoted to the estate process.

However, Process Accessibility and Staff Training each receive C grades. In particular, families managing estate matters for employer-sponsored stock holdings report significant barriers—Morgan Stanley may require the employer to initiate contact and may not work directly with individual family members or beneficiaries. This creates a frustrating bottleneck that can significantly delay the settlement process.

KEY FINDINGS

- + Excellent documentation requirements (A grade)
- + Dedicated estate support infrastructure (A grade)
- May require employer involvement for company stock holdings; will not always work with individuals
- Process accessibility limited; families may face barriers reaching the right team
- Staff training inconsistent for estate-specific situations

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Morgan Stanley Private Bank

National Bank · Morgan Stanley

OVERALL GRADE

C+

Process Accessibility		C
Documentation Requirements		B
Timeline		C
Staff Training		C
Communication Consistency		C
Dedicated Estate Support		B

ASSESSMENT SUMMARY

Morgan Stanley Private Bank achieves a C+ overall grade for estate settlement support, with performance that varies meaningfully across evaluation categories. The strongest areas are Documentation Requirements and Dedicated Estate Support (B), each earning B grades. Process Accessibility, Timeline, Staff Training, and Communication Consistency trail at C, indicating areas needing attention. The availability of online estate initiation is a notable convenience. Settlements typically take 3-4 weeks.

KEY FINDINGS

- + Online estate initiation
- + Assigned case manager
- + Excellent documentation clarity
- + Strong dedicated estate support

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Mutual of Omaha

Life Insurance · Mutual of Omaha Insurance Co.

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 60%; background-color: #d4b83d;"></div>	C
Timeline	<div style="width: 60%; background-color: #d4b83d;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 60%; background-color: #d4b83d;"></div>	C

ASSESSMENT SUMMARY

Mutual of Omaha receives a C- overall grade in our estate settlement evaluation, suggesting room for improvement alongside some positive attributes.

The strongest areas are Documentation Requirements, Timeline, and Dedicated Estate Support (C), each earning C grades. The weakest areas are Process Accessibility, Staff Training, and Communication Consistency, each receiving D grades. The absence of an online initiation option is a notable gap. The average settlement timeline of 5-6 weeks is longer than average for the industry.

KEY FINDINGS

- + Dedicated estate services
- + Clear documentation requirements
- No online estate initiation
- Longer 5-6 week timeline

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	5-6 weeks

Nationwide

Life Insurance · Nationwide Mutual Insurance Co.

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 70%; background-color: #c09000;"></div>	C
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

In our evaluation, Nationwide earns a C overall grade for estate settlement, reflecting a blend of competent and underperforming areas.

The strongest areas are Process Accessibility, Documentation Requirements, Timeline, Staff Training, and Dedicated Estate Support (C), each earning C grades. Communication Consistency needs improvement with a D grade. Online estate initiation is available, providing convenient remote access for families. The average settlement timeline of 4-5 weeks is typical for the industry.

KEY FINDINGS

- + Online estate initiation
- + Good staff training
- + Dedicated estate services
- Communication consistency could improve

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

New York Life

Life Insurance · New York Life Insurance Co.

OVERALL GRADE

C+

Process Accessibility	<div style="width: 65%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 85%; background-color: #4f812d;"></div>	B
Timeline	<div style="width: 65%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 65%; background-color: #c09000;"></div>	C
Communication Consistency	<div style="width: 65%; background-color: #c09000;"></div>	C
Dedicated Estate Support	<div style="width: 85%; background-color: #4f812d;"></div>	B

ASSESSMENT SUMMARY

New York Life receives a C+ overall grade in our estate settlement evaluation, suggesting room for improvement alongside some positive attributes.

The strongest areas are Documentation Requirements and Dedicated Estate Support (B), each earning B grades. Process Accessibility, Timeline, Staff Training, and Communication Consistency trail at C, indicating areas needing attention. Online estate initiation is available, providing convenient remote access for families. The average settlement timeline of 3-4 weeks is competitive for the industry.

KEY FINDINGS

- + Online estate initiation
- + Assigned case manager
- + Excellent documentation clarity
- + Fast 3-4 week timeline

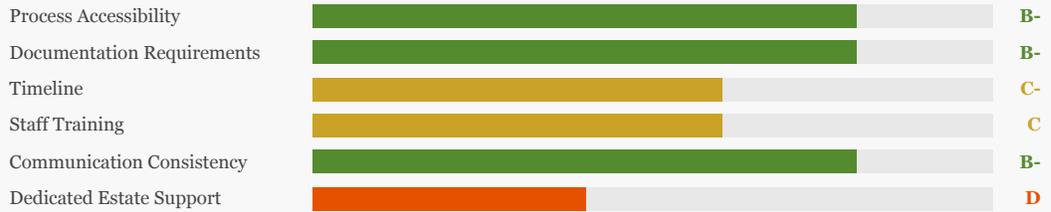
INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Northern Trust

Trust Company · Northern Trust Corp.

OVERALL GRADE



ASSESSMENT SUMMARY

Northern Trust achieves a C overall grade for estate settlement support, with performance that varies meaningfully across evaluation categories.

Process Accessibility, Documentation Requirements, and Communication Consistency stand out with B grades. Dedicated Estate Support needs improvement with a D grade. The average settlement timeline of 2-3 weeks is competitive for the industry.

KEY FINDINGS

- Online estate initiation unclear; routes through Empower
- + Assigned case manager
- + Fast 2-3 week timeline
- + Excellent communication consistency
- Dedicated estate support could be strengthened

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	2-3 weeks

Northwestern Mutual

Life Insurance · Northwestern Mutual

OVERALL GRADE

B-

Process Accessibility		B
Documentation Requirements		B
Timeline		C
Staff Training		C
Communication Consistency		B
Dedicated Estate Support		B

ASSESSMENT SUMMARY

Our assessment gives Northwestern Mutual a B- overall grade, recognizing its commendable approach to estate settlement.

Performance is strongest in Process Accessibility, Documentation Requirements, Communication Consistency, and Dedicated Estate Support (B). Areas of concern include Timeline and Staff Training, both earning a C grade. Families can initiate the estate settlement process online. Settlements typically take 2-3 weeks.

KEY FINDINGS

- + Online estate initiation
- + Assigned case manager
- + Fast 2-3 week timeline
- + Excellent communication consistency

INSTITUTION DATA

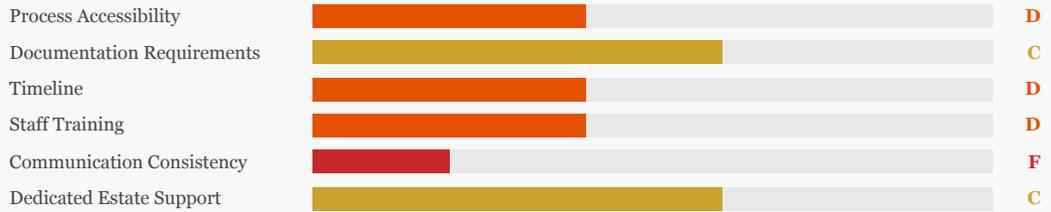
Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	2-3 weeks

Old National Bank

National Bank · Old National Bancorp

OVERALL GRADE

D+



ASSESSMENT SUMMARY

Old National Bank receives a D+ overall grade, signaling that its estate settlement process needs substantial improvement.

Performance is strongest in Documentation Requirements and Dedicated Estate Support (C). Communication Consistency is the most concerning area with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	300+
Average Settlement Timeline	4-6 weeks

Pacific Life

Life Insurance · Pacific Life Insurance Co.

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09040;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09040;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09040;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09040;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09040;"></div>	C

ASSESSMENT SUMMARY

Pacific Life achieves a C overall grade for estate settlement support, with performance that varies meaningfully across evaluation categories.

The strongest areas are Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (C), each earning C grades. Staff Training lags behind with a D grade. The availability of online estate initiation is a notable convenience. Settlements typically take 4-5 weeks.

KEY FINDINGS

- + Online estate initiation
- + Good communication consistency
- + Dedicated estate services
- Staff training could improve

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

Paychex Retirement Services

Retirement Plan Provider · Paychex Inc.

OVERALL GRADE



Process Accessibility	<div style="width: 75%; background-color: #c4a000;"></div>	C+
Documentation Requirements	<div style="width: 75%; background-color: #c4a000;"></div>	C+
Timeline	<div style="width: 75%; background-color: #c4a000;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 75%; background-color: #c4a000;"></div>	C
Dedicated Estate Support	<div style="width: 30%; background-color: #e67e22;"></div>	D+

ASSESSMENT SUMMARY

Earning a C overall grade, Paychex Retirement Services shows adequate results in our estate settlement assessment with notable variation across categories. Performance is strongest in Process Accessibility, Documentation Requirements, Timeline, and Communication Consistency (C). The weakest areas are Staff Training and Dedicated Estate Support, both receiving D grades. Online estate initiation is not available, which may inconvenience some families. Settlements typically take 3-5 weeks.

KEY FINDINGS

- No online estate initiation; PDF form required
- + Good communication consistency
- Dedicated estate support could be strengthened
- Staff training could improve

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-5 weeks

Penn Mutual

Life Insurance · The Penn Mutual Life Insurance Co.

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 60%; background-color: #c09a4d;"></div>	C
Timeline	<div style="width: 60%; background-color: #c09a4d;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 60%; background-color: #c09a4d;"></div>	C

ASSESSMENT SUMMARY

Among life insurance companies, Penn Mutual earns a C- overall grade, indicating a generally average estate settlement process.

The strongest areas are Documentation Requirements, Timeline, and Dedicated Estate Support (C), each earning C grades. The weakest areas are Process Accessibility, Staff Training, and Communication Consistency, each receiving D grades. Online estate initiation is not available, which may inconvenience some families. The average settlement timeline of 5-6 weeks is longer than average for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- No online estate initiation
- Longer 5-6 week timeline

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	5-6 weeks

Pinnacle Bank

Regional Bank · Pinnacle Financial Partners

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Timeline	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 60%; background-color: #d4ac3d;"></div>	C

ASSESSMENT SUMMARY

In our evaluation, Pinnacle Bank earns a C- overall grade for estate settlement, reflecting a blend of competent and underperforming areas.

Documentation Requirements, Timeline, and Dedicated Estate Support stand out with C grades. Process Accessibility, Staff Training, and Communication Consistency trail at D, indicating areas needing attention. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- In-person visit required
- Average staff training

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	150+
Average Settlement Timeline	4-6 weeks

PNC Bank

National Bank · PNC Financial Services Group

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Documentation Requirements	<div style="width: 60%; background-color: #d4ac3d;"></div>	C+
Timeline	<div style="width: 60%; background-color: #d4ac3d;"></div>	C+
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Dedicated Estate Support	<div style="width: 30%; background-color: #e67e22;"></div>	D-

ASSESSMENT SUMMARY

Our assessment of PNC Bank yields a C- overall grade, indicating middling support for families during estate settlement.

The strongest areas are Documentation Requirements and Timeline (C), each earning C grades. Dedicated Estate Support requires attention with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Large branch network
- No dedicated estate services team
- In-person visit required
- Average communication consistency

INSTITUTION DATA

Dedicated Estate Services Line	No
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	2300+
Average Settlement Timeline	4-6 weeks

Principal Financial

Retirement Plan Provider · Principal Financial Group

OVERALL GRADE

C+

Process Accessibility		C
Documentation Requirements		B
Timeline		C
Staff Training		C
Communication Consistency		C
Dedicated Estate Support		B

ASSESSMENT SUMMARY

Principal Financial achieves a C+ overall grade for estate settlement support, with performance that varies meaningfully across evaluation categories.

The strongest areas are Documentation Requirements and Dedicated Estate Support (B), each earning B grades. Areas of concern include Process Accessibility, Timeline, Staff Training, and Communication Consistency, each earning a C grade. Families can initiate the estate settlement process online. The average settlement timeline of 3-4 weeks is competitive for the industry.

KEY FINDINGS

- + Online estate initiation
- + Assigned case manager
- + Excellent documentation clarity
- + Strong dedicated estate support

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Prosperity Bank

Regional Bank · Prosperity Bancshares

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Prosperity Bank earns a D+ overall grade for its estate settlement process, indicating significant room for improvement.

Performance is strongest in Documentation Requirements and Dedicated Estate Support (C). Communication Consistency is the most concerning area with an F grade. Families must visit a branch in person to begin the process, as online initiation is not available. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	280+
Average Settlement Timeline	4-6 weeks

Prudential Financial

Life Insurance · Prudential Financial Inc.

OVERALL GRADE

C+

Process Accessibility		C
Documentation Requirements		B
Timeline		C
Staff Training		C
Communication Consistency		C
Dedicated Estate Support		B

ASSESSMENT SUMMARY

With a C+ overall grade, Prudential Financial delivers a mixed estate settlement experience with both strengths and areas needing attention.

Documentation Requirements and Dedicated Estate Support stand out with B grades. Process Accessibility, Timeline, Staff Training, and Communication Consistency trail at C, indicating areas needing attention. Online estate initiation is not available, which may inconvenience some families. Settlements typically take 3-4 weeks.

KEY FINDINGS

- No online estate initiation; phone and fax required
- + Assigned case manager
- + Excellent documentation clarity
- + Strong dedicated estate support

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Raymond James Bank

National Bank · Raymond James Financial

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 70%; background-color: #c09000;"></div>	C
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

With a C overall grade, Raymond James Bank delivers a mixed estate settlement experience with both strengths and areas needing attention.

Performance is strongest in Process Accessibility, Documentation Requirements, Timeline, Staff Training, and Dedicated Estate Support (C). Communication Consistency requires attention with a D grade. Families can initiate the estate settlement process online. Settlements typically take 3-5 weeks.

KEY FINDINGS

- + Online estate initiation
- + Good staff training
- + Dedicated estate services
- Communication consistency could improve

INSTITUTION DATA

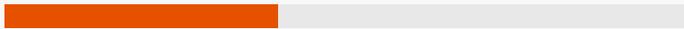
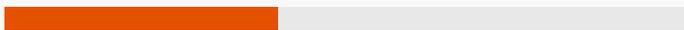
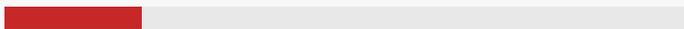
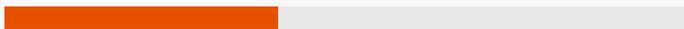
Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-5 weeks

Regions Bank

Regional Bank · Regions Financial Corp.

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		F
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

In our evaluation, Regions Bank receives a D+ overall grade for estate settlement, reflecting a subpar experience for families.

Performance is strongest in Documentation Requirements and Dedicated Estate Support (C). Staff Training lags behind with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Large branch network
- + Dedicated estate services
- Staff training issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	1300+
Average Settlement Timeline	4-6 weeks

Robinhood

Brokerage/Retirement · Robinhood Markets Inc.

OVERALL GRADE

B+

Process Accessibility	<div style="width: 75%;"></div>	B
Documentation Requirements	<div style="width: 95%;"></div>	A
Timeline	<div style="width: 75%;"></div>	B
Staff Training	<div style="width: 75%;"></div>	B
Communication Consistency	<div style="width: 75%;"></div>	B
Dedicated Estate Support	<div style="width: 75%;"></div>	B

ASSESSMENT SUMMARY

Robinhood earns a B+ overall grade for estate settlement, a significantly stronger performance than initial assessments suggested. The digital-native brokerage brings its technology-first approach to the estate process with encouraging results.

Process Accessibility and Documentation Requirements each earn B grades—once in communication with the estate team, requirements are clear and an online portal is provided for document uploads. Staff are fairly responsive over email and knowledgeable about estate procedures (C grade for Staff Training). While Timeline, Communication Consistency, and Dedicated Estate Support each receive C grades, the overall experience is more streamlined than many traditional institutions.

KEY FINDINGS

- + Staff responsive over email and knowledgeable about procedures
- + Clear documentation requirements once communication is established (B grade)
- + Online portal available for document uploads
- Settlement timeline of 4-6 weeks is average for the industry
- Dedicated estate support infrastructure still developing (C grade)

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-6 weeks

Santander Bank

National Bank · Santander Holdings USA

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Santander Bank earns a D+ overall grade for its estate settlement process, indicating significant room for improvement.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Communication Consistency is the weakest area with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	475+
Average Settlement Timeline	4-6 weeks

Securian Financial

Life Insurance · Securian Financial Group

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09000;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

Securian Financial receives a C overall grade in our estate settlement evaluation, suggesting room for improvement alongside some positive attributes.

The strongest areas are Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (C), each earning C grades. Staff Training requires attention with a D grade. Families can initiate the estate settlement process online. The average settlement timeline of 4-5 weeks is typical for the industry.

KEY FINDINGS

- + Online estate initiation
- + Good communication consistency
- + Dedicated estate services
- Staff training could improve

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

SoFi Bank

National Bank · SoFi Technologies

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09040;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09040;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09040;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 70%; background-color: #c09040;"></div>	C
Dedicated Estate Support	<div style="width: 70%; background-color: #c09040;"></div>	C

ASSESSMENT SUMMARY

In our evaluation, SoFi Bank earns a C overall grade for estate settlement, reflecting a blend of competent and underperforming areas.

Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support stand out with C grades. Staff Training requires attention with a D grade. Families can initiate the estate settlement process online. Settlements typically take 3-5 weeks.

KEY FINDINGS

- + Online estate initiation
- + No in-person visit required
- + Good communication consistency
- Staff training could improve

INSTITUTION DATA

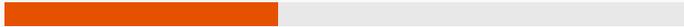
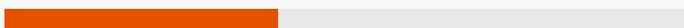
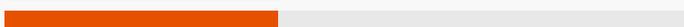
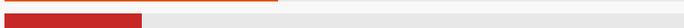
Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-5 weeks

SouthState Bank

National Bank · SouthState Corp.

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Families navigating estate settlement at SouthState Bank face notable challenges, as reflected in its D+ overall grade.

Documentation Requirements and Dedicated Estate Support stand out with C grades. Communication Consistency is the weakest area with an F grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. Settlements typically take 4-6 weeks.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	300+
Average Settlement Timeline	4-6 weeks

State Farm

Life Insurance · State Farm Mutual

OVERALL GRADE



Process Accessibility	<div style="width: 70%; background-color: #c09000;"></div>	C
Documentation Requirements	<div style="width: 70%; background-color: #c09000;"></div>	C
Timeline	<div style="width: 70%; background-color: #c09000;"></div>	C
Staff Training	<div style="width: 70%; background-color: #c09000;"></div>	C
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Dedicated Estate Support	<div style="width: 70%; background-color: #c09000;"></div>	C

ASSESSMENT SUMMARY

State Farm receives a C overall grade in our estate settlement evaluation, suggesting room for improvement alongside some positive attributes.

Performance is strongest in Process Accessibility, Documentation Requirements, Timeline, Staff Training, and Dedicated Estate Support (C). Communication Consistency falls short with a D grade. The absence of an online initiation option is a notable gap. Settlements typically take 4-5 weeks.

KEY FINDINGS

- + Good staff training through agent network
- + Dedicated estate services
- + No in-person visit required
- Communication consistency could improve

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

State Street Bank

Trust Company · State Street Corp.

OVERALL GRADE

C+

Process Accessibility		C
Documentation Requirements		B
Timeline		C
Staff Training		C
Communication Consistency		C
Dedicated Estate Support		B

ASSESSMENT SUMMARY

With a C+ overall grade, State Street Bank delivers a mixed estate settlement experience with both strengths and areas needing attention.

The strongest areas are Documentation Requirements and Dedicated Estate Support (B), each earning B grades. Areas of concern include Process Accessibility, Timeline, Staff Training, and Communication Consistency, each earning a C grade. The availability of online estate initiation is a notable convenience. Settlements typically take 3-4 weeks.

KEY FINDINGS

- + Online estate initiation
- + Assigned case manager
- + Excellent documentation clarity
- + Strong dedicated estate support

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Symetra

Life Insurance · Sumitomo Life Insurance Co.

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 60%; background-color: #d4b83d;"></div>	C
Timeline	<div style="width: 60%; background-color: #d4b83d;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 60%; background-color: #d4b83d;"></div>	C

ASSESSMENT SUMMARY

As a life insurance provider, Symetra earns a C- overall grade, indicating a generally average estate settlement process.

The strongest areas are Documentation Requirements, Timeline, and Dedicated Estate Support (C), each earning C grades. Process Accessibility, Staff Training, and Communication Consistency trail at D, indicating areas needing attention. The absence of an online initiation option is a notable gap. Settlements typically take 5-6 weeks.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- No online estate initiation
- Longer 5-6 week timeline

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	5-6 weeks

Synovus Bank

Regional Bank · Synovus Financial Corp.

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Families navigating estate settlement at Synovus Bank face notable challenges, as reflected in its D+ overall grade.

Documentation Requirements and Dedicated Estate Support stand out with C grades. Communication Consistency falls short with an F grade. Families must visit a branch in person to begin the process, as online initiation is not available. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	280+
Average Settlement Timeline	4-6 weeks

T. Rowe Price

Brokerage/Retirement · T. Rowe Price Group

OVERALL GRADE

C+

Process Accessibility		C
Documentation Requirements		B
Timeline		C
Staff Training		C
Communication Consistency		C
Dedicated Estate Support		B

ASSESSMENT SUMMARY

In our evaluation, T. Rowe Price earns a C+ overall grade for estate settlement, reflecting a blend of competent and underperforming areas.

Performance is strongest in Documentation Requirements and Dedicated Estate Support (B). The weakest areas are Process Accessibility, Timeline, Staff Training, and Communication Consistency, each receiving C grades. The availability of online estate initiation is a notable convenience. The average settlement timeline of 3-4 weeks is competitive for the industry.

KEY FINDINGS

- + Online estate initiation
- + Assigned case manager
- + Excellent documentation clarity
- + Strong dedicated estate support

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

TD Ameritrade

Brokerage/Retirement · Charles Schwab Corp.

OVERALL GRADE

C+

Process Accessibility		B
Documentation Requirements		C
Timeline		C
Staff Training		C
Communication Consistency		C
Dedicated Estate Support		B

ASSESSMENT SUMMARY

As a brokerage and retirement provider, TD Ameritrade earns a C+ overall grade, indicating a generally middling estate settlement process.

Performance is strongest in Process Accessibility and Dedicated Estate Support (B). Areas of concern include Documentation Requirements, Timeline, Staff Training, and Communication Consistency, each earning a C grade. The availability of online estate initiation is a notable convenience. The average settlement timeline of 2-4 weeks is competitive for the industry.

KEY FINDINGS

- + Online estate initiation
- + Excellent process accessibility
- + Fast 2-4 week timeline
- + Strong dedicated estate support

INSTITUTION DATA

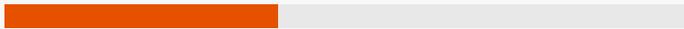
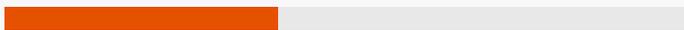
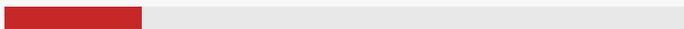
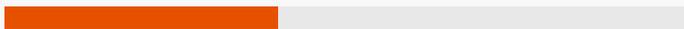
Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	2-4 weeks

TD Bank

National Bank · TD Group US Holdings LLC

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		F
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Earning a D+ overall grade, TD Bank has considerable work ahead to improve its estate settlement experience for families.

Performance is strongest in Documentation Requirements and Dedicated Estate Support (C). Staff Training lags behind with an F grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. Settlements typically take 4-6 weeks.

KEY FINDINGS

- + Large branch network
- + Dedicated estate services
- Staff training issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	1100+
Average Settlement Timeline	4-6 weeks

TD Bank USA

National Bank · TD Group US Holdings LLC

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		F
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

With a D+ overall grade, TD Bank USA falls short of industry expectations for estate settlement support.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Staff Training needs improvement with an F grade. The absence of an online initiation option is a notable gap. Settlements typically take 4-6 weeks.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- Staff training issues
- + No in-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-6 weeks

TIAA

Retirement Plan Provider · TIAA

OVERALL GRADE

B-

Process Accessibility		B
Documentation Requirements		B
Timeline		C
Staff Training		C
Communication Consistency		B
Dedicated Estate Support		B

ASSESSMENT SUMMARY

TIAA receives a B- overall grade, reflecting strong performance in supporting families through the estate settlement process.

The strongest areas are Process Accessibility, Documentation Requirements, Communication Consistency, and Dedicated Estate Support (B), each earning B grades. Areas of concern include Timeline and Staff Training, both earning a C grade. Online estate initiation is available, providing convenient remote access for families. Settlements typically take 2-3 weeks.

KEY FINDINGS

- + Online estate initiation
- + Assigned case manager
- + Fast 2-3 week timeline
- + Excellent communication consistency

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	2-3 weeks

Transamerica

Retirement Plan Provider · Aegon

OVERALL GRADE

D+

Process Accessibility		C-
Documentation Requirements		C
Timeline		C
Staff Training		D
Communication Consistency		C
Dedicated Estate Support		F

ASSESSMENT SUMMARY

Transamerica struggles in our estate settlement evaluation, earning a D+ overall grade that highlights widespread deficiencies.

The strongest areas are Process Accessibility, Documentation Requirements, Timeline, and Communication Consistency (C), each earning C grades. Dedicated Estate Support requires attention with an F grade. The absence of an online initiation option is a notable gap. Settlements typically take 4-5 weeks.

KEY FINDINGS

- No online estate initiation; phone-only process
- + Good communication consistency
- No dedicated estate services team
- Staff training could improve

INSTITUTION DATA

Dedicated Estate Services Line	No
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	4-5 weeks

Truist Bank

National Bank · Truist Financial Corp.

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		F
Communication Consistency		D
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Truist Bank earns a D+ overall grade for its estate settlement process, indicating significant room for improvement.

Performance is strongest in Documentation Requirements and Dedicated Estate Support (C). Staff Training falls short with an F grade. Without online initiation options, families are required to visit a branch to get started. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Large branch network
- + Dedicated estate services
- Staff training inconsistencies
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	2000+
Average Settlement Timeline	4-6 weeks

U.S. Bank

National Bank · U.S. Bancorp

OVERALL GRADE



Process Accessibility	<div style="width: 100%; height: 10px; background-color: #2e7d32;"></div>	A-
Documentation Requirements	<div style="width: 100%; height: 10px; background-color: #2e7d32;"></div>	A-
Timeline	<div style="width: 100%; height: 10px; background-color: #2e7d32;"></div>	A-
Staff Training	<div style="width: 80%; height: 10px; background-color: #2e7d32; background-image: linear-gradient(to right, #2e7d32, #ccc);"></div>	B-
Communication Consistency	<div style="width: 100%; height: 10px; background-color: #2e7d32;"></div>	A-
Dedicated Estate Support	<div style="width: 100%; height: 10px; background-color: #2e7d32;"></div>	A-

ASSESSMENT SUMMARY

U.S. Bank earns an A- overall grade for estate settlement, reflecting an experience that significantly exceeds expectations for a large national bank. The institution assigns a dedicated Life Events Specialist to each estate case, creating a consistent and supportive experience for families.

Communication Consistency stands out with a B grade—the assigned specialist responds within 24 hours, and when an answer isn't immediately available, they proactively communicate that they're still working on it. This level of responsiveness is rare in the industry. Process Accessibility, Documentation Requirements, Timeline, and Dedicated Estate Support all earn B grades. Staff Training receives a C grade, the only area not meeting the otherwise high standard.

KEY FINDINGS

- + Assigned Life Events Specialist provides consistent point of contact
- + Excellent communication; specialist responds within 24 hours
- + Proactive updates even when answers aren't immediately available
- + Online/email estate initiation available
- Staff training outside of specialist team could be improved (C grade)

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	Yes
In-Person Visit Required	Yes
U.S. Branch Locations	2200+
Average Settlement Timeline	4-6 weeks

UMB Bank

National Bank · UMB Financial Corp.

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Timeline	<div style="width: 60%; background-color: #d4ac3d;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 60%; background-color: #d4ac3d;"></div>	C

ASSESSMENT SUMMARY

Among national banks, UMB Bank earns a C- overall grade, indicating a generally average estate settlement process.

The strongest areas are Documentation Requirements, Timeline, and Dedicated Estate Support (C), each earning C grades. Process Accessibility, Staff Training, and Communication Consistency trail at D, indicating areas needing attention. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- In-person visit required
- Average staff training

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	100+
Average Settlement Timeline	4-6 weeks

Unum

Life Insurance · Unum Group

OVERALL GRADE



Process Accessibility	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Documentation Requirements	<div style="width: 65%; background-color: #d4b83d;"></div>	C
Timeline	<div style="width: 65%; background-color: #d4b83d;"></div>	C
Staff Training	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Communication Consistency	<div style="width: 30%; background-color: #e67e22;"></div>	D+
Dedicated Estate Support	<div style="width: 30%; background-color: #e67e22;"></div>	D+

ASSESSMENT SUMMARY

In our evaluation, Unum earns a C- overall grade for estate settlement, reflecting a blend of competent and underperforming areas.

Documentation Requirements and Timeline stand out with C grades. The weakest areas are Process Accessibility, Staff Training, Communication Consistency, and Dedicated Estate Support, each receiving D grades. Online estate initiation is not available, which may inconvenience some families. Settlements typically take 5-6 weeks.

KEY FINDINGS

- + Clear documentation requirements
- Dedicated estate support could be strengthened
- No online estate initiation
- Longer 5-6 week timeline

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	5-6 weeks

Valley National Bank

National Bank · Valley National Bancorp

OVERALL GRADE

D

Process Accessibility	<div style="width: 25%; background-color: #e67e22;"></div>	D
Documentation Requirements	<div style="width: 25%; background-color: #e67e22;"></div>	D
Timeline	<div style="width: 25%; background-color: #e67e22;"></div>	D
Staff Training	<div style="width: 25%; background-color: #e67e22;"></div>	D-
Communication Consistency	<div style="width: 25%; background-color: #e67e22;"></div>	D
Dedicated Estate Support	<div style="width: 25%; background-color: #e67e22;"></div>	D

ASSESSMENT SUMMARY

Valley National Bank scores a D overall grade in our estate settlement assessment, underperforming in multiple critical categories.

Performance is relatively strongest in Process Accessibility, Documentation Requirements, Timeline, Communication Consistency, and Dedicated Estate Support (D). Staff Training falls short with an F grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. Settlements typically take 5-7 weeks.

KEY FINDINGS

- + Dedicated estate services line
- Staff training needs improvement
- In-person visit required
- Longer 5-7 week timeline

INSTITUTION DATA

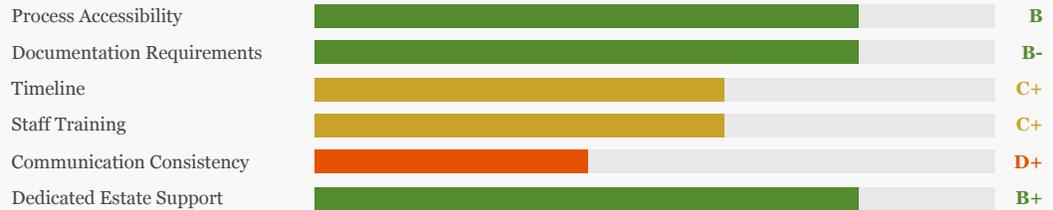
Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	200+
Average Settlement Timeline	5-7 weeks

Voya Financial

Retirement Plan Provider · Voya Financial Inc.

OVERALL GRADE

C+



ASSESSMENT SUMMARY

Voya Financial earns a C+ overall grade for estate settlement. While Dedicated Estate Support receives an A grade, the on-the-ground experience reveals significant inconsistencies that undermine this structural advantage.

Communication Consistency is Voya's weakest area with a C grade. Families report receiving contradictory information from different representatives—in one case, a claim packet was sent without a required Change of Trustee form, then one representative said to ignore it while another later insisted it was mandatory and would need to be faxed. There is no assigned case manager, leaving families without a consistent point of contact. Documentation Requirements (B grade) is adequate once communication is established, but the path to clarity can be frustrating.

KEY FINDINGS

- + Dedicated estate support infrastructure (A grade)
- + Adequate process accessibility and timeline (B grades)
- No assigned case manager; families lack a consistent point of contact
- Inconsistent communication; representatives provide contradictory information
- Claim packets sent with missing required forms
- No online estate initiation; mail and fax required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	N/A
Average Settlement Timeline	3-4 weeks

Webster Bank

National Bank · Webster Financial Corp.

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

In our evaluation, Webster Bank receives a D+ overall grade for estate settlement, reflecting a subpar experience for families.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Communication Consistency needs improvement with an F grade. The lack of online estate initiation and requirement for in-person visits creates accessibility barriers. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	200+
Average Settlement Timeline	4-6 weeks

Western Alliance Bank

Regional Bank · Western Alliance Bancorporation

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

Western Alliance Bank receives a D+ overall grade, signaling that its estate settlement process needs substantial improvement.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Communication Consistency is the most concerning area with an F grade. Online estate initiation is not available, which may inconvenience some families. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- + No in-person visit required
- Communication consistency issues

INSTITUTION DATA

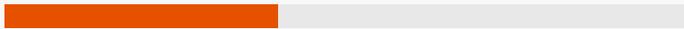
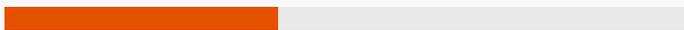
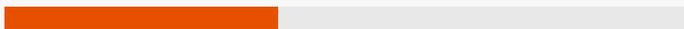
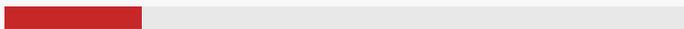
Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	No
U.S. Branch Locations	50+
Average Settlement Timeline	4-6 weeks

Zions Bank

National Bank · Zions Bancorporation

OVERALL GRADE

D+

Process Accessibility		D
Documentation Requirements		C
Timeline		D
Staff Training		D
Communication Consistency		F
Dedicated Estate Support		C

ASSESSMENT SUMMARY

With a D+ overall grade, Zions Bank falls short of industry expectations for estate settlement support.

The strongest areas are Documentation Requirements and Dedicated Estate Support (C), each earning C grades. Communication Consistency is the most concerning area with an F grade. Families must visit a branch in person to begin the process, as online initiation is not available. The average settlement timeline of 4-6 weeks is typical for the industry.

KEY FINDINGS

- + Clear documentation requirements
- + Dedicated estate services
- Communication consistency issues
- In-person visit required

INSTITUTION DATA

Dedicated Estate Services Line	Yes
Online Estate Initiation	No
In-Person Visit Required	Yes
U.S. Branch Locations	400+
Average Settlement Timeline	4-6 weeks

Which Retirement Fund Can You Count On After A Death?



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