

Q:WHY DO I NEED ESTATE PLANNING ?

Majority of people assume they don't have an estate and therefore they don't need an estate plan. But if you own a car, house, jewels, some money in the retirement fund or even life insurance then you have assets you need to protect, plan and pass on to your loved ones.

An estate plan is especially important if you have minor children and other dependents. Have you also considered these other major concerns?

1. Who will take care of your children if something happens to you?
2. How can you ensure that the needs of the elderly is taken care of?
3. Who will manage your home and business affairs if you become incapacitated?

Planning for the distribution of your assets after your demise isn't a pleasant task but it's of absolute necessity.

Moreover you will have the comfort of knowing that your family will be taken care of when you have taken the final journey.

Q:HOW DO I DO THIS ?

You can meet your estate planning goal by creating a TRUST and a WILL or combination of the two. By doing so you will have gone a long way in providing for your loved ones future when you are no longer there.

Q:BUT WHY DO I NEED A TRUST AND/OR A WILL ? LET US ANSWER THIS BY SEEING WHAT HAPPENS IF YOU PASS ON WITHOUT A TRUST OR A WILL ?

If you pass on without a TRUST or a WILL, there will be repercussions:

- * Your assets will be frozen for 2-3 years or more.
- * Your estate will need to obtain letters of administration before it can be distributed, again a waiting period of 2-3 years.
- * It will not be distributed according to your wishes but in accordance to Distribution Act 1958 and in case of Muslim estate will be in accordance with Syariah Law.
- * There will be no privacy but will be public knowledge.
- * Your loved ones will be left with the NIGHTMARE, HARSHIP AND BURDEN of obtaining Letters of Administration and then the even more difficult task of distributing the assets. But with a TRUST and a WILL, none of these consequences will arise.

Q:WILL OR TRUST ?

- * Most people need BOTH.
- * Trust may serve several purposes. A big advantage of a TRUST is that it is set up and can take effect during your lifetime and generally the best strategy to avoid the delays of obtaining the grant of probate and protect your financial privacy.
- * You need not create a Trust of your entire assets but may select and choose and you may change your instructions as you deem necessary. Trust is also designed to provide for minor children while you are alive. In other words there is continuity from the moment of your demise.
- * WILL names the heirs of your estate ie. family members, friends and/or charities and it stipulates how your property is to be distributed upon your demise. Here your entire estate will be distributed to your beneficiaries in accordance to your wishes.

Q:WHAT IS A TRUST AND WHY IS TRUST IMPORTANT ?

- * In many estate plans, the Trust is the central tool that is used to control and manage property.
- * A Trust is created while you are alive or as part of a Will and continues despite your incapacity or death.
- * A Trustee - be it an individual or Trust Corporation is appointed to administer such assets as you wish for you and/or your beneficiaries in your lifetime and upon your death.
- * A Trust Deed determines how a Trustee is to act in respect to the Trust Estate.
- * A Trust can also determine how your property is to be distributed after your death as per your instructions.
- * A Trust is thus one of the major estate planning tools used for distributing your property so that court interference in the event of incapacity or death can be dramatically reduced if not completely eliminated.

Q:WHEN SHOULD I CREATE A TRUST ?

- * The only time that you can prepare and implement a Trust and an estate plan is while you are alive and have legal ("mental") capacity to enter into a contract.
- * The best time to discuss the need for a Trust as part of a comprehensive estate plan and create a Trust is NOW.

Q:WHAT IS A WILL ?

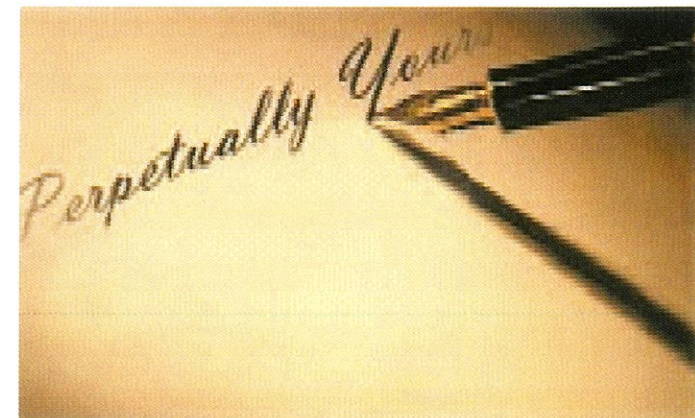
- * A Will is an essential part of planning for the future.
- * A Will is a document that designates how you wish your property will be distributed among your family, relatives, friends or charities upon your demise.
- * Your Will is also the document where you will identify people for important roles such as guardian, executor, trustees and etc.
- * A Will may contain a Trust especially if you have minor children.
- * The main difference between a Will and Trust is that the Trust can take effect while you are alive or deceased. As for a Will, it only takes effect upon your death and application to court for Probate is necessary.

Q:WHY IS A WILL SO IMPORTANT ?

- * Only a properly written and up to date Will can guarantee that your instructions will be known and followed after you death.
- * It is Legal record of your wishes.
- * If you do not write a Will, state law under DISTRIBUTION ACT 1958 determines what happens to your wealth which may not be consistent to your wishes and goals.
- * To ensure your wishes will be carried out it is imperative that you write a WILL NOW.

Q:WHO NEEDS TO SET UP A TRUST AND/OR WRITE A WILL ?

- * Anyone who has assets or will come into assets and has loved ones and/or dependants needs to set up a Trust and/or prepare a Will.
- * Perpetual Trustees offers Syariah Compliant Trust Account and Islamic Will for the Muslims.



Q:WHAT CAN I DO IF THE DECEASED HAS NOT MADE A WILL OR A TRUST?

- * *SIMPLE!* Appoint PERPETUAL TRUSTEES
- * *We will take away all your hassle and troubles of applying for Letter of Administration and the distribution of your assets.*
- * *Our experience will not only save your time and money but we will relieve you of great responsibility and stress in the administration of your entire estate.*
- * *As for the administration of Muslim estate, Perpetual Trustees will administer these in accordance with Syariah Law.*

Q:WHY CHOOSE PERPETUAL TRUSTEES?

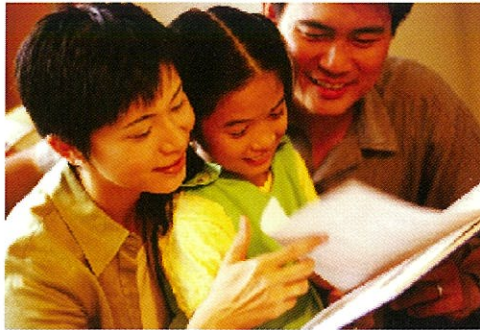
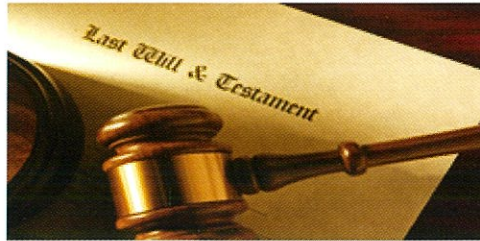
- * *We have a wide range of Trust products and services both locally and abroad.*
- * *We are professionally managed by experienced and trained experts.*
- * *Our personal services which is swift, efficient and reliable.*
- * *You have the convenience of having Estate and Trust Administration under one roof.*

Q:WHO IS PERPETUAL TRUSTEES?

Perpetual Trustees Berhad is a Private Trust Corporation incorporated in year 2005. The company is regulated by the Trust Companies Act 1949 and Trustees Act 1949.

Perpetual Trustees Berhad has been set up to provide the entire range of trustee services to a broad spectrum of society and business enterprises.

PTB'S COMPREHENSIVE WILL PACKAGE FOR RM1099 ONLY !!!



A WILL written during your lifetime will ensure that your loved ones do not suffer when you are no longer around.

**Become our Trust Client and get a COMPREHENSIVE WILL package.
Write a WILL with us today for RM 1099 and enjoy FREE LIFETIME CUSTODY (RM 800).**

PERPETUAL TRUSTEES BERHAD

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PERPETUAL TRUSTEES BERHAD

Your TRUST WILL Begin With Us

**Q:HAVE YOU PREPARED FOR YOUR FINAL JOURNEY?
HAVE YOU PLANNED FOR IT?**



We cannot escape the uncertainties of life ie.sickness, sorrow, pain death. But we can PLAN AHEAD to make it less uncertain, less sorrowful, less painful and more fulfilling.

Q:HOW DO YOU PLAN AHEAD?

By planning Your Estate Now.