

INSURANCE TRUST

Protection – Our Natural Instinct

Entire herd of elephants bring up the youngest members. When under threat, group parenting kicks in where all the older elephants form an outward-facing circle, protecting the vulnerable calf in the middle.



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What is Insurance Trust?

We as parents naturally protect our children. For example, you may purchase insurance so that in case something happens to you while they are young, there will at least be cash to provide for their needs. If you have taken insurance, chances are, you may think that you have done enough in providing security to your loved ones by nominating them as your beneficiaries in your insurance policies. Think again.

Are your loved ones completely protected when you nominate them as beneficiaries in your insurance policies? Is that actually enough? You may want to consider:



If your spouse is the sole beneficiary to your insurance policy, what happens to the insurance proceeds upon your spouse's passing?



Are your beneficiaries mature enough to handle large sums of money?

Are your loved ones completely protected when you nominate them as beneficiaries in your insurance policies?

Is that actually enough?

You may want to consider:

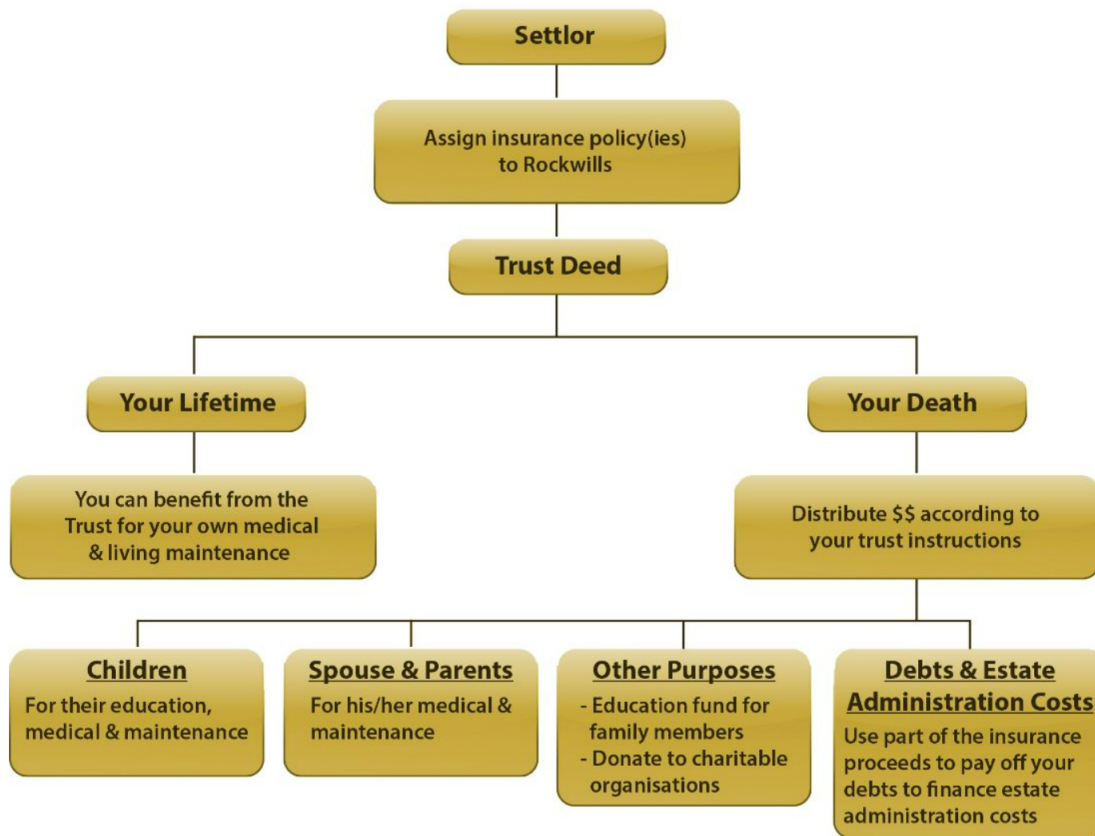


If your young children are the beneficiaries, who should claim the insurance proceeds for them in the event both you and your spouse are unable to?



Is there someone competent enough to assist the beneficiaries?

How to Setup the Insurance Trust?



Insurance Trust

Do you know that trust is an extremely effective Estate Planning tool to protect your assets and to pass wealth to your heirs efficiently whilst maintaining privacy? You can continue to have control on how the insurance proceeds are distributed even when you are no longer around.

Structure of Insurance Trust

With Insurance Trust, your beneficiaries are completely protected when you execute a trust deed stating your instructions and transfer your insurance policy(ies) to us by way of assignment.

As your Trustee, we assure you that your insurance proceeds are:

Protected and readily available for immediate usage

> If your spouse is the sole beneficiary to your insurance policy, what happens to the insurance proceeds upon your spouse's passing?

Used to finance education needs, living and medical expenses of your beneficiaries

> Your loved ones will still enjoy life like how it is now; even when you are no longer around.
> Should there be a claim for disability or major illness, you will be able to receive the insurance proceeds for your living and

Paid to your loved ones the way you choose

> You decide who shall receive from the Trust as well as how and when they can receive the monies.
> You can also include substitute beneficiaries to replace those who are unable to receive.

Avoid the limitation placed by the insurance nomination law

> You are no longer restricted by the conditions placed in the insurance nomination laws.
> You can name any person or organisation to be your beneficiaries in the trust.

medical expenses.



Before you set up a trust,
you need to be aware of anti-money laundering regulations.

