



How To apply proven estate strategies to avoid loss in an unfortunate event of death and Does NOT Destroy Your Assets and Business !



In event of unfortunate Event of death, how to maintain family peace and harmony is the essence of you estate plan.



"I Never Thought That Would Ever Happen To Us!" If You Fail To Plan... You're Planning To Fail!



You have the opportunity to use a small percentage of your assets, like 2%, to protect the other 98%!

YOUR ESTATE and You



When you hear the phrase "estate planning," the first thought that comes to mind may be saving taxes or money. But estate planning and wealth transfer is more than that. It's about ensuring your assets are distributed according to your wishes.

“Estate planning should begin with considering some fundamental questions ; or reconsidering them if you're reviewing your estate plan ”

1 Who should inherit your assets?

Will your spouse or kids are the sole beneficiaries of your assets ?

2 Which assets should be inherited ?

Certain assets, such as a property or business, can be administratively challenging due to multiple owners.

If you are a business owner

A majority of your assets may be tied up in your business. You may also employ one or more of your children in the business. You would like to treat all of your children equitably at your death, regardless of their involvement in the business, but how do you provide for the non-business beneficiaries, while keeping the business intact for the beneficiaries continuing the business?

Leaving a single asset entirely to certain beneficiaries is almost sure to create inequality or family conflict.

Who will take over the management of business when you die? Who should inherit your business shares?

Splitting this asset equally among your children may not be a good idea too. For those active in the business, inheriting the business shares may be critical to their future motivation. To those not involved in the business, the shares may not seem as valuable. This question needs serious thought now to avoid argument and conflict in future.

3 When and how should the assets be inherited?

Timing can be critical to the asset transfer for a number of reasons.

- age that the younger beneficiaries should receive their inheritance, e.g. at age 21 or 25?
- when the assets should be sold?
- who can sell them (i.e. the executor or the beneficiary)



Complications during estate transfer

No matter how much is the planning, there bound to be costs involved in the asset distribution process that will "eat up" part of the estate and cause it to "shrink".

If there is a conflict which involves legal dispute, then the cost figures could be bigger than one possibly imagine.

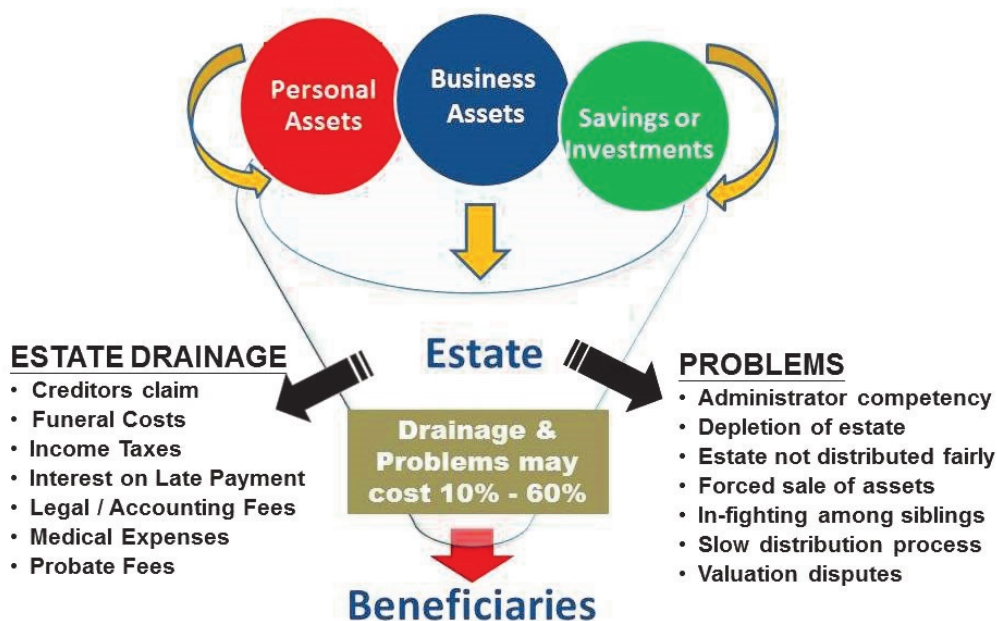
Some factors contributed towards estate shrinkage are :

- a. cost of estate administration during the period of applying for probate
- b. settlement of debts and liabilities of estate owner
- c. legal cost to resolve disputes
- d. estate duty on overseas property, if applicable,
- e. unsettled income taxes
- f. losses due to liquidation / forced sale of business assets

However, the good news for you is...

You can plan to minimize and preserve your assets with Estate Planning Strategies !

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Estate Planning Strategies

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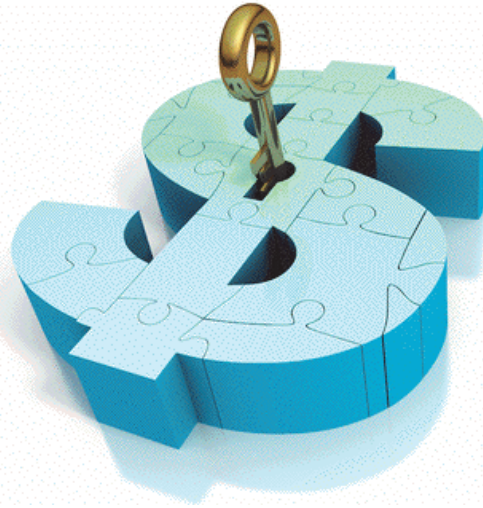
Since liquidity in an estate is an important factor in achieving fast and efficient asset distribution, use of life insurance to boost liquidity are being widely practice nowadays.

Unique benefits of leveraging life insurance in estate planning are as follow :

- Liquidity — Life insurance can help provide cash to heirs, as well as protect a family's income in the event of premature death.
- Income-Tax-Free Death Benefit — Death benefit proceeds are income tax-free in the hands of beneficiaries.
- Cash Value — The cash values of a life insurance policy are tax deferred with tax free withdrawals permitted when correctly done.

In the situation of wealth transfer, **Estate optimisation strategy** is usually applied. This means the estate value is either optimize to cover for money loss in the estate or to enhance the value of estate for other purpose such as charity donation.

Since the proceeds received are tax-free , life insurance create an instant estate and to transfer wealth to later generations.



Referring to dilemma of business asset distribution of the business owners, **Estate equalisation strategy** can encourage fair distribution among beneficiaries and avoid potential dispute.

Life insurance can also be used to facilitate an equitable distribution of an estate among beneficiaries.

This can be easily arranged by distributing the business shares to family members who are active in that business. While the asset and the amount of other non-involved family members are topped-up with insurance proceeds.

There are two options:

- 1) Equal Share: This approach ensures that each beneficiary gets at a minimum an amount equal to their share of the existing estate.
- 2) Equal Amounts: This approach will increase the total estate so that each beneficiary gets an identical amount based on future growth.

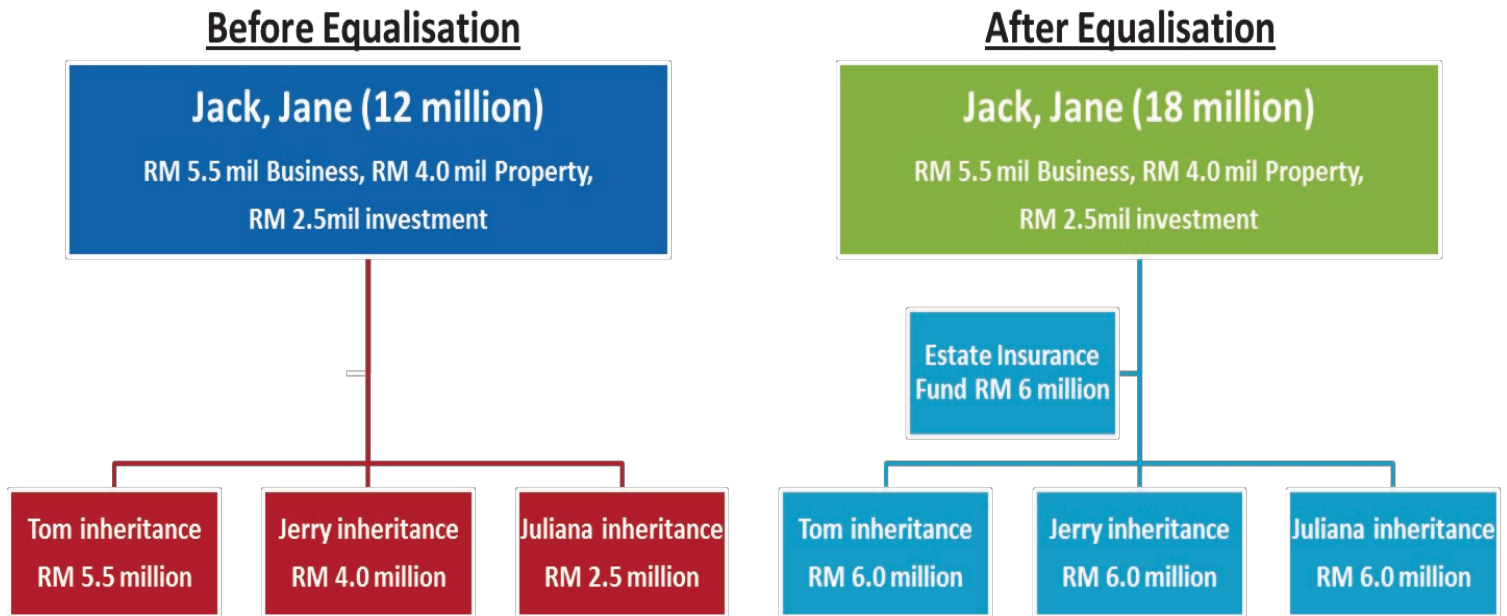
“You have the opportunity to solve this headache with a small percentage of 2% of your assets, to safeguard the harmony of whole family”

“ Strategy without tactics is the slowest route to victory. Tactics without strategy is the noise before defeat. Sun Tzu ”

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Estate equalisation in action

Jack and Jane are both near retirement age of 61 and 58. They have 3 children , Tom, Jerry and Juliana and only the eldest son, Tom is in the business. Their assets are currently valued at RM 12 million, of which RM 5.5 million is from the business, RM 4.0 million from the property and RM 2.5 million is from investment.



In summary, by creating a new pool of liquid assets at exactly the time it is needed, the death benefit from a life insurance policy may offer an important advantage in maintaining good relations among beneficiaries while achieving estate planning and wealth transfer goals at the same time

Another estate planning powerful tool to help you control your business's destiny is the **Buy-sell agreement**. This is a contractual agreement between shareholders of a company. The agreement controls what happens to the company shares after a triggering event, such as the death of a shareholder occurs.

For example, the agreement might require that, at the death of a shareholder, the deceased family sell the shares back to the company and in exchange for the money consideration for the value of the deceased shares. A well-drafted buy-sell agreement can solve several estate planning problems for the business owners and can ensure the continuity of the business.



Your estate plan is a dynamic document and need to review from time to time. It is a good practice to review your plan every 2 years to look for :

- Family changes like marriage, divorce, new births
- Net worth changes due to asset price appreciation, income increase etc.
- Asset changes especially estate duty imposed on overseas property.
- Health changes for the child with special medical care or attention.

Congratulations for reading this special report from beginning to end.

This special report aim to provide some general guideline and create awareness on your estate planning needs.

You now learn you can indeed take simple step toward completing your estate plan and avoid future trouble. The next step is for you to claim your [Free, No-Risk And No-Obligation Estate Planning Analysis](#).



The purpose of the [Free, No-Risk And No-Obligation Estate Planning Analysis](#) is for us to provide you a SECOND opinion and share some important ideas and information with you. This way, you'll be able to learn how to best plan your assets.

Our professional financial advisors or licensed insurance professionals can develop a personalized estate planning strategy that will help protect your personal and financial assets. We can help you examine several approaches in your estate planning that combines your long term goals with peace of mind.

Now that you have a better understanding of Estate Planning strategies. We are capable of giving you the right kind of advice while being asked and the right advice at the right point of time. We're instructed to take care of the financial limitations of the clients and there are always solutions in most circumstances !

We are here to help you !



BUSINESS PLANNING

FINANCIAL ANALYSIS

WEALTH ACCUMULATION

LOAN CONSOLIDATION

ESTATE DISTRIBUTION