

When the plan misses something important...”

Mr. Wong wrote his will and has appointed Rockwills Trustee Berhad as the executor and trustee. Upon his demise, under the law all of his assets were frozen pending the application for Probate.. Though Mr Wong had planned well for the distribution of his estate, there were problems in the execution of his will as Rockwills Trustee could not apply for the Grant of Probate due to lack of funds to pay for the solicitor's fees. This is because Mrs. Wong had already used most of her monies for Mr Wong's funeral expenses and has to allocate some funds for the family monthly expenses. Their relatives were reluctant to loan them the money since they did not receive any share from Mr Wong's estate.

Mrs. Wong also discovered that her husband had some outstanding loans and debts -housing loan, personal loan, hire purchase and credit cards as she continuously received calls for the settlement of these loans. She has great difficulty to find enough money for the Probate application fees and became more depressed having to deal with her husband's creditors.

Whilst Mr. Wong had planned well in his will for the distribution of his assets, he failed to provide the funds for Rockwills Trustee to begin the process to apply for Probate. If only Mr. Wong used his life insurance policy to create UAdvance as advised by his Professional Estate Planner (PEP), Mrs. Wong would not have been so burdened.

With UAdvance, Mrs. Wong's problems can be avoided as UAdvance ensures that:

1. The process to apply for Grant of Probate can begin quickly without asking others for money.
2. Money can be immediately available for:
 - i. the reimbursement of funeral expenses
 - ii. solicitors fees to apply for the Grant of Probate
 - iii. third party expenses and fees of Rockwills Trustee as executor and trustee to carry out Mr. Wong's wishes
 - iv. paying the outstanding amounts for Mr. Wong's property and hire purchase loans
 - v. the credit card liabilities

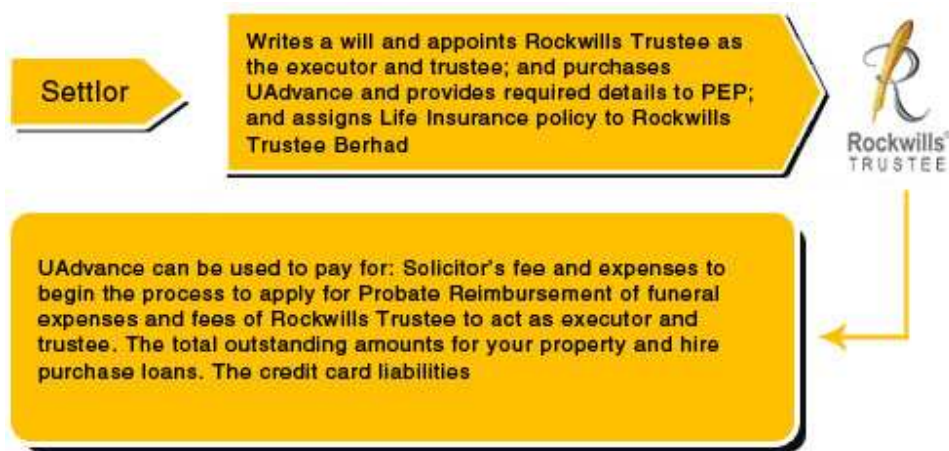
What is UAdvance

UAdvance is a simple and effective Trust set up to ensure that the application for Probate can begin quickly and to pay for your debts. As a result your loved ones would be able to receive their inheritance quickly and without hassle.

Your loved ones need not be burdened with having to search for funds to apply for Probate and deal with your creditors. Let Rockwills Trustee as your executor and trustee handle such matters.

Features of UAdvance that benefit you and your loved ones!

Structure of UAdvance



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Features	Benefits
It only requires a life insurance policy of a modest sum (minimum RM30,000) to fund UAdvance.	UAdvance enables the Probate process to be quicker as there are ready funds.
Waiver of Rockwills Trustee Executor Appointment fee	Your loved ones are not burdened by the Probate application costs and your debts as UAdvance has the funds to pay for such expenses. (if insurance is purchased for a sufficient amount)
Affordable set up fees to create UAdvance.	By using a life insurance policy(ies), you do not strain your present cash flow by paying regular premiums instead of co

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