

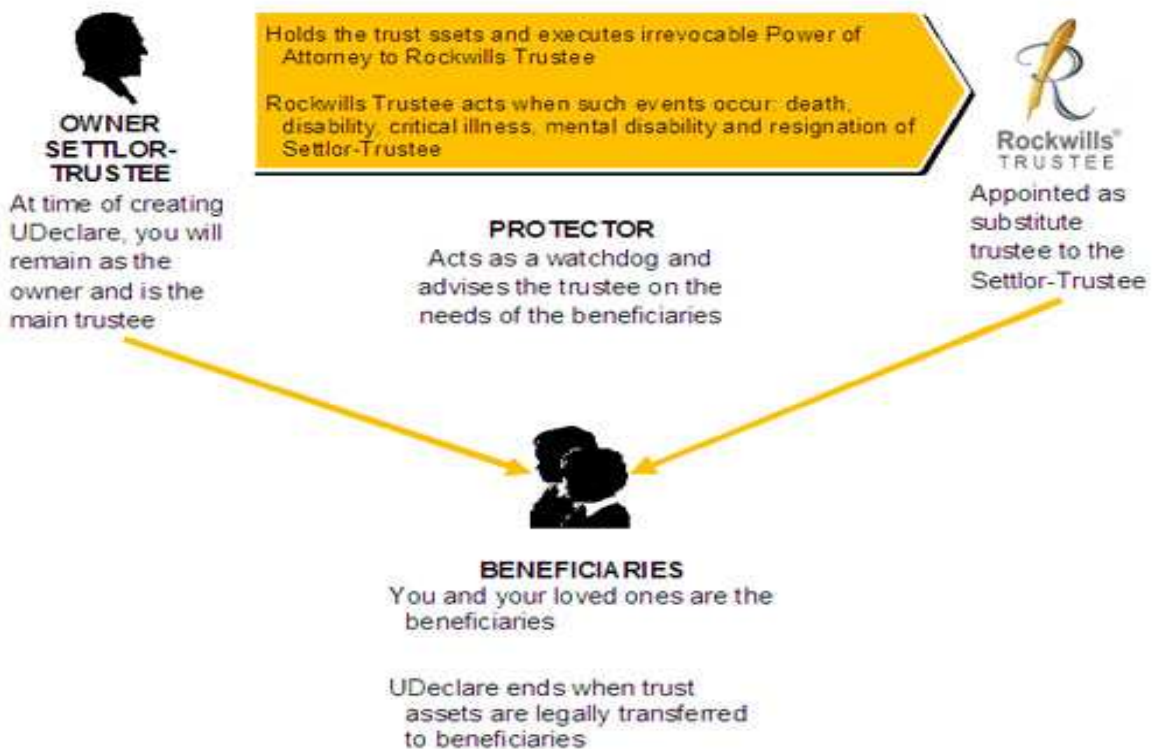


## What Is A Declaration Of Trust (UDeclare)?

UDeclare is a Declaration of Trust that is simple, flexible and powerful providing for your loved ones and securing their financial well-being. Under UDeclare, a trust is set up by you as trustee with Rockwills Trustee as your back up trustee. This prevents any delay in allowing your beneficiaries to enjoy the trust assets. In our UDeclare, you need not transfer the assets yet, until any of the following events that are determined by you occurs:

- Death
- Total Permanent Disability (TPD)
- Critical Illness Mental Disability
- Resignation as trustee

## How To Set Up UDeclare?



## What Assets Can Be Used For UDeclare?

Any asset in Malaysia, whether encumbered or not, such as your residential property, unit trust/mutual fund investments, shares of companies, moneys in your bank account(s), can be part of UDeclare.

## Benefits Of UDeclare

- **Flexibility of UDeclare** – during your lifetime, you can be one of the beneficiaries thus receiving income from the trust. So, in any emergencies, you will be able to withdraw your portion in UDeclare.
- **Speedy distribution** – just like a living trust, UDeclare prevents delay and provides for fast distribution to your beneficiaries in their time of need or it can be accumulated for a specified period.
- **Cost savings** – when the Settlor is acting as the trustee, there are no transfers to Rockwills Trustee so you will be able to save on certain fees such as stamp duty, legal fees and the trustee's annual fee.
- **Impartiality** – your beneficiaries will also benefit from our independent position as we shall act impartially and fairly to all beneficiaries. This safeguards their individual interests in the trust.
- **Protection for your beneficiaries** – with the appointment of a Protector as a watchdog and advisor to the trustee, there is clear protection of your beneficiaries' interest.
- **Professional & Experienced** – by appointing Rockwills Trustee as your substitute trustee, you ensure that your instructions in the trust are carried out by a professional and experienced trustee.

---

For more information on Will and Trust, please call for free consultation at:-

TEL: +603-7782 1993

HP: +6012-303 9383

Website: [www.rockwillsonline.com.my](http://www.rockwillsonline.com.my)

Email: [info@rockwillsonline.com.my](mailto:info@rockwillsonline.com.my) / [smwills888@gmail.com](mailto:smwills888@gmail.com) (Personal)



