



Getting Started



- **Single Settlor**
- **Joint Settlor** (Need not be related to the Settlor)
- **Ages of 21 to 80 years old**
(Non-US Persons only)
- **≥ S\$30,000 Single Contribution**



Features

What Assets can it Hold?



Mutual Funds
(SGD OR USD)
Through Cash
Monies Contribution
No switching fee.



Life Insurance Policies
Through Absolute Assignment
(except for those with regular cash
payouts and investment linked)
**Starting from the fourth policy, there
will be a fee of S\$500 per policy.*

What Nominations can be Accepted?



**Provident
Fund**
i.e.: CPF



**Insurance
Death Benefit**
i.e.: Life Insurance



**Will
Nomination**
Cash Monies

(Monies received from nomination and/or insurance death benefits is subject to a 1% administration charge, with a minimum of S\$300 or up to a maximum of S\$5000.)



Choice of Beneficiaries

Settlor(s)



**Up to 5 Natural
Persons**

Need not be related
to the Settlor
(Non-US persons only)

OR



**Trust
Company**

Must be licensed
by the Monetary
Authority of Singapore

OR



**Charity
Organisation**

Registered with the
Commissioner of
Charities in Singapore



Fees & Charges



Trust Establishment Charge

0.63% Quarterly

of Contribution for 36 months
To be deducted quarterly (12 times)



Administration Charge

0.15% Monthly

of the Account Value
at month end



Contributions Type and Method

Type	Minimum Sum	Method
Single	S\$30,000	
Top-up	S\$10,000	



Additional Bonus

Loyalty benefit of up to 2 months administration charge waiver



Asset Distribution

Withdrawal Request

Partial
(Any time)

Regular
(After Exit Charge Waiver Date)
*All ongoing Withdrawals will cease once a
Top-up Contribution is received*

Min. S\$3000 (worth of units)

If the Trust Plan Value goes below the Minimum Trust Plan Value, **encashment** (full withdrawal) will be affected.

Distribution via Letter of Wishes
(Upon Death of Settlor(s))

Regular Distribution

Min. S\$1000

Lump Sum

Up to Full Value in Trust

For regular distribution via Letter of Wishes, if the Trust Plan value **falls below S\$10,000**, it will be distributed as a lump sum and the Trust will be terminated.



Minimum Trust Plan Value

50% of any Contribution in its 1st Year



40% of any Contribution in its 2nd Year



30% of any Contribution in its 3rd Year

OR

S\$10,000,
(whichever is
higher in value)



Exit Charge Waiver Date

A date that is 36 months from the date of receipt of a contribution. Beyond this date, no Exit Charge will be applicable for encashment (full withdrawal) or any withdrawal.



Exit Charge Rate (ECR)

An Exit Charge will be imposed upon any Withdrawal on or before the relevant Exit Charge Waiver Date that results in the Trust Plan Value being less than the Minimum Trust Plan Value.

Exit Charges will be waived if the Settlor or the surviving Settlor (in joint applications) is **under 70 years old** at their death.

Remaining Months	ECR (%)	Remaining Months	ECR (%)	Remaining Months	ECR (%)	Remaining Months	ECR (%)
36	8.00	27	6.01	18	4.01	9	2.01
35	7.78	26	5.78	17	3.78	8	1.79
34	7.56	25	5.56	16	3.56	7	1.56
33	7.34	24	5.34	15	3.34	6	1.34
32	7.12	23	5.12	14	3.12	5	1.12
31	6.89	22	4.89	13	2.90	4	0.90
30	6.67	21	4.67	12	2.67	3	0.68
29	6.45	20	4.45	11	2.45	2	0.45
28	6.23	19	4.23	10	2.23	1	0.23

2 Illustration Chart



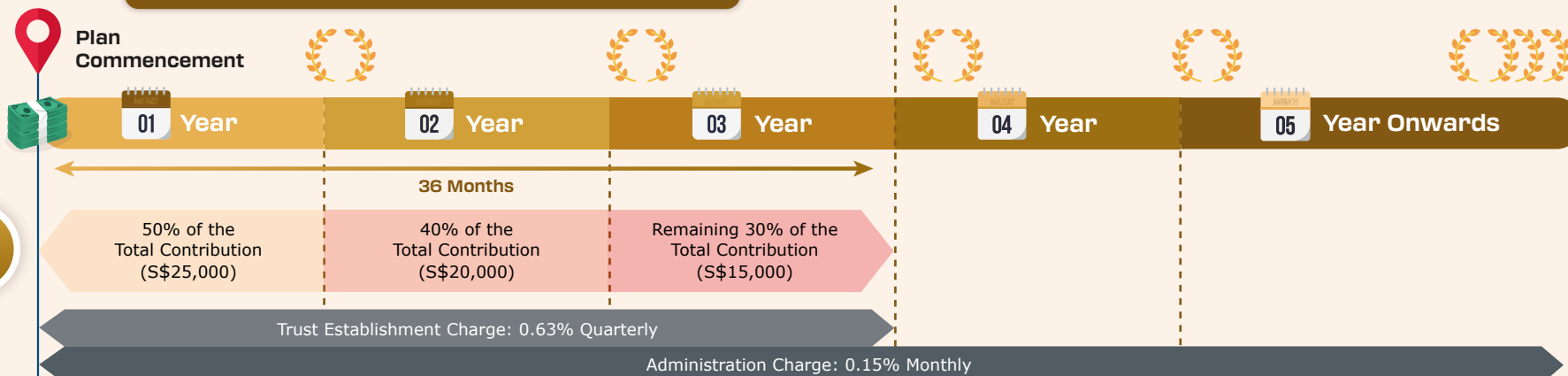
Loyalty Benefit

1 month waiver of Administration Charge in the preceding year when the average month-end Trust Plan Account Value for the last 12 months is **between S\$50,000 and S\$149,999**; otherwise, **2 months waiver** if \geq S\$150,000.

Exit Charge Waiver Date

Scenario: A Trust Plan based on a **S\$50,000 Contribution**

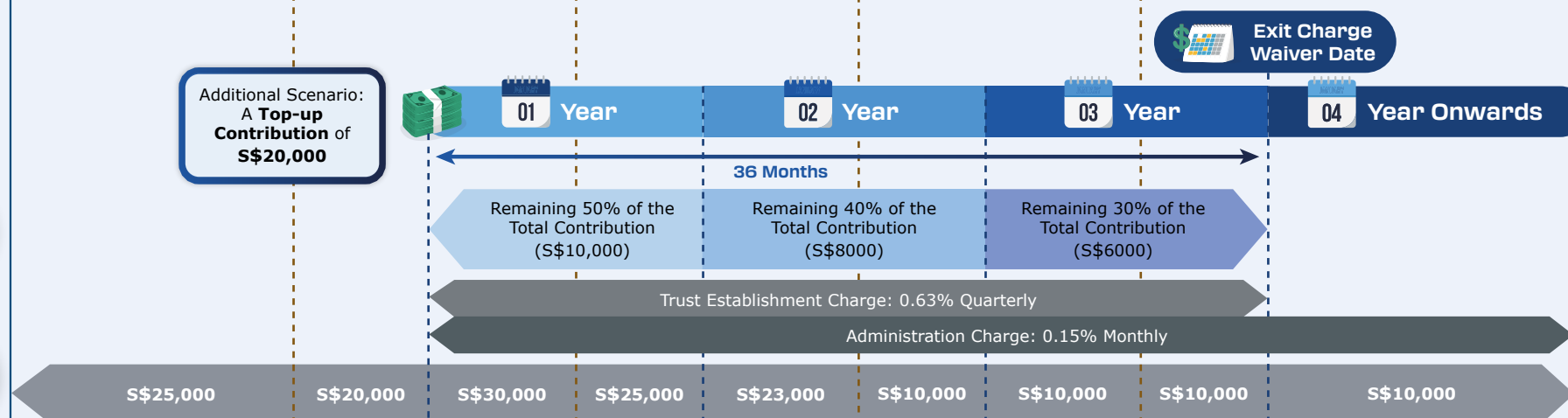
Minimum Trust Plan Value



Additional Scenario: A **Top-up Contribution of S\$20,000**

Minimum Trust Plan Value

Total Minimum Trust Plan Value



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