



Getting Started



- **Single Settlor**
- **Joint Settlor** (Need not be related to the Settlor)
- Ages of **18 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	Administration Charge
0.63% Quarterly of Contribution for 36 months To be deducted quarterly (12 times)	0.15% Monthly of the Account Value at month end

Contributions Type and Method

Type	Minimum Sum	Method
Single	S\$30,000	Bank Transfer Cheque
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) <i>All ongoing Withdrawals will cease once a Top-up Contribution is received</i>
Min. S\$3000 (worth of units)	

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

Distribution via Letter of Wishes (Upon Death of Settlor(s))	
Regular Distribution	Lump Sum
Min. S\$1000	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 1 st Year	OR	S\$10,000 , (whichever is higher in value)
40% of any Contribution in its 2 nd Year		
30% of any Contribution in its 3 rd Year		

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.

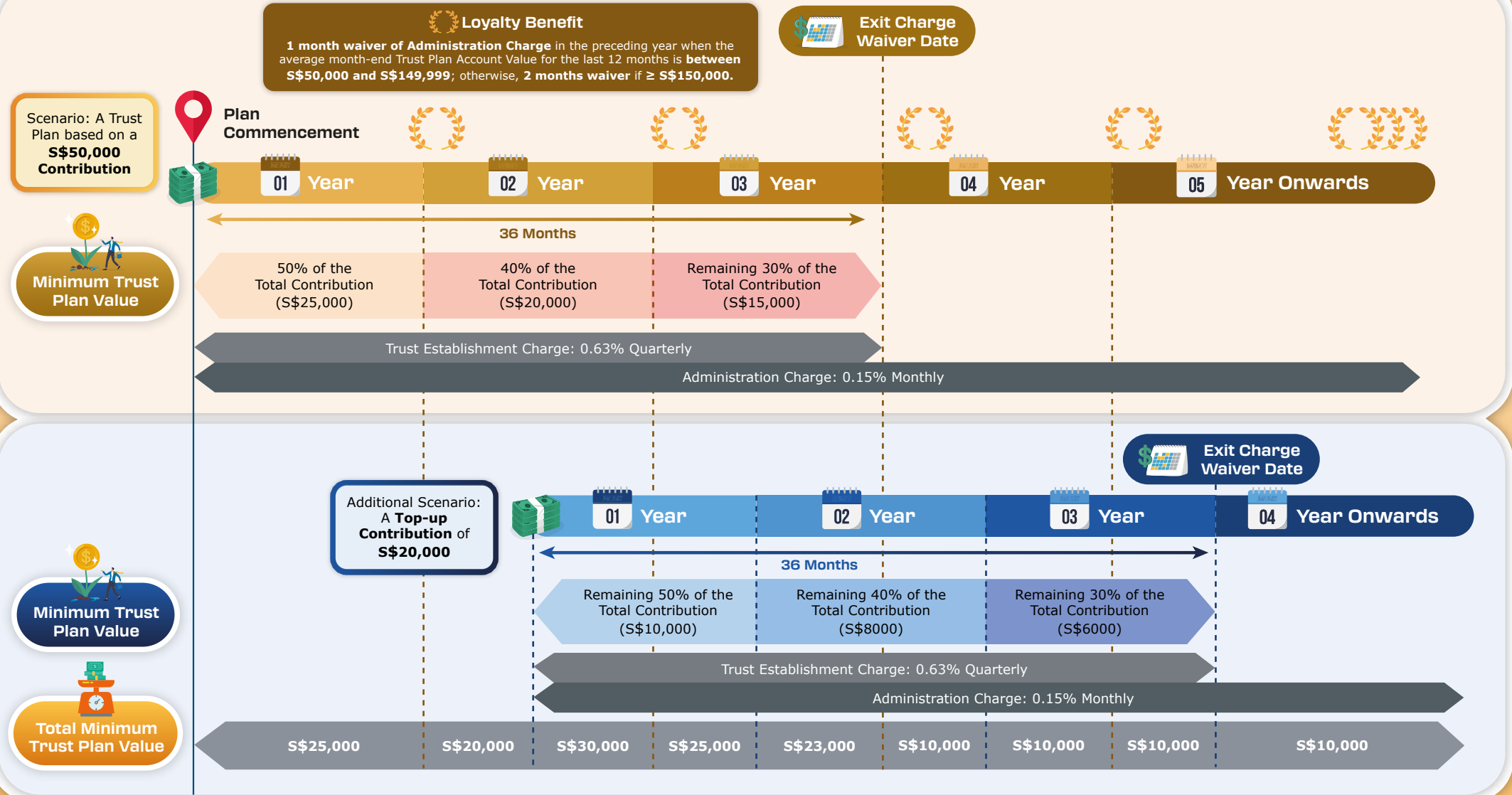
Exit Charge Rate (ECR)

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



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