

Information Required To Prepare A Will(立遗嘱需要的资料)

SECTION A: TESTATOR'S PERSONAL DETAILS 4@立遗嘱人的资料

1. Full Name 姓名
 2. IC no 身份证号码
 3. Address 地址
 4. Private email address 电邮
 5. Citizenship 公民身份
 6. Domicile 永久住处
 7. Marital Status 婚姻状况
 8. Signature of will by Signature/ Thumbprint 签名/盖拇指印
 9. Oral Translation, language. 口头翻译, 语言
- **Clients are advised to have separate will to avoid high legal costs for probate if having foreign assets.**如果顾客在海外有产业, 建议在个别的国家立另一份遗嘱, 以避免缴付昂贵的遗嘱认证费用。

SECTION B: APPOINTMENT OF EXECUTOR & TRUSTEE 委任遗产执行人和信托人 2@

- 1) Full Name 姓名
 - 2) I/C No 身份证号码
 - 3) Relationship with testator 关系
 - 4) Current address 地址
 - 5) Payment to individual & trustee, if any .Source, periodic payment 2@ /one off
Payment 1@.Payment to be inflation proof, __% 1@支付个人代表为执行人和信托人的薪金, 定期支付, 或一次性支付。付款按通胀率调整。
- *Appoint someone trustworthy, capable & having spare time to get the job done. But it is always to have a corporate trustee as substitute executor to avoid will annexation.**委任一个值得您信赖, 具备能力又有时间的执行人。信托机构为候补执行人以避免无人执行您的遗产。
- *Set Up trust to have liquidity while waiting for probate.**设立信托可确保在等待遗嘱认证文件的同时拥有流动资金。
- *Section 43 of Probate & Administration Act 1959, executor & administrator may be allowed by high court a Commission of up to 5% of the value of the deceased assets.**在 1959 年遗产管理与认证法令, 第 43 条, 执行人和管理人可被高庭批准总遗产价值的 5%为其佣金。
- *Section 12 Executor of Executor represent original testator.**执行人的执行人代表原始的立遗嘱人。

SECTION C: APPOINTMENT OF GUARDIAN OF MINOR CHILDREN 1@ 委任未成年子女的监护人

- 1) Name 姓名
- 2) I/C No 身份证号码
- 3) Relationship with testator 关系
- 4) Current address 地址

5) Allowance to guardian, if any. Source, Periodic payment 2@/one off payment 1@.
Payment to be inflation proof, ___% 1@ 监护人的津贴, 如有。资金来源。定期性支付/
一次性支付。付款按通胀率 %

***In case husband & wife are common disaster/Do not want spouse/ex-spouse to be sole guardian of children 万一夫妻共同灾难/不要配偶/前配偶当认唯一监护人**

SECTION D: PAYMENT OF DEBTS (RECOMMENDED) 缴付债务

- 1) Specific assets are to be used in priority to pay debts before distribution. 1@ for each specific asset. Please ensure there are cash flow available to settle the outstanding debts 叙述按优先次序用于缴付债务的资产。

SECTION E: DETAILS OF BENEFICIARIES 受益人的资料

- 1) Name as per I/C 姓名
 - 2) I/C No 身份证号码
 - 3) Relationship with testator 关系
- * Organization can also be the beneficiary 机构也可以是受益者**

SECTION F: SPECIFIC GIFTS TO BENEFICIARIES 分配的遗赠 Every 2 Tiers 1@

- 1) All sole name banks account (Local/Oversea, specific/all) 个人银行存款 (本地/海外)。
- 2) Joint name bank accounts to respective joint account holder 联名银行账户
- 3) All Unit Trust Investment (Local/Oversea, specific/all) 信托基金
- 4) All insurance policies under NON TRUST & NO NOMINATION under Para 6(1), Sch 10 of Financial Services Act 2013 所有保单, 只限 2013 金融服务法条例 6 (1) 第 10 条法下的非信托提名保单以及无受人的保单
- 5) Specific insurance policies under NON TRUST & NO NOMINATION under Para 6 (1), Sch 10 of Financial Services Act 2013 指定保险保单, 根据 2013 金融服务法条例 6 (1) 第 10 条法下的非信托提名保单以及无受人的保单
- 6) All insurance policies where nomination fail whether under trust nomination or non not. 所有保单提名人无法受益, 无论是否信托提名
- 7) EPF nomination fails 公积金提名失效
- 8) Motor vehicle (Specific /all)/sell off proceeds give to/each beneficiary choose in priority. 交通工具 (指定/全部) /变卖/受益人优先选
- 9) All jewelry (advisable to identify by tabulating, description and photographing if jewelry is considerable /emotional significance. 首饰
- 10) All immovable properties/specific immovable property. Property details: Address Sole/joint ownership, title details: H.S.D no, P.T.D no/Lot no or No. Hak Milik H.S.(M) no 不动产/地契资料
- 11) All listed securities on Bursa Malaysia 马来西亚股票交易所上市证券
- 12) Listed Securities on other Stock Exchange 其他证券交易所上市证券
- 13) All Business (sdn bhd , partnership Interest, sole proprietorships) 所有企业 (有限公司/合伙/独资)
- 14) Safe deposit Box 保险箱
- 15) Others 其他

- A business can be disrupted & value adversely affected upon demise/disability/comatose of the testator if he is key driver of the business because major decisions & access to the business assets have to wait for testator decisions, the worse is to wait for probate if the testator pass away. 企业首要领导的立遗嘱人，如果他/她已残缺/昏迷，他/她的企业将面临打击并且其价值将受到影响，因为主要的决议及企业的资金都必须等待他/她的决定，更糟的时如果他/她逝世，要等待遗嘱认证的申请。
- If the testator wants his /her shares in Sdn Bhd to be transferred quickly to his/her beneficiaries, U Declare would be the solution. 如果立遗嘱人希望有限公司股份快速转予给指定受益人，设立 U Declare 是决解方案。
- If the business is intended to remain within the family for a period of time and to prevent fragmentation of the business, 3G Family Biz Trust would be solution. 如果立遗嘱人想要保留家族生意，设立 3G Family Business Trust 信托。
- If the testator wishes to effect a proper and secured sale of his business shares to business partners, business value protection trust would be solution. 如果立遗嘱者要在逝世时确保生意变卖价值获得保障，设立生意保值信托是方案。
- If testator wants quick distribution to the beneficiaries without having to wait for **probate**, U Declare would be solution. The suitable assets would be bank account, unit trust, insurance policy, Sdn Bhd shares. 可以快速分配遗产给受益人，且无需等待遗嘱认证。适合的资产包括银行账户，单位信托，有限公司股份，保险保单。
- Testator can use insurance proceeds to provide periodical benefits to beneficiaries by creating insurance trust, U Declare or testamentary trust so that it will not be squandered away. 立遗嘱人可以通过保险信托/遗嘱信托把保险理赔金分期支付于受益人以确保理赔金不会被挥霍掉。

SECTION G: TESTAMENTARY TRUST- MOVABLE ASSET 1@遗嘱信托-动产

- 1) Assets to set aside for the fund. 资产 1@
- 2) Beneficiaries 受益人
- 3) Purpose of the trust, e.g. maintenance, medical, education, travelling etc. 信托的目的，如：生活费，医药费，教育费，旅游费等。
- 4) Duration of the trust 信托期限 1@
- 5) Payment to beneficiaries 1 @, monthly inflation adjusted
- 6) Power to trustee to sell, investment preference 1 @
- 7) If trust end, different group of beneficiaries 1 @

SECTION H: IMMOVABLE PROPERTY TRUST 1@ 不动产信托

- 1) Property details 1@产业资料
- 2) Beneficiary who has the right of occupation 1@拥有居住权的受益人
- 3) Beneficiaries who enjoy can rental income if different from item 2 有权收取租金的受益人如果不同于 2 项。 1@
- 4) Duration of trust 1@信托期限

- 5) Payment of quit rent, assessment, repair & maintenance of trust properties 1@
缴付门牌税，地税，维修费资金来源
- 6) Trustee power to sell 1@ 信托人出售的权力

SECTION I: APPOINTMENT OF PROTECTOR 2@ 委任监督者

Person to be Protector in the event RWT be the Trustee, if any. 委任遗产监督者，当乐委信托是遗产信托人，如有。

- 1) Name 名字
- 2) IC No 身份证号码
- 3) Address 地址
- 4) Relationship 关系

SECTION J: RESIDUARY ESTATE 1 tier 1@

It is advisable to have as many substitute residuary beneficiaries as possible or to have charitable body as last substitute to prevent partial intestacy. 建议提名多层剩余财产受益人或提名慈善机构为最后替代受益人以避免遗嘱不完整。

SECTION K: OTHER MATTERS 1@ each 其他事项

- 1) Include unborn children (for Male testator), reason to exclude spouse, son below age 21, unmarried daughter & disabled child under family Provision Act 1971
- 2) Bankruptcy clause, contest clause, declaration clause,
- 3) Commorientes clause (number of days for beneficiaries to survive before inheriting), comatose clause, funeral arrangement etc.

其他事项：包括未出世孩子(只限男性立遗嘱人)，没有分配给在 1971 年续承(家庭援助)法令受保护人士(配偶，未满 21 岁儿子，未婚女儿，身体有缺陷的孩子的理由，破产条款，抗议条款，生还的日数(受益人必须在陈述的时间内生还才能受益 条款，昏迷条款,身后事安排等.

SECTION L: TERMS OF ENDEARMENT 对亲人的遗言

Will Writing Fee Structure 立写遗嘱费用

Types of Will 遗嘱的种类	No. of Clauses 条款	Fee 费用	
Intermediate Will I	Up to 12	RM600	
Intermediate Will II	13-15	RM750	
Comprehensive Will I	16-18	RM900	
Comprehensive Will II	19-21	RM1,100	
Comprehensive Will III	22-24	RM1,300	
Exclusive I	25-27	RM1,600	
Exclusive II	28-30	RM1,900	
Exclusive III	Above 31	RM2,200 – RM18,100	

Fee includes 1st year will custody. *for every additional clause RM200 每多一个条款另加 RM200 令吉

Appointment of Rockwills Executorships 委任乐委信托机构作执行人 RM120

Custody Fees 安全保管费用

Annual Custody 每年保管	RM100		20% discount rewrite 重写折扣费
Lifetime Custody 终生保管	RM1,088		20% discount rewrite 重写折扣费

All fee not yet including 6% GST

Other Services 其他服务:

- Fund Provision for Maintenance & Education 提供生活费与教育基金
- Fund Provision for Tax & Liabilities 提供税务与债务基金
- U Advance (Estate Advancement Trust) 遗产管理预支信托
- 3 G Family Biz Trust 3 代家族企业信托
- Business Value Protection Trust for SME 中小型企业生意保值信托
- Insurance Trust 保险信托
- U Declare (Declaration of Trust) 信托宣告书
- Private Purpose Living Trust 私人用途生前信托
- U Prepare 遗产管理服务配套
- Charitable Trust 慈善信托
- Estate Execution 遗产执行
- Estate Administration 遗产管理
- Funeral Pre Arrangement 预先身后事安排 (葬礼仪式, 土葬或火化)

A good estate planning will help you to protect your interest in the event you are mentally incapacitated during your lifetime and to make sure you remain in control of the distribution of your assets after your death.

一个好的遗产规划, 能在您精神上无能为力时, 保护您的权益, 并确保您有财产分配的控制权。

Jess Lim

CIMA/RFP/AEPP/FAR/CMSRL/B3512/2013

Senior Estate Planner of Rockwills 高级资产规划师

Financial Advisor Licensed by Bank Negara, SC& FIMM 注册财务规划师

013- 7729 772