

kenanga

Kenanga Trustees

Kenanga Will Series Plan For A Better World

Kenanga 遗嘱系列 规划更美好的世界



What happens if I am no longer around tomorrow?

Without a Will, your loved ones could face a maze of legal complexities. They may have to navigate costly and time-consuming processes like applying for a Grant of Letters of Administration. But with a carefully crafted will, you can spare your family from unnecessary stress and uncertainty. Secure their future today and ensure your legacy lives on, hassle-free.

Purposes of Having a Will

1

YOUR EXECUTOR

Choosing a trusted party to handle and manage your assets, liabilities and obligations after your lifetime can be a challenging task. Thus, appointing a licensed professional trust company can give you peace of mind.

2

YOUR GUARDIAN

(if you have a child below the legal age)

Appointing a preferred guardian in your Will is crucial for ensuring your child's well-being if you are not around to do so. Without a designated guardian, the High Court may select someone who may not align with your wishes.

3

YOUR DISTRIBUTION

You can choose to keep your asset distribution methods simple or specific. Have your wishes penned down to prevent any disputes.

Will Series Solutions

The most basic estate planning tool that everyone should have.

Basic

Features

- Appointment of Individual Executor
- Appointment of Guardian
- Residuary Estate (up to 10 beneficiaries)
- Client to keep the original signed Will

Fees

- Will Writing Fee: RM400
- Estate Admin Fee: Not applicable

Basic Plus+

Features

- Appointment of Kenanga Trustees as Professional Executor
- Appointment of Guardian
- Residuary Estate (up to 10 beneficiaries)
- Lifetime Will Custody by Kenanga Trustees

Fees

- Will Writing Fee: RM1,500
- Estate Admin Fee: 1% of the first RM5,000,000 of the total gross estate value, thereafter 0.5% for the balance, subject to a minimum fee of RM8,000

Advanced Plus+

Features

- Appointment of Kenanga Trustees as Professional Executor
- Appointment of Guardian
- Five (5) Specific Gifts Clauses
- Residuary Estate (up to 10 beneficiaries)
- Lifetime Will Custody by Kenanga Trustees

Fees

- Will Writing Fee: RM2,500
- Estate Admin Fee: 1% of the first RM5,000,000 of the total gross estate value, thereafter 0.5% for the balance, subject to a minimum fee of RM8,000

FAQs

(a) **Who can write a Will?**

Any individuals aged 18 or above and of sound mind (except for Sabah residents who must be at least 21 years of age).

(b) **Who is an 'Executor'?**

Executor is an individual(s) / licensed trust corporation appointed in a person's Will who is responsible for handling and administering estate matters after that person's lifetime.

(c) **Who is a 'Guardian'?**

The person who is responsible for a minor's upbringing, education and welfare.

(d) **Who is a 'Beneficiary'?**

The person who receives a gift of money/ other assets from a person who has passed on.

(e) **What is 'Residuary Estate'?**

It is any portion of the estate, that is not specifically gifted to someone in your Will, or any property that is part of such a specific gift that fails.

(f) **Who is Kenanga Trustees Berhad (formerly known as Kenanga Funds Berhad)?**
Kenanga Trustees Berhad ("Kenanga Trustees") is a registered licensed trust company, a subsidiary company of Kenanga Investors Berhad.

(g) **What happens if a person passes on with a Will (Testacy)?**

The appointed Executor shall initiate the probate and estate administration process, starting from applying Grant of Probate from the High Court, recovery of the deceased's assets, settlement of the deceased's liabilities, debts, unpaid taxes and other testamentary expenses, then only distribute the remaining assets to the beneficiaries according to the Will.

(h) **What is Grant of Probate ("GP")?**

GP is the court order granted by the High Court to the appointed Executor in cases where a person has passed away leaving a Will (Testacy). It empowers the Executor to carry out their duties to administer the deceased's estate matters.

(i) **What happens if a person passes on without a Will (Intestacy)?**

If you do not have a will at the time of your death, your estate will be distributed according to a designated formula in the Distribution Act 1958 (applicable for non-Muslim in Peninsular Malaysia & Sarawak only). If you are domiciled in the state of Sabah, then the Intestate Succession Ordinance 1960 will apply.

At least one administrator among the next-of-kin or even a creditor may apply for Grant of Letters of Administration. The procedure for applying for and acquiring a Grant of Letters of Administration will involve additional expenses and a lengthier duration, generally necessitating the provision of an administration bond and the appointment of two sureties to ensure the estate's proper management. Additionally, it will require additional court orders to facilitate the transfer of real estate assets.

(j) **Who can be the witnesses of my Will?**

Any individuals aged 18 or above and of sound mind. For a Will, it necessitates at least two (2) witnesses. Any beneficiaries named in the Will or their spouses cannot act as witnesses.

(k) Who can be the guardian of my minor child?

The surviving parent is the legal guardian of your minor child. However, you can appoint another individual(s) to act as the legal guardian jointly with the surviving parent.

(l) Can my beneficiary who is still a minor receive the assets from my estate?

The minor shall only receive the assets upon attaining his/her legal age. Prior to that, the assets shall be held in trust by the Executor in the capacity of trustee and it can be utilised to support and maintain the minor's daily living, medical and educational expenses.

(m) Can my Will be contested?

Yes, a Will can be contested by anyone.

(n) Can I change my Will at a later date?

Yes, you can re-write a new Will and it supersedes the previous Will.

(o) Should I let my family members know that I have a Will written?

Yes, we encourage our clients to inform their family members that his/her Will has been executed. If Kenanga Trustees is safekeeping your Will, we encourage you to inform your family members that the Will is under Kenanga Trustees' custody.

(p) What if the features of the Kenanga Will Series do not fulfill my distribution plan?

Kindly reach out to Kenanga Trustees' Private Client Unit for our comprehensive and detailed Advisory Will Writing Services.

How to Proceed



1. Choose

Choose your preferred Kenanga Will Series Solution.



4. Confirm

Confirm the contents of the Will.



2. Submit

Complete the Kenanga Will Series Application Form and transfer payment to the designated Kenanga Trustees banking account.



5. Sign

Sign the Will in the presence of witnesses.



3. Prepare

Kenanga Trustees to draft and finalise the Will.



6. Custody

Return the signed Will to Kenanga Trustees (for Basic Plus+ and Advanced Plus+).

Reach Out

Kenanga Trustees Berhad 200301017657 (620077-K)

(Formerly known as Kenanga Funds Berhad)

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及早规划，不留遗憾

您知道吗?如果在没有立遗嘱的情况下离世,您的遗产将会根据相关法令进行分配。

虽然您的直系亲属可申请遗产管理委托书(Letters of Administration),但整个申请过程耗时又昂贵。拥有一份完善的遗嘱,可以让您的家人免受不必要的压力和麻烦,并保障他们的未来。

立遗嘱的目的

1

您的遗嘱执行人

挑选值得信赖且有能力的人士处理您离世后的遗产事务是一件非常困难的事,因此委任专业的持牌信托公司,让您的挚爱无后顾之忧。

2

您的监护人

(假设您有未成年的子女)

在遗嘱里委任您信赖的监护人对您未成年子女是至关重要。假设在没有委任任何监护人的情况下,高等法院可能会挑选非您首选的人士,成为您子女的监护人。

3

您的遗产分配

任何简单或特定的遗产分配是完全取决于您自己的意愿。最主要的是要立下一份遗嘱来分配您的遗产,这可避免发生不必要的家庭纠纷。

遗嘱系列方案

人人都应该拥有的最基本的遗产规划工具

Basic

产品特征

- 委任个人遗嘱执行人
- 委任监护人
- 剩余遗产(多达10位受益人)
- 立遗嘱人自行保存已签名的正本遗嘱

收费

- 立遗嘱费用:RM400
- 遗产管理费用:无

Basic Plus+

产品特征

- 委任Kenanga Trustees 为专业遗嘱执行人
- 委任监护人
- 剩余遗产(多达10位受益人)
- Kenanga Trustees 终生保管遗嘱

收费

- 立遗嘱费用:RM1,500
- 遗产管理费用:遗产总价值首 RM5,000,000 征收1%, 余额征收 0.5%, 最低费用为 RM8,000

Advanced Plus+

产品特征

- 委任Kenanga Trustees 为专业遗嘱执行人
- 委任监护人
- 五(5)个特定赠与条款
- 剩余遗产(多达10位受益人)
- Kenanga Trustees 终生保管遗嘱

收费

- 立遗嘱费用:RM2,500
- 遗产管理费用:遗产总价值首RM5,000,000征收1%, 余额征收 0.5%, 最低费用为RM8,000

常见问题

(a) 谁可立遗嘱？

任何年满18岁(沙巴州民必须年满21岁)或以上和神志清醒的人士都可以立遗嘱。

(b) 谁是遗嘱执行人？

遗嘱执行人是在遗嘱中被委任的人士/持牌信托公司来负责和处理有关立遗嘱者逝世后的遗产事务。

(c) 谁是“监护人”？

监护人是负责照顾未成年子女的生活起居、教育和福祉的人士。

(d) 谁是“受益人”？

受益人是继承/拥有死者所留下的财产的人士。

(e) 什么是“剩余遗产”？

剩余遗产是指在个人的遗嘱内没被特定赠予/无法赠予给受益人的遗产部分。

(f) 谁是Kenanga Trustees Berhad (前称Kenanga Funds Berhad) (“Kenanga Trustees”)？

Kenanga Trustees 是一家持牌信托公司,同时也是Kenanga Investors Berhad 的子公司。

(g) 假设某人在已立遗嘱的情况下逝世后会如何？

死者遗嘱中被委任的遗嘱执行人会开始启动遗产管理程序,首先从向高等法院申请遗嘱认证书、回收死者的资产、偿还死者的债务、个人税款和其他遗产管理的费用,接着再将剩余遗产根据死者的遗嘱分配给受益人。

(h) 什么是遗嘱认证书(Grant of Probate,简称GP)？

遗嘱认证书是高等法院授予给遗嘱执行人的法院命令,允许遗嘱执行人处理死者(有立遗嘱的)的遗产事务。

(i) 假设某人在没有立遗嘱的情况下逝世后会如何？

假设您在没有立遗嘱的情况下逝世,您的遗产将根据《1958年遗产分配法令》的方式进行分配(仅用于马来西亚半岛和砂拉越的非穆斯林)。而居籍沙巴州的非穆斯林,则是根据《1960年无遗嘱继承条例》进行遗产分配。

至少一名死者的近亲或债权人可以向高等法庭申请遗产管理书。申请遗产管理书的程序将涉及额外费用,而且相当耗时。此外,为了确保遗产获得适当的管理,申请的程序通常需要两名担保人提供担保,以及需要额外的法院命令来进行房产转让程序。

(j) 谁可成为我的遗嘱见证人？

任何年满18岁或以上和神志清醒的人士可成为遗嘱见证人。在签署遗嘱时,至少需要两(2)名见证人;然而,在遗嘱中的受益人及其配偶都不可成为遗嘱见证人。

(k) 谁可成为我未成年子女的监护人？

未成年子女的亲生父母将成为法定监护人。然而,您也可以在遗嘱里委任其他人士与亲生父母共同担任未成年子女的法定监护人。

(l) 我的受益人在还未成年的情况下, 是否能接获我的遗产?

未成年受益人只有在达到法定年龄后才可以接获遗产。在此之前, 该遗产将由遗嘱执行人以受托人身份进行托管, 仅可用于支付和维持未成年受益人的日常开销、医疗费用和教育费用。

(m) 我的遗嘱是否会受到挑战?

会, 任何遗嘱都有可能被受挑战。

(n) 我之后可否更改遗嘱的内容?

可以, 您可重新缮写一份新的遗嘱来取代旧的遗嘱。

(o) 我是否应该告诉我的家人关于我已立了一份遗嘱?

我们建议立遗嘱人通知其家人已立了一份遗嘱。假设您的遗嘱由Kenanga Trustees保管, 我们建议您应通知其家人该遗嘱正由Kenanga Trustees保管。

(p) 若现有的Kenanga遗嘱系列方案无法满足我的遗产分配计划, 该怎么办?

欢迎联系Kenanga Trustees 的私人客户服务团队, 咨询个人特制遗嘱服务的详情。

立遗嘱流程



1. 选择

选择适合您的Kenanga遗嘱系列方案



4. 确认

客户确认遗嘱内容



2. 提交

提交Kenanga遗嘱系列方案的申请表格, 然后转账到Kenanga Trustees 的银行账户



5. 签字

立遗嘱人需在见证人面前签字



3. 准备

Kenanga Trustees 草拟遗嘱内容



6. 保管

把已签名的遗嘱交还给Kenanga Trustees (仅适于Basic Plus+ 和Advanced Plus+方案)

联系我们

Kenanga Trustees Berhad 200301017657 (620077-K)

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