

THE CUSTODIAN

ESTATE PLANNING AND WEALTH SUCCESSION NEWSLETTER

Public Forum 2025

Coming This September

Your Legacy, Your Say
A Community Event
for every Singaporean

Come explore

Key estate planning concerns faced by many in Singapore today.

In this forum, we shed light on practical topics that matter to families, homeowners, and caregivers alike:

- Can Your Family Keep the Flat? HDB Inheritance Explained
- The Last Byte – Planning for your Digital Afterlife
- Planning Ahead for Loved Ones with Special Needs
- Trusting the Right Way: Property Planning & ABSD Explained

TABLE OF CONTENTS

- 2 Chairman's Message & PreceptsGroup Masterclass 2025
- 3 Regional Shifts & Rising Tariffs: What They Mean for Estate Planning in Asia
- 4 Three Partners, One Goal: Legacy Planning for All
- 5 EPPLHK Highlights: Recap & New Partnership
- 6 - 7 My Legacy @ LifeSG Upcoming Events
- 8 - 9 PreceptsGroup Estate Planning Forum 2025
- 10 Interview with Jonathan Lau (BR Law)
- 11 Precepts Academy: Upcoming AEPP® Advanced Modules
- 12 Interview with ESP: Alfred Toh



Discover insights at
PreceptsGroup's
Public Forum 2025



More details on page 8 & 9

CHAIRMAN'S MESSAGE



Lee Chiwi

Barrister-at-law, England & Wales
TEP, CHT, AEPP®
Chairman
Estate Planning Practitioners Limited (EPPL)

As the estate planning space continues to strengthen, this issue of *The Custodian* offers an overview of key developments—both within the industry and across the region.

We begin with a look at a meaningful collaboration between PreceptsGroup and The Salvation Army Singapore, where legacy planning conversations were brought into the community through bilingual seminars. It's a reminder that awareness and education remain at the heart of driving meaningful planning decisions.

On the regional front, rising tariffs and shifting economic dynamics prompt fresh considerations for cross-border wealth and succession planning—covered in our article on how such changes are reshaping estate strategies in Asia.

In Singapore, high-net-worth individuals continue to refine their approaches, balancing structure, succession, and values. PreceptsGroup continues to support the various government agencies' push on legacy planning through the upcoming public events.

This issue also features a legal perspective from Jonathan, a lawyer from BR Law, who shares professional insights on estate matters from a legal standpoint. Rounding off the mix is an interview with ESP Alfred Toh, offering a glimpse into his journey and approach to helping families plan with clarity.

Looking ahead, PreceptsGroup's Public Forum 2025 invites everyone—from individuals planning their own estates to those simply curious about the process—to discover practical insights and explore the importance of legacy planning in everyday life.

Together, these stories reflect a shared momentum across sectors to make estate planning more accessible, adaptable, and impactful.

PRECEPTSGROUP MASTERCLASS 2025

LEGACY PLANNING FOR THE AFFLUENT

18TH JULY 2025 | 12PM – 5PM

THE FULLERTON HOTEL, THE STRAITS ROOM, LEVEL 4

FIND OUT MORE ABOUT:

- 1 Legacy Planning for Wealth Succession
- 2 Real Estate Strategies for High-Net-Worth Individuals
- 3 AI in Action: Enhancing Stock Selection with Machine Learning
- 4 Being Tax-wise in Wealth Succession



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Regional Shifts and Rising Tariffs:

What They Mean for Estate Planning in Asia



In today's increasing interconnected world, global events often trigger local consequences — wealth management and estate planning is also not spared. The first half of 2025 has brought renewed geopolitical tensions, with rising tariffs and shifting economic alliances shaping the outlook for families and business owners across Asia.

While much attention is focused on the macroeconomics, these developments are also reshaping how affluent families approach the preservation and transfer of wealth in the region.

US-China Tensions Back in the Spotlight

In May 2025, the United States unveiled a fresh round of tariffs targeting Chinese electric vehicles, semiconductors, and battery components, citing national security concerns and an uneven playing field. China's immediate response — threatening retaliatory duties and trade restrictions — has reignited fears of a prolonged economic standoff.

The renewed trade friction is already impacting global supply chains and investment sentiment. Companies are reconsidering their manufacturing bases, shifting operations to Southeast Asia, and reassessing their long-term expansion plans. ASEAN nations like Vietnam and Indonesia are poised to benefit from this diversion of trade routes and supply chain realignment — but they also face rising pressure to manage inflation, currency shifts, and investor expectations.

Singapore, known for its neutrality and strategic positioning, is seeing increased demand from investors and business owners who are seeking a stable jurisdiction for their operations and holdings.

A Rise in Cross-Border Estate Planning Needs

As wealth becomes increasingly mobile and diversified across borders, so too does the need for cross-jurisdictional estate planning. Families with holdings multiple jurisdictions or with family members residing outside their original residences are reviewing the risks posed by political tensions, taxation changes, and regulatory uncertainty. From shareholdings in manufacturing businesses to investment properties in multiple countries, the complexity of managing and passing on wealth is rising.

We are seeing greater demand for estate planning solutions that offer asset protection, continuity, and flexibility across jurisdictions. Digital assets, foreign real estate, and offshore structures are becoming common features in estate portfolios, and the need for proactive planning is more critical than ever.

Estate Planning in Uncertain Times

Trade wars and shifting alliances underscore an important point: estate planning is not just about preparing for death — it is about preparing for potential disruption.

Trusts, for instance, can act as stabilisers during periods of volatility to ring-fence against creditor attacks over the long-haul. For business owners, a trust can ensure business continuity and succession planning taking place. Similarly, the use of corporate structures and offshore vehicles may require review to ensure compliance and tax efficiency in a rapidly changing regulatory environment.

Even families based entirely in Singapore are not immune. Many hold investments in international markets, or have children living and working abroad. Planning with foresight — whether through a Will, trust, or nomination — ensures that your wealth is protected, wherever it resides.

Looking Ahead

Tariffs may come and go, but the need for strategic estate planning is constant. As Asia adapts to shifting geopolitical winds, families must adopt a long-term mindset in safeguarding their legacies.

In a time when headlines change by the hour, estate planning is needed to weather uncertainty — and to ensure your legacy endures beyond borders and market cycles.

LEGACY PLANNING FOR ALL

PreceptsGroup recently joined hands with The Salvation Army Singapore and Soul Wealthy Group in a meaningful community initiative focused on empowering individuals through legacy planning. Recognising the importance of preparing for the future, this collaboration sought to provide practical knowledge and guidance on Wills, Trusts, and estate planning.

As part of this initiative, two highly engaging seminars were conducted, one in English and the other in Mandarin, to reach a wider audience. The response was overwhelmingly positive, with enthusiastic participation and active engagement from attendees who were keen to learn more about taking charge of their estate plans. Many walked away with not only a clearer understanding of the importance of having a Will, but also practical steps they could take to begin or enhance their own planning.

Three Partners, One Goal:

The partnership was founded on shared values and missions. The Salvation Army's Wills & Bequests Programme has long been committed to helping individuals explore how they can leave meaningful legacies, not only for their families but also for charitable causes they support. This naturally aligned with PreceptsGroup and Soul Wealthy Group's dedication to promoting responsible and effective estate planning in the community. By coming together, the three organisations created a platform that combines educational outreach with practical solutions — empowering participants to take action.

Leading the session was Mr Ang Kok Chin, founder of Soul Wealthy Group and an Adjunct Lecturer with PreceptsGroup. Together with his team, Mr Ang delivered the seminars with clarity and compassion, simplifying complex estate planning concepts into relatable and actionable insights. His ability to share real-life scenarios and practical advice made the sessions approachable and highly relevant, especially for those who were exploring these topics for the first time.

One of the common concerns that emerged during the sessions was the difficulty some individuals face in appointing someone they trust to serve as their executor or trustee. In many cases, they may not have close family members or friends who are able or willing to take on such responsibilities. This is where Precepts Trustee, the corporate trustee arm of PreceptsGroup, plays a vital role. By offering professional trustee services, Precepts



Trustee provides a trusted and reliable solution for individuals who require assistance in ensuring their estate plans are properly carried out according to their wishes.

Beyond providing technical expertise, PreceptsGroup and Soul Wealthy Group demonstrated tremendous generosity in sharing their knowledge, resources, and time to support The Salvation Army's community outreach. Their collaborative spirit and genuine commitment to the programme's success have helped strengthen the trust and mutual respect that form the foundation of this partnership.



Looking ahead, this collaboration marks only the beginning of a shared journey. PreceptsGroup, The Salvation Army Singapore, and Soul Wealthy Group remain committed to working hand in hand to serve the community. By continuing to raise awareness, provide education, and offer practical estate planning solutions, they hope to empower more individuals to take proactive steps in planning their legacies, giving them and their loved ones peace of mind for the future.

A community service by The Salvation Army in collaboration with



EPPLHK Highlights: Recap & New Partnership

Event Recap: Exclusive Seminar for AEPP® Designees - Overview of Australian Tax

On **Wednesday, 5 March 2025**, EPPLHK hosted the first exclusive seminar in 2025 for AEPP® designees, focusing on an overview of the Australian tax system. The event, held from **2:30 pm to 4:00 pm (Hong Kong Time)**. Over 50 AEPP® designees signed up for the seminar and were actively engaged with the topic.

The seminar, led by **Lucas Ting**, Senior Manager of Alvarez & Marsal, provided valuable insights into the Australian tax obligations for individuals and trusts. Mr. Ting's presentation highlighted the importance of understanding these tax implications to avoid potential risks that could derail financial, retirement, and estate plans. The session equipped financial practitioners with the knowledge needed to offer more comprehensive solutions to clients with Australian connections.

The event was marked by positive feedback. Attendees raised numerous questions, reflecting their interest in the subject matter and the desire for deeper understanding. The interactive nature of the seminar allowed participants to engage meaningfully with the speaker and each other, fostering a collaborative environment that encouraged learning and networking.

The seminar was a resounding success, meeting its objective of enhancing the professional capabilities of AEPP® designees. EPPLHK is committed to organizing such events that provide valuable insights and opportunities for professional growth. We look forward to welcoming everyone again at our next event, where we will continue to explore topics relevant to your practice and interests.



WWW.EPPL-HK.COM

Exciting Partnership: EPPLHK and HKMA Join Forces on AEPP® Programme

We are thrilled to announce a strategic partnership between Estate Planning Practitioners (Hong Kong) Limited (EPPLHK) and the Hong Kong Management Association (HKMA) to deliver the Associate Estate Planning Practitioner (AEPP®) Programme. This collaboration marks a significant step in cultivating legacy planning talents in Hong Kong, addressing the increasing demand for expertise in wealth and business succession.

The AEPP® Programme is designed to equip participants with essential knowledge in estate planning, enhancing their core advisory services and enabling them to engage effectively with clients. This comprehensive course supports the creation of holistic solutions and fosters sustainable client relationships. The programme is registered under the Non-Local Higher and Professional Education (Regulation) Ordinance of the Education Bureau, Hong Kong SAR, with registration number 373322.

Starting in 2025, HKMA will serve as the exclusive education provider partner. This partnership benefits both current AEPP® designees and prospective candidates by offering a high-quality learning experience. The AEPP® designation, awarded by EPPL Singapore and the Society of Will Writers, UK, has already been conferred upon over 8,100 professionals across Singapore, Malaysia, Indonesia, Hong Kong SAR, and Mainland China.

Together, EPPLHK and HKMA are committed to supporting the development of estate planning professionals in Hong Kong. By leveraging their combined strengths, they will provide a robust educational framework that enhances the skills of financial practitioners, wealth managers, and family office professionals. This partnership underscores our commitment to fostering a strong talent pool in estate planning, aligning with the growing needs of the financial services industry in Hong Kong.

PLAN YOUR LEGACY TODAY!

[GO.GOV.SG/PYLTXPRECEPTS](https://go.gov.sg/pyltxprecepts)



<https://go.gov.sg/pyltxprecepts>



Legacy planning involves documenting your preferences and decisions on various matters pertaining to your care, welfare, finances, etc. so that these are known and respected if you lose mental capacity or pass on.

Our four tools work together to address two types of situations.

If you lose mental capacity

- Advance Care Planning (ACP) allows you to identify a Nominated Healthcare Spokesperson (NHS) that can support as a proxy to communicate and document your care preferences with your family and healthcare teams to support your care delivery.
- The Lasting Power of Attorney (LPA) allows you to appoint one or more trusted persons to make decisions and act on your behalf if you lose mental capacity. These decisions cover your personal welfare and/or property & affairs.

If you pass away

- A will sets out how you would like your assets to be distributed. However, your CPF savings does not form your estate and cannot be covered by a will.
- Making a CPF nomination allows your CPF savings to be distributed in accordance with your wishes. It also allows your loved ones to receive your CPF savings quickly and conveniently upon your death. Without a CPF nomination, it can take up to six months for the Public Trustee to identify which of your family members are eligible to claim your savings.

ACE your legacy planning:



Assured

Ensures key decisions are made according to your preferences when you no longer have the ability to express your wishes.



Clear

Gives loved ones clarity on your preferences and wishes, allowing them to be sure that decisions they make are in your best interest.



Efficient

Avoids administrative and financial burdens that may have to be incurred had you not made a plan.

A Singapore Government initiative



MY LEGACY
@LifeSG

UPCOMING EVENTS

JULY 2025

S	M	T	W	T	F	S
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

Plan Your Legacy Today - Marquee Event

www.planyourlegacy.gov.sg

Location: **Heartbeat@Bedok**

Date: **19 & 20 July 2025**

Time: **10am to 6pm**

Take the first step toward securing your future and leave a meaningful legacy for you and your loved ones.

Rest assured that we're here to guide you with care and clarity.

Don't wait—your peace of mind begins now.

Open to the Public, Just Walk in!

AUGUST 2025

S	M	T	W	T	F	S
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

Legacy Planning Tools Workshop

Conducted by 4 Government Agencies -
OPG, AIC, CPF Board, PSD

Location: **Lifelong Institute, Event Hall 1-1**

Date: **22 August 2025**

Time: 9am to 5pm

Workshop specially curated for estate and financial planners to upskill their knowledge in the four legacy planning tools!

1. Advance Care Planning
2. Lasting Power of Attorney
3. CPF Nomination
4. My Legacy @ LifeSG

Scan to Register



**Exclusive workshop for Precepts' ESP*

Our Speakers

Liang Weirong
Senior Deputy Director
CPF Board

Joan Chen
Assistant Director
Public Service Division

Ng Xiao Yan
Assistant Director
Ministry of Social and Family
Development

Rebecca Koh
Senior Manager
Agency for Integrated Care



Brought to you by:





DATE

20TH SEP | 2025 SAT

TIME

10AM – 6PM



Suntec Convention Center,
Rooms 308, 324 - 326
Admission: Complimentary

Your Legacy, Your Say: A Community Event for every Singaporean

Empowering You to Take Charge of Your Legacy

Estate planning is not just for the wealthy—it's for anyone who wants to ensure their assets are protected and passed on according to their wishes. Yet many in Singapore put it off due to misconceptions, confusion, or lack of awareness. The Estate Planning Forum 2025 aims to change that.

This full-day event brings together leading professionals in law, finance, insurance, and estate administration to shed light on the practical steps you can take to secure your legacy and protect your loved ones. Whether you're starting from scratch or refining an existing plan, the forum offers the clarity and confidence you need to move forward.

What You'll Gain



Insights from Industry Experts

Join talks that unpack key estate planning issues in a relatable way—from writing a Will and setting up a Trust, to CPF nominations, insurance payouts, and safeguarding digital assets.



Guidance for Every Stage of Life

Sessions are designed to address different life situations, whether you're planning as a young working adult, a parent with dependants, a business owner, or someone caring for elderly parents or special needs family members.



One-on-One Consultations

Have specific questions? Book a complimentary consultation with one of our experienced Estate and Succession Practitioners (ESPs) on-site. You'll receive tailored guidance on how to get started or optimise your current arrangements.



Tools to Take Action

Walk away with practical resources, including estate templates and brochures that make planning easier and more accessible than ever



Whether you're looking to write your first Will, explore options to protect your family's assets, or simply want to learn more—this forum is for you.

Walk-ins are welcome, but we strongly encourage early registration to secure your seat, especially for popular sessions. Some talks and consultations may reach full capacity.

Don't leave your legacy to chance. Empower yourself with the knowledge to plan confidently and intentionally.



To view the full list of topics, meet the speakers, explore our ESP profiles, and secure your place, visit:

<https://www.preceptsgroup.com/forum/>

Register Here!



Planning Ahead:

4 Real-Life Issues We Don't Talk About Enough—Until It's Too Late

At PreceptsGroup's upcoming Estate Planning Forum 2025, we'll shine a light on four silent challenges faced by many Singaporean families today. These are not just theoretical topics—they're real, urgent issues that often go unaddressed until it's too late. This year's forum is designed to help you understand, prepare and take action.

1

"My children are not on the same page about our HDB flat."

When the matriarch or patriarch passes away, disputes often arise—not just over money, but over the family home. HDB inheritance rules can be complex, especially when multiple children are involved and ownership eligibility varies.

► **Topic: Understanding and Planning for Your HDB Inheritance**

Learn how to plan for smooth succession of your flat, avoid unnecessary conflict, and ensure your wishes are honoured within HDB's legal framework.

2

"What happens to my online accounts when I'm gone?"

Most of us have digital footprints—emails, photos, cryptocurrency, subscription accounts—that outlive us. But few realise the legal complications of accessing and managing these assets post-death. Without proper planning, families are often left in the dark.

► **The Last Byte – Planning for Your Digital Afterlife**

Explore how to catalogue, protect, and pass on your digital assets responsibly in today's tech-driven world.

3

"Who will care for my special needs child when I no longer can?"

Parents and caregivers of persons with special needs often worry about lifelong care and financial security. Relying solely on immediate family or hope can lead to long-term vulnerability.

► **Topic: Care for Persons with Special Needs**

Discover strategies, legal tools, and support structures to ensure lasting protection and quality of life for your loved ones.

4

"I want to help my child buy a home, but I'm worried about ABSD and co-ownership."

With rising property prices and tightening regulations, many are caught between helping children enter the property market and triggering Additional Buyer's Stamp Duty (ABSD). The wrong move could cost tens of thousands.

► **Planning Considerations for Residential Property and ABSD Implications**

Get clarity on how to structure property ownership, navigate ABSD rules, and plan for intergenerational transfers with care.



**These are today's challenges
—Estate Planning provides
tomorrow's solutions.**



**Whether you're planning for your
parents, your children, or yourself,
these issues affect us all. Join us at the
Forum to gain practical knowledge and
professional insights that can make a
real difference for your family.**



In this article, Jonathan Lau – Counsel at BR Law – shares his insights on what businesses and family offices seeking to expand into ASEAN should consider, and how he can help.

Prior to joining BR Law, Jonathan honed his craft and gained deep e-commerce and logistics sector expertise as Deputy General Counsel at a leading Southeast Asian e-commerce platform.



Jonathan works at Republic Plaza #08-03, one of BR Law's three offices. He may sometimes be seen jogging around the CBD area. Say hi to him or reach him at +65 6394 7356 or jonathanlau@brlawcorp.com.

Q Please share a bit about yourself.

A I have been a corporate lawyer for about 14 years, including over 9 years as an in-house counsel. I advise on mergers and acquisitions, joint ventures, commercial contracts, and cross-border expansion.

I specialize in foreign direct investment into ASEAN using Singapore as a regional hub.

Q How do you feature in such foreign direct investments into ASEAN?

A Several key ASEAN markets (such as Indonesia, Thailand and Vietnam) have shareholding and licensing restrictions that apply to foreign invested companies. I work with foreign investors to set up corporate structures that take these into account, while achieving the foreign investor's objectives.

Q What should a client look out for in a corporate lawyer?

A Clients should look for corporate lawyers who know the law well and have a good understanding of local market practice and culture. These will give the necessary context and understanding for the lawyer to give advice that is both legally sound and commercially balanced.

Clients should also assess if the corporate lawyer is able to understand their objectives and risk appetite, and if his or her style of communication is consistent with their values and the image they wish to project. This is because corporate lawyers front negotiations, argue positions, and deal with business partners on behalf of their clients, and will often be seen as a reflection of their clients.

Q How do you stand out?

A I have extensive experience in navigating legal issues in Singapore, Indonesia, Thailand, Philippines, and Vietnam. This enables me to give clients a holistic view of the issues which apply to projects involving more than one country, and to give practical examples of problems that may arise.

My in-house experience has also given me an understanding of the thought process and values that drive many founders and business leaders, allowing me to tailor my advice to be relevant to their needs.

Q Please share what experiences have shaped you professionally.

A My in-house experience has given me a firsthand view of how good planning can help mitigate legal risks.

I saw how decisions such as choice of corporate structure, and insisting on certain contract terms, led to legal issues being avoided when things did not go as planned. I also saw how once a dispute is brewing, it is usually too late to try to renegotiate a contract.

I learnt that a good corporate lawyer brings significant value to a business, by working closely with its leaders to identify how things can go wrong, and advising on what needs to be done at the start to mitigate the impact of things going wrong in the future.

Q What should be top of mind for a business owner looking to do business in ASEAN?

A A business owner's top priority should be ensuring that the business has obtained the right licenses, and has a corporate structure that meets local shareholding requirements. This is so that the business can operate without regulatory penalties or disruptions.

The immediate next top priority should be to have an exit plan. A business owner needs certainty that if there is a relationship breakdown with local partners or shareholders, he or she can take control of the business, or exit the partnership while recouping some of his or her investment. Careful planning at the start of any business partnership or joint venture will help ensure that the necessary legal rights are in place, if the need arises.

Q Professionally, why corporate law rather than other areas of law?

A Corporate law involves the building of deep relationships with clients to understand them and their businesses, and working with them to pre-empt risks and ensure they are protected. I find this process, and helping clients get successful outcomes, very fulfilling.

Q Personally, what do you do in your downtime?

A I run and go to the gym. I also listen to English pop rock and mandopop from the 80s and 90s.

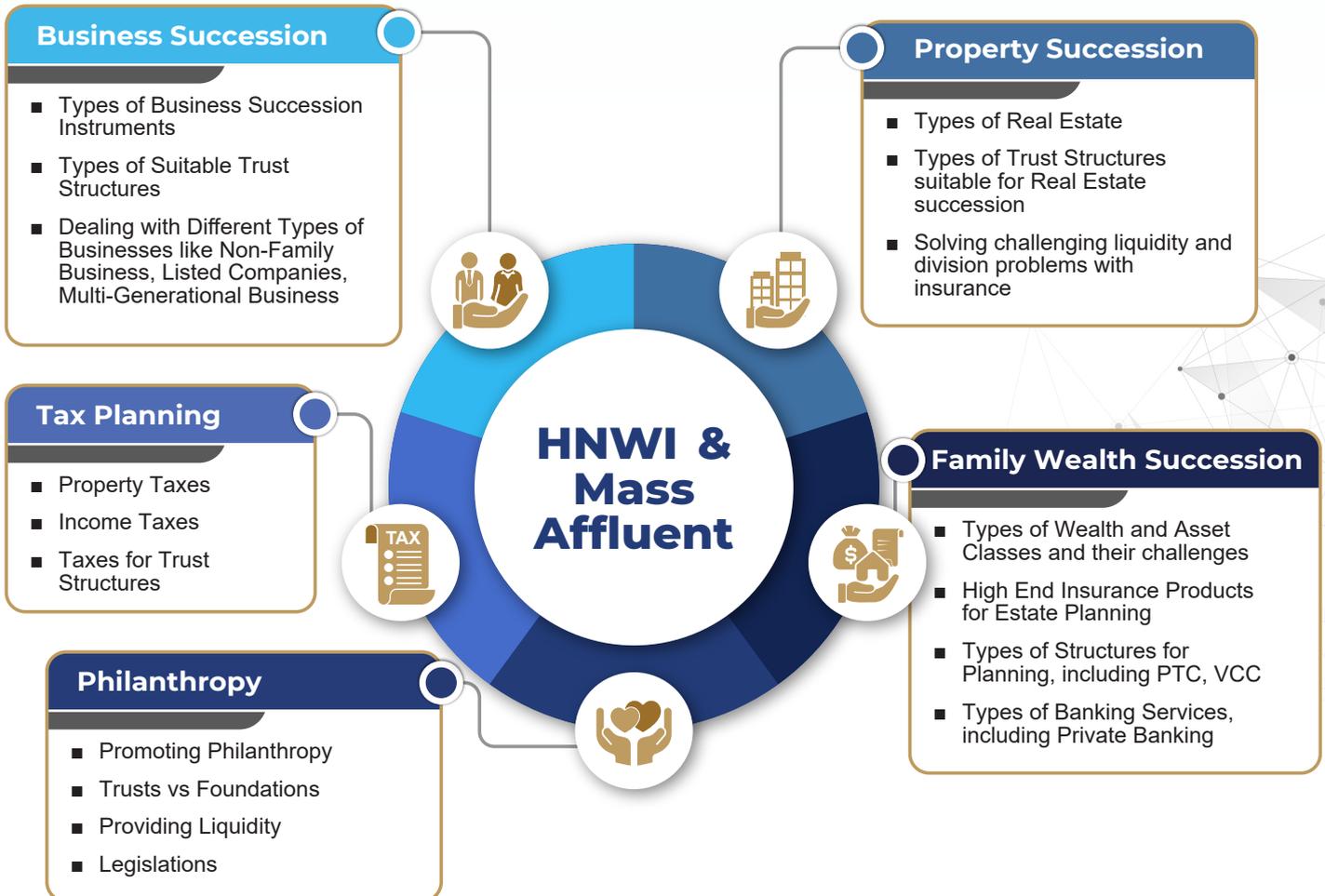
Thank you for your time, Jon.

AEPP[®] ADVANCED MODULES



Expand your estate planning and financial advisory expertise to Mass Affluent and HNWI clients with advanced knowledge from industry experts. Each sector is covered by 1 to 2 modules of standalone Advanced Modules for progressive learning.

Specially crafted for financial advisors and practitioners, who are already equipped with foundational estate planning knowledge.



Upcoming Courses & Dates:

- | | |
|--|---|
| <p>1 Strategic Trust Planning For HNWI Families 高净值家族信托战略规划</p> | <p>22nd July 2025
(Tues)</p> |
| <p>2 Wealth Transfer of Real Estate for Financial Services Professionals</p> | <p>28th to 29th July 2025
(Mon to Tues)</p> |
| <p>3 Engaging HNWI Clients & Understanding Banks HNWI Offerings</p> | <p>30th July 2025
(Wed)</p> |
| <p>4 Buy-Sell Arrangements for Business Owners</p> | <p>19th to 20th Aug 2025
(Tue to Wed)</p> |



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Available for **exclusive class** for teams (minimum 15 pax) with corporate discounts and group discounts

Interview with our Estate & Succession Practitioner

Alfred Toh



Q) When did you become a Precepts Estate & Succession Practitioner?

A) I started to specialise into estate planning around 2021, after the birth of my younger son in the covid period.

Q) What prompted you to consider a career and business in estate planning?

A) Two life events deeply influenced this path—the passing of my university friend leaving behind 2 young child, and the birth of my younger son.

The first gave me the experience and insights of the challenges faced by the family without proper estate planning, the latter made me start to think how to strategise a family reserve fund — one that future family members can tap into in times of need or to help them pursue their dreams.

Q) How has Precepts shaped your journey in this field?

A) Precepts offers a structured learning environment, from the AEPP® programme to insights shared by invited speakers and experienced ESPs. The culture is collaborative rather than competitive, and I've received invaluable support from the Will and Trust team along the way.

Q) What are some of your core beliefs about estate planning?

A) I believe that wealth built over generations should serve as a foundation for the next generation to succeed and thrive. It should never become a source of burden or conflict within the family.

Q) What should clients be mindful of when doing estate planning?

A) Many still think estate planning starts and ends with writing a Will, or that it's something only lawyers can do. That's a misconception. Estate planning is far broader—it encompasses family dynamics, asset structures, and long-term intent. Clients should seek holistic advice beyond legal documentation.

Q) You regularly help families set up Trusts. What's the biggest challenge in those conversations?

A) Most clients understand the importance of planning, but they often don't feel the urgency. It's a challenge to create that urgency without sounding morbid. Some families also overthink and delay action because they want a "perfect" plan. I always remind them estate planning is a journey—it evolves over time and doesn't have to be perfect from day one.

Q) How do you guide them through those challenges?

A) I use Precepts' structured estate planning frameworks and real-life samples (such as Letters of Wishes) to help clients visualise possibilities and make informed decisions. It helps contextualise their unique situations and reduces decision paralysis.

Q) How long does the typical estate planning process take?

A) From the initial meeting to signing documents like a Will or Trust Deed, it usually takes three to four meetings. The timeline varies from a few weeks to a few months, depending on the client's availability. But that's just the legal part—the true wealth succession journey involves annual reviews and constant alignment with the family's evolving needs.

Q) What do you enjoy most about your work?

A) Listening to families share their philosophies on money, their hopes for their children, and their dreams for future generations. These conversations are rich, personal, and deeply rewarding.

Q) What keeps you motivated in this line of work?

A) It's the relationships I build. Estate planning involves meaningful, often emotional conversations. Clients confide in us—their goals, concerns, and family stories. Knowing that my work brings clarity and peace of mind is what keeps me going.

Q) What do your colleagues or family say about your role?

A) They find it refreshing and unique—something that truly sets me apart from the many financial planners out there.

Contact us for more details:

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