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WG LEGACY

How I've Protected My Family's Financial Future *Will & Trust*

How You Can Do It Too

2ND EDITION BY JOCELLINE CHEE

Published by WG Legacy
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2nd Edition 2022

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How I've Protected My Family's Financial Future With Will and Trust and ...

How You Can Do It Too

By Jocelline Chee

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Chapter 1: The Rise of a 4-Year Reigning Trust Champion

Hi.

My name is Jocelline.

First and foremost, I would like to thank you for downloading this eBook.

I believe you have a sincere desire in wanting to provide and preserve your very best to your loved ones. Often, this includes your parents, spouse and children. As such, I like to first applaud and salute you for being a responsible provider to your family.

Here, it is my desire to share with you a handful of practical tools and strategies that the rich and wealthy are using to effectively distribute and preserve wealth for the long-term. Little do most people realise that the same vehicles used had been made available to all of us. This means, you don't need to be a millionaire or a tycoon to start using them to protect your personal wealth.

Before I start, let me share with you a little bit about myself, where I come from and how I had learnt and applied these strategies to effectively protect my own family's financial future.

It All Started When ...

My daughter was one year old.

My husband was running his business and I was into full-time employment.

My husband bought a life insurance policy and nominated me as his beneficiary as a means to provide a financial safety net for our precious daughter and me.

I returned the favour by naming my husband as the beneficiary of my policy.

This seemed to be logical for us. Why? This is because if my husband passes on, I will be able to receive the sum assured from his insurance policy. Then, I could use the money to support myself and our precious daughter. Likewise, if I'm the one who passes on prematurely, my husband will receive the sum assured from my policy and use it to take care of our daughter ... and of course, himself too.

But What if Both of Us Pass On Simultaneously ...

That was a situation that we never really thought of initially.

After all, what are the odds for both of us to pass on together?

Could I say this would be slim to none? Not really. Why? This is because both of us travel frequently as we enjoy it. That is how we create memories together. In view of this, there is a possibility of us passing on together due to an accident.

If it happens, how then the sum assured from our life policies will be claimed as our daughter could still be a minor.

Would the person be one of my parents, siblings or relatives?

Or, would it be a relative of my husband?

There are so many uncertainties revolving around this, which may affect the life of our daughter. Clearly, something is amiss in our pursuit of having a safety net for our daughter.

Meeting My Sister-in-Law

Shortly after, my husband and I met up with my sister-in-law, an estate planner.

Before this, I honestly thought that will writing services are intended for people who are rich and wealthy or people who are about to kick the bucket.

After all, why write a will when I'm still young, healthy, and pretty much alive?

But, my perception towards having a written will began to change after a coffee or two with my sister-in-law. I learnt that having an estate plan is a necessity for a family to be financially secure, and it is not limited to the wealthy or ones who are close to meeting their maker.

As such, I began to do some research myself about estate planning.

A Switch in Career

At that point, I was thinking of a career switch to one that allows flexible timing as I was juggling my role as a full-time employee, a housewife and a mother.

Some friends reckoned that I sell life insurance policies.

In the end, I chose to be an estate planner because I wanted to learn more about it.

Out of which, I'd learnt not just about will writing but also trust establishments. It was an eye-opener for I had learnt how to use life insurance policies, will, and trust in a cooperative manner to safeguard family's wealth.

Now back to the issue my husband and I had from cross-nominating each other as beneficiaries of our life insurance policies. I figured out that this problem can be resolved easily if we establish an insurance trust for ourselves.

If my husband and I pass on simultaneously, with an Insurance Trust, the money from our policies shall be transferred to a Trust. The Trustee shall manage the money based on our instructions as to when, how much and who could receive the money on behalf of our daughter. This is a perfect solution that allows both of us to have peace of mind as we know our daughter's living expenses and her tertiary education fees would be well-covered in the future.

Soon, I began to share what I've discovered with my friends and colleagues and I helped them to write wills and form their family's trust on a part-time basis.

En Route to a Trust Champion

My business grew as demand for estate planning services increased.

My income from being an estate planner has exceeded my salary received from my day job. I became the 'Rising Star' in the estate planning company. As such, I resigned from my job and focused on becoming a professional estate planner.

I have never looked back ever since.

Over time, I'd discovered most people, ranging from single to married, young to old, employees to employers, self-made men to people of affluent backgrounds and literary people from all walks of life, have some form of life insurance cover as they believe it is a vehicle to protect their financial wealth.
Little are aware of having a written will and the concept of an insurance trust to fully provide an ironclad financial security to one's family members.

And ... this includes life insurance agents themselves.

Many do not realise that having life insurance is just merely 'half the job done'.

So, I have made it my own personal mission to educate the public about getting a written will and trust establishment. I gave public talks and seminars regularly on the subject of estate planning across Malaysia and Singapore.

At the same time, I built a team of professional estate planners and collectively, we had served the needs of thousands of families in Malaysia and Singapore in a span of 9+ years of my career. As such, I have become the 'Trust Champion' in my estate planning company since the year 2017 - 2020.

So ... What's Next?

Moving on, I aspire to serve the needs of 10,000+ families for the next 5 years.

Hence, I'm writing you this eBook to share freely my insights and knowledge on the subject of estate planning and how you can use it today to future proof and safeguard your family's financial wealth.

Without further ado, let's move onto Chapter 2.

Chapter 2: Are You Building Yourself a Big Financial Sandcastle?

If you are reading this, you are most likely the breadwinner of your family.

You work hard, save and invest so that you can provide not only for yourself but also for your loved ones in the present and the future. As the breadwinner, bills are paid. Mouths are fed. Shelter is provided. Kids are educated. Elderlies could retire in peace. Life may not be easy, but hey, all is well under your care.

Or perhaps, as I pen this, you have already accumulated great wealth with flush of cash in bank accounts, properties which pay rent, stocks that yield dividends, business interests, jewelries that glitter, collectibles ... and so on and so forth. It seems that the wealth you possess could last you, your family, and your clan for many generations to come.

Regardless of where you stand financially today, here is a question: ‘What could possibly happen to your wealth and your loved ones once you have kicked your own bucket today?’

If that happens, would you want to:

a. Continue to provide for your family's living expenses?

b. Have the ability to fund your children's education fees?

c. Pay for your parents' medical bills?

d. Retain a shelter for your parents, spouse, and children?

e. Bequeath all of your belongings to your loved ones according to your wishes?

I Have Thought of This Too …

Yup, I know that you have given this some thought too.

Otherwise, you could have been doing something else than reading this eBook.

Chances are, you had already bought yourself a couple of life insurance policies or even have your will professionally written. If that is you, congratulations! You are already in fact quite well ahead in matters pertaining to financial planning. I find you to be respectable.

Here, my purpose in writing this eBook is to ensure that you will not waste your hard-earned money on life insurance policies that could be redundant to you. It is common for people to spend thousands or tens of thousands annually on life insurance policies without offering financial assurance to their family members.

So, Should I Cancel My Policies?

Of course not.

That is not my intended message.

Today, most of us are focused on building and accumulating wealth. Some hope to protect their wealth by having life insurance policies and a written will, but to no avail despite the best of their intentions. As such, instead of building their financial security on solid ground, they are building and expanding their empire of financial sandcastles.

Like sandcastles, it takes hours of effort and care to build them and all it takes is an instant to have them totally and brutally decimated.

This may not even be entirely your fault.

So here, I'll list down a couple of common blindspots which you might not think of that will cause your life insurance policies to be useless to your loved ones.

Blindspot 1: No Access to Money Entitled

This situation is where the beneficiaries of your life insurance policies could not have access to the money despite being fully entitled to their sum assured.

For instance,

1. **Example 1: Comatose / Mentally Impaired**
   You have purchased life insurance policies which cover total permanent disability (TPD). If let's say, you become disabled due to comatose, your life insurer will compensate you with the agreed sum assured. The cash will be issued via cheque with your name on it. As such, the money will be transferred into your bank account.
   Great! You've received your sum from your insurer. But then, how would you have access to your money when you are comatose?

   Who has the username and password to your internet banking account? Who can sign your cheques? In this case, the money is stuck in your own bank account as you can't have access to it.

2. **Example 2: Minor Children**
   You have purchased life insurance policies and nominated your children as beneficiaries. If your children are below 18 when you pass on, they'll still be a minor and thus, will not be able to collect their sum assured of your policies from your life insurer or insurers and this leads us to:

Blindspot 2: Money Transferred to Unintended Beneficiaries

This sucks even more.

In this scenario, your belongings could be transferred legally to people who you do not intend for them to receive. There is a possibility that they will not utilise or even totally squander your possessions entrusted to them without providing much to your intended beneficiaries.

For instance,

1. **Back to Example 2: Minor Children**
   You could be a divorcee who has life insurance policies and named your children to be the beneficiaries of

these policies. If you pass on, there is a huge possibility that your ex-spouse could collect the sum assured on behalf of your children as your children's legal guardian if they remain a minor. Are you certain that your ex-spouse will manage the money wisely that was entrusted to benefit your children?

2. **Example 3: Your Spouse Remarries**
   You are happily married to your husband and hence, nominating him to be the beneficiary in your life insurance policies and your will. You want him to receive the money so that he could take care of your children. In the event of your passing, your husband would inherit your estate.

   This is okay if he uses it to take care of your children. But, would it be okay if he remarries, has new children and enjoys his married life with his new spouse with the estate you bequeath it to him? Your estate may consist of years of your blood, sweat and tears and even your inheritance from your beloved parents.

Blindspot 3: Mismanagement of Estate by Your Beneficiaries

This is how a blessing could turn into a curse.

Here, you wish to leave behind a financial blessing to your family members. But then, your beneficiaries instead had mismanaged the estate bequeathed which resulted in your intended purposes not being fulfilled accordingly. It is a case of how a person's financial wealth can be decimated in an instant like sandcastles.

For instance,

1. **Example 4: Excessive Spending**
   You have nominated your spouse or children to be beneficiaries of your life insurance policies and your possessions via a will. You hope that the estate is a financial safety net where your spouse could use it to pay for your family's living expenses and your children's tertiary education fees in the future. Instead, the money collected was spent on luxurious stuff such as fancy cars, nice clothes, fine dining, holidays ... etc within a few years.

   So, is all this your intended outcome after years of servicing your life insurance policies and having a will written?

2. **Example 5: Con Artists and Swindlers**
   You could be a filial child who has bought life insurance policies and has named your parents to be your

beneficiaries. If you pass on, the money is paid to your parents and is intended for their daily living expenses for the remainder of their lives. However, what if your parents are the type that could fall prey to con artists and swindlers?

Perhaps, you may think that the above is only stuff that you read online via social media or e-newspapers. How can it happen to my family if my loved ones are smart and well-educated? Thus, with that being said, let us look at:

3. **Example 6: Failed Business and Investment Ventures**

   This often is the trap for smart and well-educated people. For instance, you nominated your spouse to be the beneficiary of your life insurance policy. You intend the sum assured to be used to finance your children's tertiary education fees. Upon your passing, your spouse will receive the sum assured. Instead of paying for university fees, your spouse felt that it is better to have the money invested into his or her business or into a portfolio of real estate, stocks, or unit trusts. It is about money invested to make more money.

   However, their ventures failed and capital from it was lost. Thus, the education fees prepared were burned, costing your children a chance to receive education in their preferred university.

Have Insurance, No Assurance?

By now, can you see that there are many possibilities that your efforts in setting up a financial safety net for your loved ones could be just ... in vain?

How would you feel if after years of paying thousands or even tens of thousands of dollars into servicing your life insurance policies did not fulfill your objectives for having them in the first place?

But, here is the good news.

You still can do something about it because you are still very much alive.

So, let's move onto Chapter 3 where I'll share the toolkit you need to efficiently protect the financial future of your loved ones.

Chapter 3: Who Should Be Deciding On The Fate of Your Estate?

Is it you?

Or, would it be the government?

Well, it depends. I believe we all have a choice to make.

We can choose to either have a say in our estate upon our passing or we can let our government to decide on its fate. It is a matter of preference.

Here, I'll share how our estate (cash, cars, businesses, real estate, collectibles ... etc) shall be distributed from you to your beneficiaries upon your passing.

Once You've Kicked the Bucket ...

Your estate shall immediately be frozen.

Your beneficiaries will locate your will, if they know that you have written yours beforehand. They would most likely be grateful not because they would receive something from you but also they know exactly what they will be entitled to. To them, it is simple and smooth as the distribution process is less complicated.

But, if your beneficiaries are not aware of the existence of your will, they would be wondering if you wrote yours and if you did, where could it be and thus, will mark the beginning of a treasure hunt. If you do not have a written will, you are leaving behind a series of questions to your beneficiaries on how best to decide what to do with your estate. It is a question that has no simple answer.

If You Don't Have a Will ...

It means, you passed on intestate.

The government shall decide the fate of your estate, whatever they may be.

To unfreeze your estate, your beneficiaries (parents, spouse, and children) shall appoint an administrator (most likely chosen among themselves), where he will be entrusted to administer your estate on behalf of your beneficiaries.

Then, he shall apply for a Letter of Administration (LA) from:

a. The High Court, if the estate value is above RM 2 million.

b. Amanah Raya Bhd or Land Office, if the estate value is below RM 2 million.

If the value of your estate exceeds RM 50,000, he will need to find two sureties to offer administration bond as security to the estate administered. The entire process of applying for the letter of administration could take 6-12 months, the fastest.

You may ask:

a. How does the administrator know what you have and where you put them?

b. What if the administrator to be appointed is not who you intend him to be?

c. What if my beneficiaries are still a minor? Who shall be their guardian or trustee?

d. What if my beneficiaries' relationships are not in good terms and they can't decide on an administrator peaceably?

e. Who shall agree to be the two sureties? Responsibility is big with no rewards.

As you can see, this alone is a lot of headache to your beneficiaries. They would go through this while dealing with heartaches from your passing. But here, let's say, the person chosen to be your administrator has successfully secured the Letter of Administration (LA), he will be tasked to do the following:

a. Collect your estate by transferring the ownership of assets to his name.

b. Pay off your outstanding taxes.

c. Advertise to locate your creditors and settle your outstanding debts.

Then finally, he shall complete his task as the administrator by distributing your estate according to the Distribution Act 1958. By then, you have already passed on for 2-5 years. It means, your beneficiaries will not have access to your estate for, at least, the next 2-5 years. Can they wait?

How Much Will Your Beneficiaries Get from Your Estate?

So, after a gruelling wait of 2-5 years, your beneficiaries shall be apportioned to your estate (after paying off outstanding debts and taxes) based on the formula prescribed below:

No.	Surviving Beneficiaries	Parents	Spouse	Children
1	Parents Only	Full	-	-
2	Spouse Only	-	Full	-
3	Children Only	-	-	Full
4	Spouse and Children	-	1/3	2/3
5	Spouse and Parents	1/2	1/2	-
6	Parents and Children	1/3	-	2/3
7	Parents, Spouse and Children	1/4	1/4	1/2

What if Your Beneficiaries Can’t Wait that Long?

Then, it is best to have a written will.

The process of transferring your estate to your beneficiaries is easier and faster.

Why? This is because:

1. **Executor has been Decided**
   You could appoint an executor to distribute your estate, eliminating the need for a family meeting to decide who to administer your estate. This helps to avoid conflict and strife between your family members.

2. **Guardian has been Appointed**
   You could appoint a guardian to take care of your children who may still be a minor upon your passing. This ensures that your children's interest will be taken care of by a person whom you deemed to be trustworthy.

3. **Your Assets Can be Located**
   You could prepare a list of estate in your will and instruct your executor to distribute your estate to your intended beneficiaries accordingly. The distribution can be based specifically on the type of estate, the amount of proportion, and to who your specific beneficiary is. It enables you to customise how your estate should be

distributed based on the needs of your loved ones.

4. **Application of GP is Faster than LA**
   If you have a will, the executor may apply for the Grant of Probate (GP) to administer your estate. There is no need for him to find two sureties, which is unlike LA and it is super helpful. It also explains why GP could be applied for in 3-6 months, unlike LA of 6-12 months.

5. **If Trustee is Efficient**
   If your trustee appointed is well-experienced, the settlement of all your outstanding debt and taxes can be completed much faster. This enables your trustee to distribute its net proceeds to your beneficiaries within 1 year, unlike without a Will the distribution could take around 2-5 years, the fastest.

What if … I Want to Distribute My Money Faster

Perhaps, you may find 1-2 years is still a long time, despite it to be shorter than the duration of 2-5 years if you pass on without a will.

You may ask:

‘Is there a method to distribute some of my estates (liquid assets) a lot faster to my beneficiaries than bequeathing to them via a written will?’

The answer is Yes.

In Chapter 4, I’ll explain not only how you could do that but also share how is it possible for you to determine the timing and frequency of distribution of estate so that you can preserve your wealth and fulfill your objectives for bequeathing your estate to your intended beneficiaries.

So, let’s move on.

Chapter 4: Can a Written Will Preserve Your Legacy?

The answer depends on your beneficiaries.

Will they be good stewards of the estate bequeathed to them?

Are they trustworthy or have the maturity and intelligence to manage them?

Ideally, if they are, that is perfect. The estate will be in good hands.

But, in Chapter 2, we have learnt there are three possible instances where your beneficiaries could mismanage the estate left behind for them and thus, unable to serve your intended purposes. Mainly, this includes excessive spending, being swindled of their inheritance and failure in business and investment ventures.

What took you years or even decades to build could possibly just evaporate in a blink of an eye.

And, this is even possible even if you have a written will.

Why?

This is because a will is a tool to distribute wealth, not to preserve it. Once your estate has been distributed to your beneficiaries, it is up to them to decide how best to manage it. If they want to misuse it, do you think it is possible for you to rise from your grave or come down from heaven to veto their decisions?

So, having a written will alone is not an ironclad guarantee that your estate that took years and decades to build and accumulate shall be well-preserved. Also, I like to highlight a few scenarios which you may not thought of it beforehand:

Scenario 1: Do Your Loved Ones Need Your Money Right Now?

Okay, when it comes to property ownership, maybe they can wait.

But, what if they need the money immediately for their daily living expenses as listed below:

a. Your kids are enrolled in an international school where their fees are high and they are to be paid for every single semester.

b. You have large debt commitments as you have multiple real estate and drive nice fanciful cars.

c. Your parents require regular medical treatment and you are footing in the bill on a periodic basis.

Yes, having life insurance policies is indeed helpful as their sum assured shall be paid in a matter of weeks, unlike a will which will take 1-2 years to be executed.

But, this is limited to if you pass on prematurely.

What if you have become comatose, or permanently or mentally disabled? Will you be able to claim your sum assured from your life insurer? Yes, you can. But, how are you going to have access to your bank account? Clearly, having just life insurance policies is not exactly a comprehensive solution to the above.

The common ground for all of the above situations is this: They need monetary support on a periodic basis, be it monthly, quarterly, half-yearly, or yearly basis. Instead of a lump-sum payment, you would like to disburse your money quickly to them periodically, bit by bit in the form of installments.

The solution is stated below but let's look at:

Scenario 2: When and How to Inherit Your Estate?

Here is an example.

For instance, you reside in a house left behind by your late father together with your mother, spouse, and children. The property is now worth RM 1 million.

You wish to bequeath the property equally to your wife and children upon your passing if it happens. Thus, you wrote a will for this purpose.

Let’s say, you pass on prematurely. Your spouse and children have inherited the property from you. Here is a question. If they decide to sell off your property at a price of RM 1.5 million,

a. Where will your mother be residing after the disposal of your property?

b. Will your spouse and children share the sale proceeds with your mother?

It could turn out to be pitiful to your mother, especially if she has resided in the property for many decades. Is this your intended outcome? Or, would you want to guarantee a shelter for your mother for the rest of her life before leaving the property to your spouse and children?

So, What's the Solution?

The answer is simple.

You should form a Trust to dictate as to how and when your beneficiaries would be inheriting their estates if you pass on prematurely or any unfortunate events such as comatose, permanent or mental disability, or missing in action (MIA). In any of the above situations, the trust that you established would step in for you to manage your wealth or estate efficiently according to your instructions.

How does it work?

Here, I'll share how a Trust can help to solve the two scenarios above:

If Your Beneficiaries Need Money Periodically ...

Let’s say, you would like to provide for your family’s living expenses (inclusive of school fees, debt repayments, medical fees ... etc) amounting to RM 10,000 per month. Presently, you have bought life insurance policies where their coverages amount to RM 1 million and have amassed RM 500,000 in Bank Deposit.

You may consider setting up a Trust where you will:

1. Assign your Insurance Policies and deposit a sum of Cash into the Trust.

2. Named your family members to be the beneficiaries of your Trust.

3. In any of the above situations, your Trustee will collect the sum assured of your Insurance Policies and cash from your Trust Accounts.

4. Then, the trustee (the person running your Trust) shall disburse to your beneficiaries according to your instructions. In this case, it will be giving out RM 10,000 a month to your family members.

5. In this case, your family members will receive RM 10,000 per month for a period of 12.5 years. It may be longer if the full sum of RM 1.5 million was parked in multiple investment accounts by your trustee.

In essence, this prevents your estate (life insurance and cash) from being frozen or rapidly wasted by your beneficiaries and enables your wealth to be managed according to your intentions.

How to Keep Your Mother in Your House?

So, let's say, you wish to leave your house to your spouse and children, which is okay. But, you would also want to make sure that your mother is absolutely and permanently assured of her residence in the house. What can you do about it?

Well, you may set up a Trust where you will:

1. Named the property to your Trust .

2. Named your spouse and children to be the beneficiaries of your house.

3. Set the following conditions to transfer the property's ownership title:

   a. The trustee shall hold onto the title for as long as your mother lives.
   b. The title shall be transferred after all your children attained 28 years old.

4. In any of the above situations, your Trust will hold onto the title of your property. Your mother, spouse and children shall be able to continue to reside in the property without it being sold to a third-party.

5. The property's title will be transferred to your spouse and children only if your mother has passed on and all of your children attained 28 years old.

As such, you could prevent the pitiful situation from happening to your mother. Your spouse and children could inherit the house from you. Thus, as a husband, father and a filial son, you would strike a balance and have everybody's interest well-protected, which is the essence of maintaining a harmonious family.

So, Why Set Up a Trust When I have a Written Will?

In summary, this is because:

1. **Faster Distribution of Wealth**
   Your assets placed into the Trust shall effectively be distributed to your beneficiaries in 7 days if you predecease prematurely, much faster than 1-2 years which is the duration of having a Will to be executed.

2. **Covers Non-Death Events**
   This includes comatose, permanent and mental disability and as well as missing in action (MIA). A Will is only effective upon a person's death. In the above situations, a Will is pretty much useless to its beneficiaries as the testator (the person who wrote the Will) has yet to pass on.

3. **You Call the Shots**

A Will is a document to specify your estate and your beneficiaries. After the estate has been distributed, your beneficiaries have full autonomy in deciding how to use them. A Trust enables you to have a say in when and how your estate is to be distributed, thus, preserving your wealth.

Hence, the differences in how your estate shall be distributed has been listed in the table below:

Testacy Status	No Will	Will	Will and Trust
Beneficiaries	Government Decide	You Decide	You Decide
Executorship	Any Interested Person	You Decide	You Decide
Covered Events	Death Only	Death Only	Death, TPD, Coma, MIA ... etc
Payment Method	Lump-Sum Only	Lump-Sum Only	Lump-Sum or Periodic Payouts
When to Inherit	Legal Age (18)	Legal Age (18)	You Decide

Bonus Chapter: Your Next-Step in Future Proofing Your Family's Financial Future

Thanks for coming so far in this eBook!

You totally deserve a round of applause.

By now, you have learnt how you can provide an ironclad financial safety net to your loved ones by having a combination of tools such as life insurance policies, a written Will, and a Trust.

While the common goal for us is to future proof our family's financial wellbeing in the future, we are uniquely different in terms of our needs, preferences, and financial status currently. Hence, this leads to us needing different strategies to effectively distribute and preserve our financial wealth.

Beyond this eBook, it is my pleasure to share with you the latest ideas, pointers and strategies and provide a highly customised game plan so that you would be rest assured that your family's wealth and their livelihoods would be well taken care of if anything happens to you.

So, what's next?

Over the years, after serving thousands of clients, I found that each family has its unique situation and challenges. I have helped many families to customize their insurance arrangement, will writing and trust establishment. And there are rarely repeated documents that fit most people.

Your circumstance is unique and I would love to extend another bonus to you.

You can book a 30-minutes consultation session with me directly, which is worth RM500. There is no obligation to sign up or pay for any of my expertise during the session.

But here is my promise: I will help you clear your mind and give you constructive suggestions to build a financial fortress that best meets your family protection needs. We will discuss and find out if a proper Will & Trust arrangement coupled with your existing insurance policies will be meeting your needs.

Book your 30-minutes consultation session (Zoom call or meet in person) worth RM500 by:

Whatsapp + 6019-7294278
Please make sure your start your message with the following text
"WGLegacy: Schedule 30-min estate planning consultation"
And introduce briefly about you and your family. I will respond as soon as I can.

Or

Email to jocellinechee.office@gmail.com
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And introduce briefly about you and your family. I will respond as soon as I can.

Hear from you soon!

Secure Tomorrow, Plan Today!

Jocelline Chee

Founder of WG Legacy
4-Year Reigning Trust Champion

WG LEGACY
Secure Tomorrow, Plan Today!