

**kenanga**

**Kenanga Trustees**

**KENANGA TRUST SERIES**

**Trust 30 | Trust 30 Plus+ | Trust 30 Kasih**

*Your Trust For Tomorrow*



## POSSIBLE SCENARIOS

### Parents with Young Minor/Dependents

"I wish to maintain my wife's lifestyle by **giving her allowance** in the event I am not round."

"I **do not want to spoil my children** by giving them a lump sum inheritance during their young age."



"I am worried about the future of my children if my wife & I were in a **common disaster** without any proper planning."



### Affectionate Grandparents

"Nothing much to worry about for my children as they are already grown-ups. I would like to **preserve and benefit my grandchildren** instead."

### Sophisticated Professional

"It's a nightmare if all my assets are frozen upon my passing. **Setting aside some funds** in a Trust can at least provide immediate financial support to my loved ones during the distressing moment."

"I prefer my investments to be **managed as per my wishes** even after I am no longer around, rather than leave it to a family member who is not an investment savvy person."



**Kenanga Trust Series** 3-in-1 multipurpose wealth solution by Kenanga Trustees Berhad designed to invest, preserve & distribute your wealth effortlessly.

Our flagship Kenanga Trust Series is exclusively safeguards your unit trust investments in Kenanga Investors Berhad and confidently ensures your loved ones are well provided through a carefully structured distribution plan, even after your passing.

#### **Available Solutions:**

Kenanga Trust Series - **Trust 30**

Kenanga Trust Series - **Trust 30 Plus+**

Kenanga Trust Series - **Trust 30 Kasih**

#### **Why Trust 30**

Imagine a future where your loved ones live with financial security in the event of your sudden passing.

Trust 30 is not just a plan that provides you a peace of mind during your crucial Golden 30 Years, but a heartfelt blueprint map to hand-hold your dependents to find their footing until they can stand strong on their own, even in your absence.

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## UNIQUENESS OF TRUST SERIES

**3-in-1  
wealth  
solution**



Multipurpose wealth solution to invest, preserve and distribute your wealth to your loved ones in a structured manner.

**Bypass  
court  
process**



Trust funds are not subjected to estate/ forced heirship rules, bypassing tedious & stressful court procedures.

**200+  
unit trust  
funds**



Wide range of unit trust funds offered by Kenanga Investors Berhad at clients' own choosing<sup>1</sup> with the flexibility to invest & withdraw anytime.

**Zero  
trust  
setup fee**



Pioneering in the private trust industry with a zero initial fee.

**Ideal  
wealth  
distribution**



A meaningful after-life gift through an organized allowance payout to your loved ones.

<sup>1</sup> Kenanga Trustees does not offer, provide, recommend any investment advice or guided return/profit. This product is purely a trust services offered to client for estate planning purposes. Client should consult their licensed adviser/ relationship manager for any investment advice or transaction before making any informed decision.

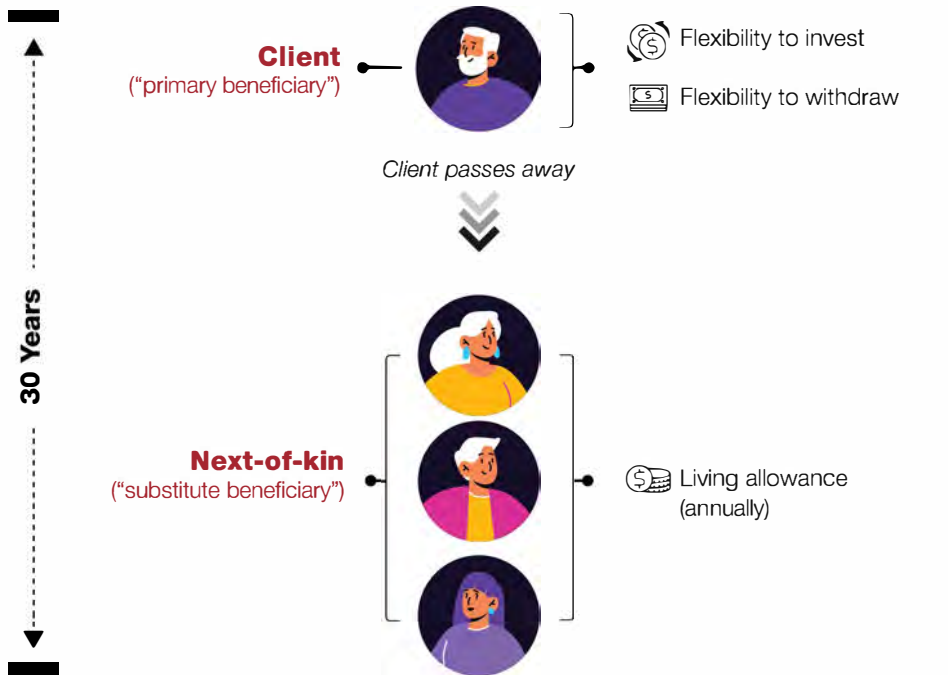
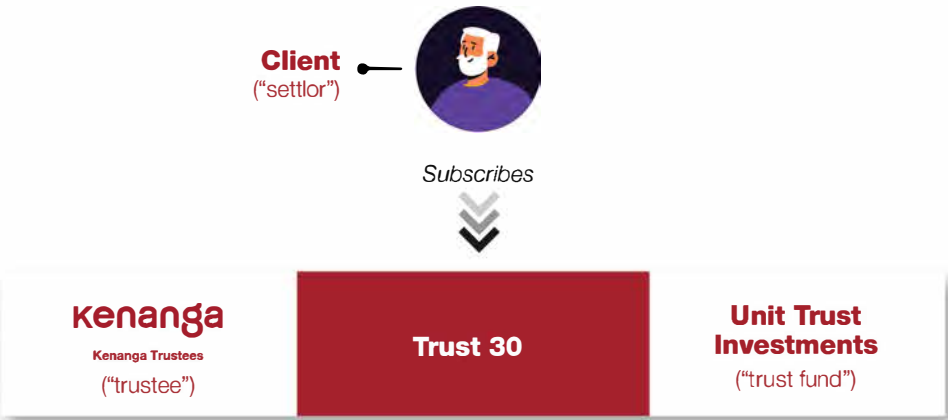
WHY TRUST SERIES

Invest via individual account	Invest via Trust Series
During Client's Lifetime	
Client is the legal owner	Trustee is the legal owner
Client self-manage	Trustee-managed (based on client's direction)
Upon Client's Demise	
Account frozen	Remain unaffected
Lengthy & tedious court process	Bypass court procedures
Costly estate administration	Low maintenance fee
Investment left unattended	Managed as per Client's wishes
Default beneficiary by Law/ Faraid (if no will/ wasiat)	Beneficiary by own choice
Spendthrift/ misuse by beneficiary	Structured payout to beneficiary
Vulnerable beneficiary/ Scam	Professionally secured by Trustee
Limitation on distribution for Muslim	Fulfillment of religious obligation (Applicable for Trust 30 Kasih only)

“Same Investments,  
Greater Purposes”



Illustration (Trust 30)

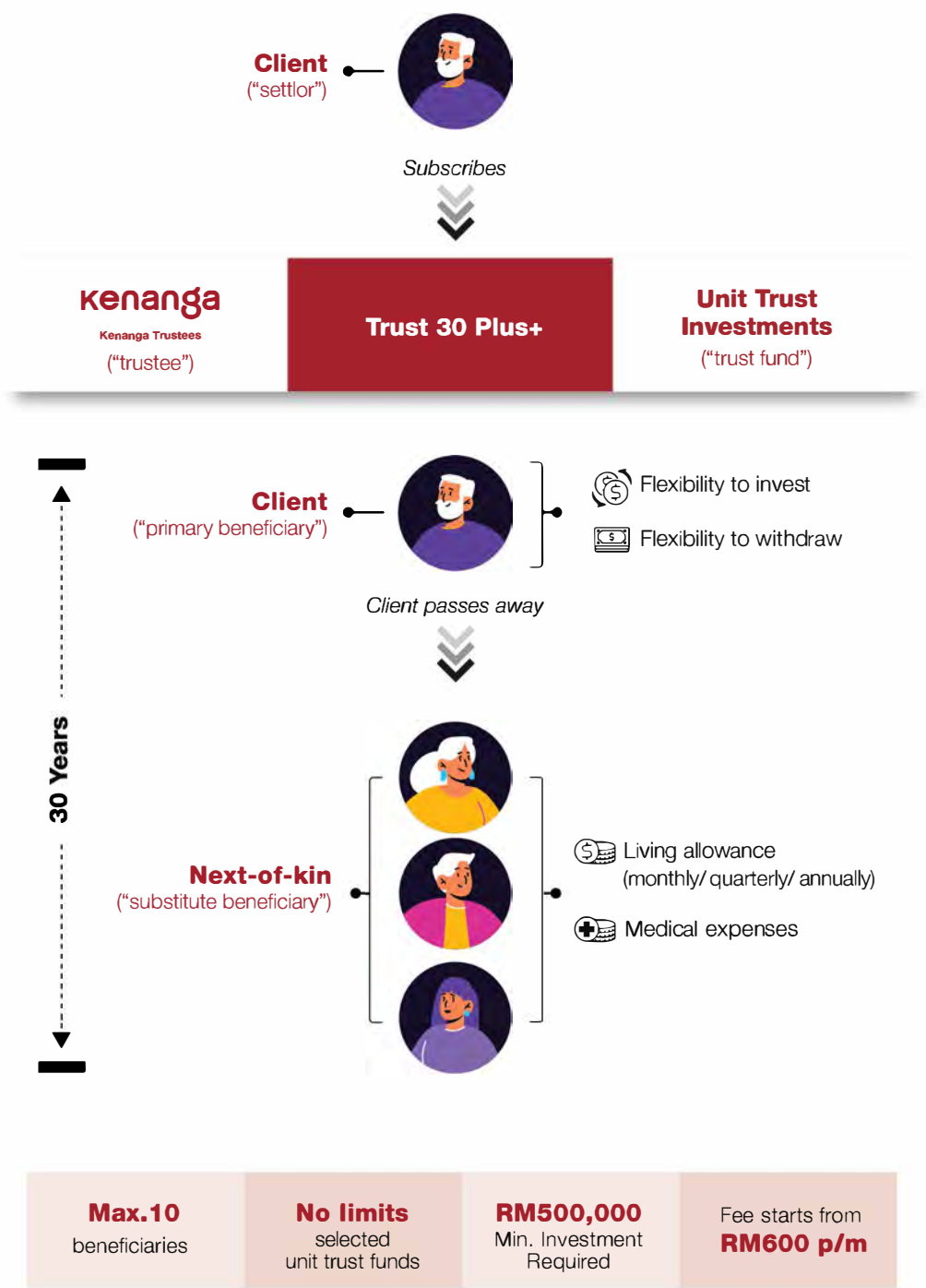


<b>Max. 5</b> beneficiaries	<b>Max. 5</b> selected unit trust funds	<b>RM250,000</b> Min. Investment Required	Fee starts from <b>RM450 p/m</b>
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<b>Product Name</b>	<b>Kenanga Trust Series – Trust 30</b>
<b>Trust Period</b>	Thirty (30) years
<b>Settlor</b>	<ul style="list-style-type: none"> <li>• Individual client;</li> <li>• Eighteen (18) years old &amp; above;</li> <li>• Sound of mind;</li> <li>• Non-US person.</li> </ul>
<b>Trustee</b>	Kenanga Trustees Berhad
<b>Beneficiary(ies)</b>	Up to five (5) living beneficiaries
<b>Trust Asset</b>	Up to five (5) selected unit trust funds
<b>During Client's Lifetime</b>	<ul style="list-style-type: none"> <li>• Client directs trustee on all the investment transactions;</li> <li>• Client can inject cash for top-up investment anytime;</li> <li>• Client can redeem investments anytime.<sup>1</sup></li> </ul>
<b>Client passes on (prior expiry of 30 years)</b>	<ul style="list-style-type: none"> <li>• Allowance payout to Beneficiaries (annually);</li> <li>• Investments to be managed in accordance to Client's predetermined investment options.</li> </ul>
<b>Client still alive (upon expiry of 30 years)</b>	All Trust Asset to be transferred back to Settlor.
<b>Min. Investment Required</b>	Min. RM250,000
<b>Min. Balance of Trust Fund</b>	Min. RM30,000
<b>Fees</b>	<p><u>Trust Administration Fee</u>  Year 1 – Year 10 : RM450 per month  Year 11 – Year 20 : RM550 per month  Year 21 – Year 30 : RM700 per month  (inclusive of professional tax agent fee and preparation of yearly trust financial statements)</p> <p><u>Amendment Fee</u>  <ul style="list-style-type: none"> <li>• Change of Beneficiary/Distribution: RM100 per amendment</li> <li>• Change of Investment Option: RM50 per amendment</li> </ul> </p> <p><u>Penalty Fee</u>  RM5,000</p>

<sup>1</sup> Any partial redemption of unit trust funds from the Trust Assets must maintain a minimum balance of RM30,000 in value. During the Client's lifetime, if the value of unit trust investments in the Trust Assets falls below RM30,000 or there is a full redemption of unit trust investments, the Trustee has the absolute discretion to consider that the Client no longer has the intention to maintain the Trust and Penalty Fee will be chargeable.

Illustration (Trust 30 Plus+)



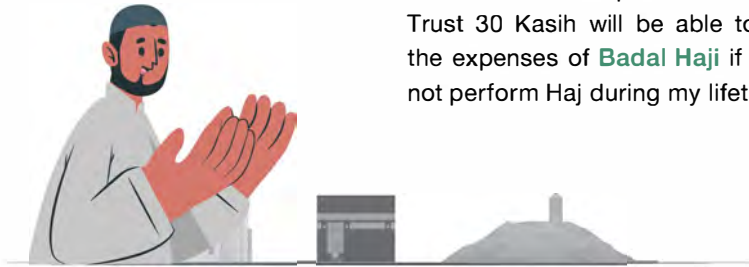


<b>Product Name</b>	<b>Kenanga Trust Series – Trust 30 Plus+</b>
<b>Trust Period</b>	Thirty (30) years
<b>Settlor</b>	<ul style="list-style-type: none"> <li>• Individual client;</li> <li>• Eighteen (18) years old &amp; above;</li> <li>• Sound of mind;</li> <li>• Non-US person.</li> </ul>
<b>Trustee</b>	Kenanga Trustees Berhad
<b>Beneficiary(ies)</b>	Up to ten (10) living beneficiaries
<b>Trust Asset</b>	No limits of selected unit trust funds
<b>During Client's Lifetime</b>	<ul style="list-style-type: none"> <li>• Client directs trustee on all the investment transactions;</li> <li>• Client can inject cash for top-up investment anytime;</li> <li>• Client can redeem investments anytime.<sup>1</sup></li> </ul>
<b>Client passes on (prior expiry of 30 years)</b>	<ul style="list-style-type: none"> <li>• Allowance payout to Beneficiaries (monthly/ quarterly/ annually);</li> <li>• Medical expenses payout to Beneficiaries;</li> <li>• Investments to be managed in accordance to Client's predetermined investment options.</li> </ul>
<b>Client still alive (upon expiry of 30 years)</b>	All Trust Asset to be transferred back to Settlor.
<b>Min. Investment Required</b>	Min. RM500,000
<b>Min. Balance of Trust Fund</b>	Min. RM30,000
<b>Fees</b>	<p><u>Trust Administration Fee</u>  Year 1 – Year 10 : RM600 per month  Year 11 – Year 20 : RM750 per month  Year 21 – Year 30 : RM950 per month  (inclusive of professional tax agent fee and preparation of yearly trust financial statements)</p> <p><u>Amendment Fee</u>  <ul style="list-style-type: none"> <li>• Change of Beneficiary/Distribution: RM100 per amendment</li> <li>• Change of Investment Option: RM50 per amendment</li> </ul> </p> <p><u>Penalty Fee</u>  RM5,000</p>

<sup>1</sup> Any partial redemption of unit trust funds from the Trust Assets must maintain a minimum balance of RM30,000 in value. During the Client's lifetime, if the value of unit trust investments in the Trust Assets falls below RM30,000 or there is a full redemption of unit trust investments, the Trustee has the absolute discretion to consider that the Client no longer has the intention to maintain the Trust and Penalty Fee will be chargeable.

## Badal Haji

"I feel secure and peace of mind that Trust 30 Kasih will be able to cover the expenses of **Badal Haji** if I could not perform Haj during my lifetime."



## Infaq Donation

"I wish to continue my **charitable intention** of donating and helping the poor and needy in the Muslim community even after I am no longer around."

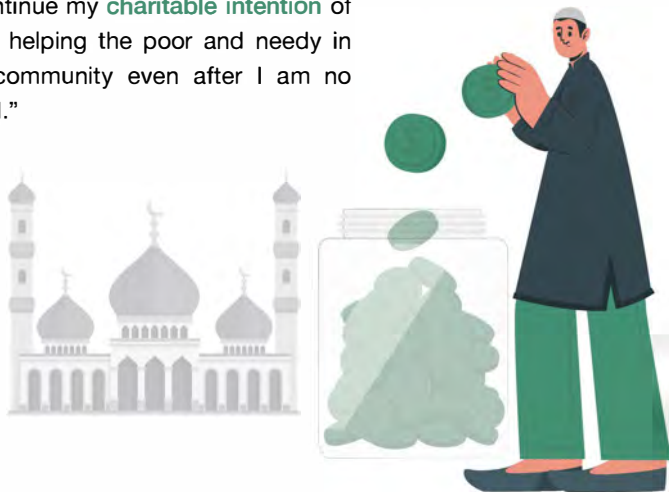
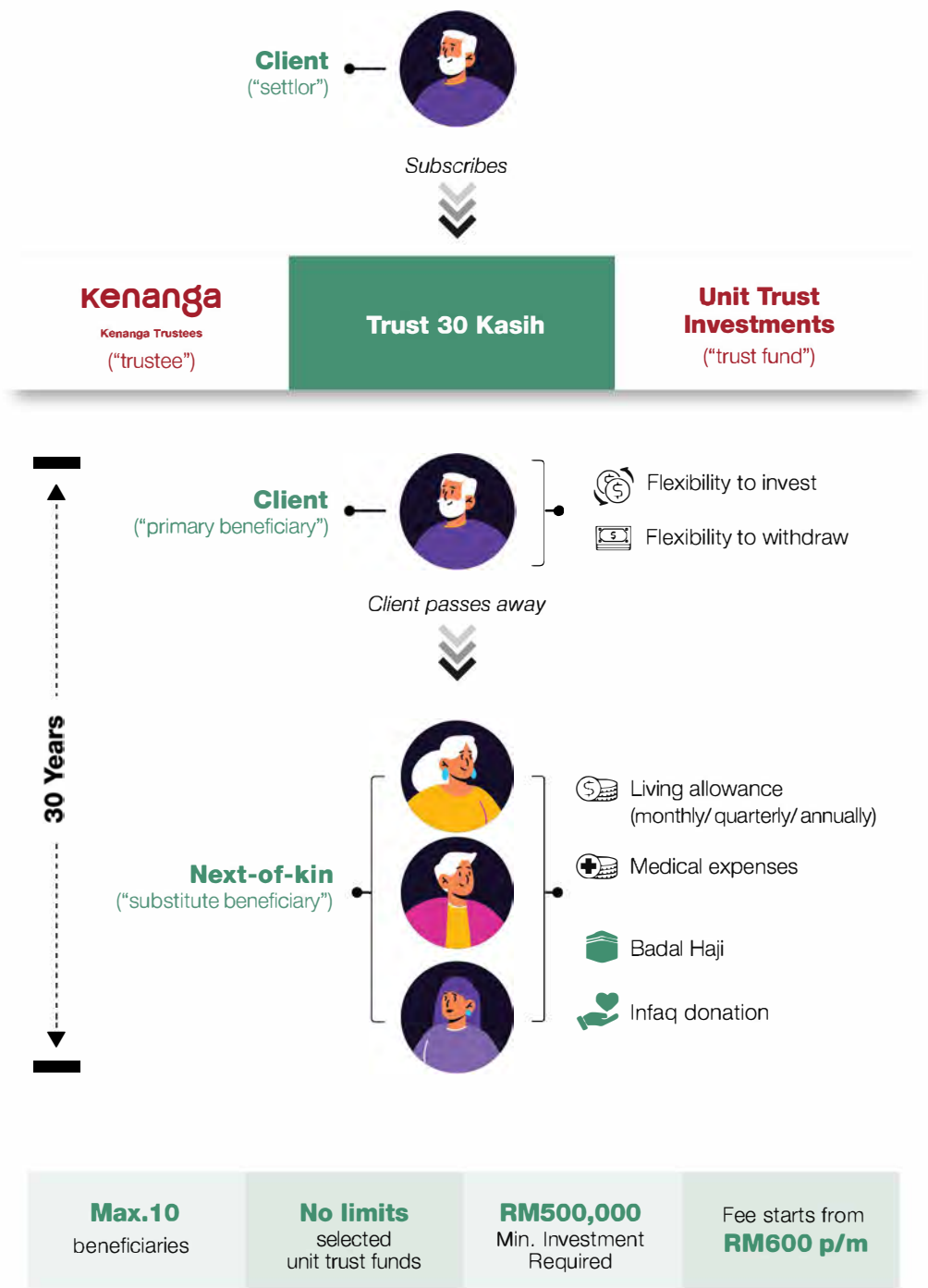


Illustration (Trust 30 Kasih)



Product Name	Kenanga Trust Series – Trust 30 Kasih
Trust Period	Thirty (30) years
Settlor	<ul style="list-style-type: none"> <li>• Individual client;</li> <li>• Eighteen (18) years old &amp; above;</li> <li>• Sound of mind;</li> <li>• Non-US person.</li> </ul>
Trustee	Kenanga Trustees Berhad
Beneficiary(ies)	Up to ten (10) living beneficiaries
Trust Asset	No limits of selected unit trust funds
During Client's Lifetime	<ul style="list-style-type: none"> <li>• Client directs trustee on all the investment transactions;</li> <li>• Client can inject cash for top-up investment anytime;</li> <li>• Client can redeem investments anytime.<sup>1</sup></li> </ul>
Client passes on (prior expiry of 30 years)	<ul style="list-style-type: none"> <li>• Reimbursement of Badal Haji;</li> <li>• Infaq to Majlis Agama Malaysia (one-off/ annually);</li> <li>• Allowance payout to Beneficiaries (monthly/ quarterly/ annually);</li> <li>• Medical expenses payout to Beneficiaries;</li> <li>• Investments to be managed in accordance to Client's predetermined investment options.</li> </ul>
Client still alive (upon expiry of 30 years)	All Trust Assets to be transferred back to Settlor.
Min. Investment Required	Min. RM500,000
Min. Balance of Trust Fund	Min. RM30,000
Fees	<p><u>Trust Administration Fee</u>  Year 1 – Year 10 : RM600 per month  Year 11 – Year 20 : RM750 per month  Year 21 – Year 30 : RM950 per month  (inclusive of professional tax agent fee and preparation of yearly trust financial statements)</p> <p><u>Amendment Fee</u>  <ul style="list-style-type: none"> <li>• Change of Beneficiary/ Distribution: RM100 per amendment</li> <li>• Change of Investment Option: RM50 per amendment</li> </ul> </p> <p><u>Penalty Fee</u>  RM5,000</p>

<sup>1</sup> Any partial redemption of unit trust funds from the Trust Assets must maintain a minimum balance of RM30,000 in value. During the Client's lifetime, if the value of unit trust investments in the Trust Assets falls below RM30,000 or there is a full redemption of unit trust investments, the Trustee has the absolute discretion to consider that the Client no longer has the intention to maintain the Trust and Penalty Fee will be chargeable.

## FAQ

Can a husband & wife subscribe the Kenanga Trust Series ("Trust Series") as joint settlors?

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No. Only one (1) client is allowed to subscribe for each application of a Trust Series.

Can I name my future unborn children as beneficiary?

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It must be a living beneficiary. Any future beneficiary can be named as a beneficiary by amending the entitlement in the future, subject to a fee of RM100 per amendment.

Can I make changes on the beneficiaries and their entitlement in the future?

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Yes, subject to RM100 per amendment.

What would happen if I am still alive after the expiry of the trust period?

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The Trust will end and the remaining balance of trust assets will be returned to the Client.

Can I upgrade my existing Trust 30 to Trust 30 Plus+ / Trust 30 Kasih in the future?

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No. Client must subscribe a new Trust 30 Plus+ / Trust 30 Kasih.

Can I close my Trust Series?

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Yes, client may request for a full withdrawal with a penalty fee chargeable, follow by trustee to end the trust with immediate effect.

Will the KIB investments in the Trust Series be part of my will/ estate?

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No.

Is the Trust Series creditor proof?

No.

Can I include my other financial assets into Trust Series?

No. Trust Series only allows client to invest as per the selected unit trust funds.

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What if the existing features of the Trust Series could not fulfill my distribution plan and wishes?

Client can reach out to KTB's Private Client Unit for more comprehensive trust structuring services.

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Can a Muslim subscribe for Trust 30 / Trust 30 Plus+?

Yes. Trust 30 & Trust 30 Plus+ is open to all (Muslim & non-Muslim).

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Is Trust 30 Kasih shariah compliant?

No. Trust 30 Kasih is not a shariah compliant product, it is a conventional trust with Islamic religious and charitable features.

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**#1**

## **CHOOSE**

Understand the features  
& choose the right plan  
that suits your needs.

**#2**

## **DETERMINE**

Name your  
beneficiaries and  
determine their  
entitlements.



### **How To Proceed**

**#4**

## **SUBMIT**

Complete the application  
form and make payments  
& fund transfer to KTB.

**#3**

## **CONSULT**

Consult with your  
relationship manager on  
unit trust investments.

## **Contact Us**

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