

Building an Estate Planning Advisory Practice **within Financial Planning** **(Estate Planner Practice)**

Who should participate?

- **RFP, CFP, FChFP ChFC Holders**
- **Future Financial Practitioners**
- **Life Insurance Practitioners**
- **Will Writers**
- **Trust Officers**
- **Legal Advisers**
- **Licensed Representatives with Securities Commission**
- **Other Financial Industry Professionals**

ORGANIZED BY:



ENDORSED BY:



Building Professional Estate Planners

THE ESTATE PLANNER PRACTICE MANAGEMENT:

- Designed for current Financial Practitioner to enhance their competency in Estate Planning.
- Provides the holder of the designation a competitive advantage in marketing, advising and planning of estate planning services holistically.
- Is a progressive step towards professional excellence in an increasingly sophisticated need of Malaysian Wealth in the Market Place.
- Opens up a spectrum of new markets for the holder of the designation to exploit and excel.

ENTRY REQUIREMENT:

- Current and future RFP, FChFP, CFP, ChFC holders.
- Other financial industry practitioners with at least 2 years experience in related field.

COURSE METHODOLOGY:

- Workshop platform incorporating practical ideas in each training.
- Offers 42 contact hours with practicing Trainer.
- Provides opportunities to discuss topics that will assist participants in their practice.
- Certification of CPD hours.
- Inclusive of training materials & refreshments.

COURSE BACKGROUND

The complexities of Malaysians wealth today have given rise to the need of planning for their estate. Maximizing and preserving their hard earned wealth by avoiding legal hassles and family disputes over the asset left behind by them is indeed a big question mark. Product alone such as Wills is not a sufficient means of transferring and distributing their wealth. The formation of an Estate Planner Practice platform shall provide additional avenues in dealing with such complexities

The duty of Planner having wearing the “planning cap” (instead of “product cap”) has the duty and responsibility in keeping the client informed and providing lifelong impartial guidance in all areas of Estate Planning. The planner should be aware that Estate Planning is part and parcel of the total Personal Financial Planning process.

COURSE OBJECTIVES

These 6 types of training are structured to raise awareness of the importance of Estate Planning and its potential applications as a tool of Wealth Management to all Financial Practitioners.

The training materials led by practitioners who are also the trainers of this course which will enable participants to acquire the competency of estate planning to their clients. The focus of this course is more towards the practical deliverables in their practice as Financial Practitioners. Participants like the insurance practitioners, trust officers, legal advisers and will writers form the best combination for such practices where their current expertise is further developed to provide holistic solutions to the complexities of their clients' wealth

COURSE OUTLINES

There are 6 types of training in Estate Planning Practice. Every training form the essential part in Estate Planning Practice

- 1) Essential Estate Planning Practice – The Intricacies (1 day)
- 2) To 'Trust' or not to 'Trust' in Estate Planning (1 day)
- 3) To 'Will' or not to 'Will' in Estate Planning (1 day)
- 4) Managing Individual's Risk in Estate Planning (1 day)
- 5) Islamic Estate Planning (1 day)
- 6) The Intricacies of Business Succession Planning (1 day)

TRAINING FEE:

A. MODULAR REGISTRATION

- | | |
|---|--------|
| i) Essential Estate Planning Practice – The Intricacies | RM 450 |
| ii) To 'Trust' or not to 'Trust' in Estate Planning | RM 450 |
| iii) To 'Will' or not to 'Will' in Estate Planning | RM 450 |
| iv) Managing Individual's Risk in Estate Planning | RM 450 |
| v) Islamic Estate Planning | RM 450 |
| vi) The Intricacies of Business Succession Planning | RM 450 |

RM 2,700

OR

- | | |
|-------------------------------------|-----------------|
| B. FULL MODULAR REGISTRATION | RM 2,400 |
|-------------------------------------|-----------------|

AND

- | | |
|----------------------------|---------------|
| C. REGISTRATION FEE | RM 100 |
|----------------------------|---------------|

- i) Administrative works
- ii) Handling fee for CPE and CPD compliance / requirements

KEY FEATURES

- Learn the important aspects of essential practice of Estate Planning as an Estate Planner
- Know the major areas of Estate Planning intricacies by recognizing each and every component that are vital for planning
- Ability to mind map the Estate Planning needs of your clients
- Ability to identify the right execution of Estate Planning tools
- Provide quality and professional advice confidently and competently as an Estate Planner

PROGRAM

09.00 – 09.30am	Registration
09.30 – 11.00am	Session I
11.00 – 11.15am	Tea Break
11.15 – 12.30pm	Session II
12.30 – 01.00pm	Q & A
01.00 – 02.00pm	Lunch Break
02.00 – 03.30pm	Session III
03.30 – 03.45pm	Tea Break
03.45 – 05.00pm	Session IV
05.00 – 05.30pm	Q & A



ENQUIRIES & REGISTRATION

Register Now! Fax the completed Estate Planner Practice "Application Form" directly to 03-7957 3833 or email to info@adfinancial.com.my

For further enquiries, please contact Bryan / Azlin at **03-7956 8833**

REGISTRATION

Confirmation

To confirm your registration, please complete the Estate Planner Practice (EPP) Training “Application Form” and fax it back to us

Important Notice

Payment is required with registration and must be received prior to the event to guarantee your seat. Walk in Delegates with payment will only be admitted subject to availability of space.

Cancellation and Postponement

Should you be unable and would like to postpone your attendance, kindly inform us no later than 3 days from the date of event. No refund will be given for cancellation. You are allowed to transfer or to provide a substitute delegate and inform us no later than 3 days.

A.D. FINANCIAL reserves the right to cancel the event or make any amendments and/or changes to the program if warranted by circumstances beyond its control.

ABOUT A.D. FINANCIAL SDN. BHD.

Who We Are...

A.D. FINANCIAL SDN BHD is a licensed Financial Planning firm specializing in Estate Planning Advisory. A licensed company with Securities Commission and Bank Negara of Malaysia, we have developed the complete Asset Preservation, Accumulation and Distribution preparedness system that is helping thousands of individuals and families discover the freedom and peace of mind in handling their complex wealth by achieving their objectives and goals.

Our Purpose...

Our purpose is to empower people with the skills to wisely manage their assets and accomplish their personal, families and community goals. A.D. FINANCIAL services, products and center support plays an integral role in helping our client protect their hard earned wealth during the lifetime and after death making sure that their wealth will not go into the wrong hands due to any unforeseen circumstances. This can only be achieved by planning ahead.

Our mission...

We seek to accumulate and strengthen your wealth thru element of Preservation, Accumulation and Distribution Planning by helping our clients to formulate a strategy to better hold and manage their assets. As the nation’s leader in providing Estate Planning, we will always provide our clients with impartial advice and unequal personal service

For further enquiries, please call...



A . D . FINANCIAL
Your financial partner
(Licensed Financial and Investment Advisers)

A.D. FINANCIAL SDN BHD (603062-M)
formerly known as A.D. Capital Sdn. Bhd.
(Licensed Financial Planner CMSL/A0186/2007)

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Phileo Damansara 1, Jalan 16/11
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Email: info@adfinancial.com.my
Website: www.adfinancial.com.my

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Training Outlines

EPP 1

Essential Estate Planning Practice – The Intricacies (1 day)

- Estate Planning in Malaysia Context
 - Recognizing the true meaning of Estate Planning and clearing the myth that Estate Planning is a product.
 - Defining the P.A.D – Preservation, Accumulation and Distribution for high complex individual
- Importance of Estate Planning Advisory – Uncover Life examples in Malaysia scenarios
 - Understanding the Implication not having a proper Estate Planning of a typical Malaysian.
 - 10 common mistakes made by Malaysian in their Estate Plans
- Who / What is an Estate Planner vs. a Financial Planner
 - Identifying the best candidate to be an Estate Planner
 - Understanding typical concern of a High Net worth Individual in Malaysia
 - Thoroughly understanding the practice concept of Estate Planning as an Estate Planner
 - Applying the P.A.D strategy as the right practice
- Thoroughly understand each component of Estate Planning in Malaysia
 - The 5 elements of product execution in Estate Planning
 - The usage of the 5 elements in Practice Management
- Best Practice Management
 - Deriving the expanded and structured 6 steps process of Estate Planning Advisory
 - Deriving and Estate Planning Plan Report via software
 - Relevant forms when carrying out each task

EPP 3

To ‘Will’ or not to ‘Will’ in Estate Planning (1 day)

- Important of Will Planning as opposed to Will Writing
 - Understanding types of Joint Ownership rights and its importance
 - Identifying the difference between Planning versus instruction taking in Will
 - Rationale considerations during planning
- What are the content and criteria of a Will
 - Will Act 1959-applying “complex issues simple solutions” methodology
 - Understanding the Distribution Act 1958 (amended 1997)
 - Estate administration procedures the know how for planning
 - Funded Will vs. Unfunded Will. The implications
 - Preferring specific than general disposition instructions during planning, How and Why?
 - Rationale considerations on Guardianships and Trusteeships
 - Imparting important clauses during planning
- Why is custodian Services Necessary? Why do people need Professional Executor?
 - Identifying best strategy for Custodianship and Executorship
- Discreet planning for Testamentary trust for Complex Wealth
 - Determining the right structure and the funding mechanism
- Marketing & Approaching
 - Understanding practical examples and the don'ts during planning for client

EPP 2

To ‘Trust’ or not to ‘Trust’ in Estate Planning (1 day)

- Trust and its practical usage in Malaysia
 - What is Trust and its usage in Estate Planning
 - Defining the parties when setting up a Trust
 - The advantages of creating a Trust
 - Understanding why Trust is not a product but Planning
- The Trust Structure
 - How and When a Trust should be in place for Planning
 - Conservation vs. Preservation strategy in Planning
 - Case study
 - Rationale considerations during planning
 - Transferring the beneficial right and not the legal right
- Private Trust Services
 - Type of assets that can be held on trust
 - Funding a trust by identifying the right assets
 - Case study
 - The implication of nominating the right trustee – dictate the independence issues to clients
- The many faces of Trust and executing the right one
 - Understanding the different types of the Trust
 - Understanding each and every characteristic
 - Placement on the instructions of Trust

EPP 4

Managing Individual’s Risk in Estate Planning (1 day)

- Considering Risk vulnerability of high complex wealth individual
 - Defining Risk Management
 - Understanding between need and want
 - Understanding that one’s lifestyle is different than the other
- The many faces of risk affecting high complex wealth individual
 - Defining the 5 types of risk faced by complex client
 - The characteristic of each risk
 - Understanding Investment, Legal, Lifestyle, Incompetent and Tax Liability Risk of high complex wealth individual
 - The characteristic of each of Risk
- Commercial Risk
 - Commercial Risk and its implications and when planned
 - The many types of commercial Risks and its application
- Non Commercial Risk
 - Understanding insurance planning in Estate Planning
 - How to determine the right sum assured for Insurance Planning
 - The usage of Power of Attorney
 - The characteristic of Power of Attorney
- The importance of Power of Attorney (PA)
- Understanding types, principles and usage of PA

EPP 5

Islamic Estate Planning Advisory (1 day)

- Understanding differences between Islamic Estate Planning Advisory as opposed to Islamic Estate Planning Product
 - Recognition and measurement issues of Islamic circumstances
 - Current issues in Malaysia
- Faraid – The forgotten wisdom
 - Reviewing the Faraid Laws as its Law of Succession
 - Understanding Faraid distribution and its computations
 - Planning within the Faraid Law
- Usage of Islamic Estate Planning tools
 - Understanding each tools and its characteristic for planning
- Understanding the many types of Islamic Estate Planning tools
- Executing the tools
 - Discreet measure during planning for Muslim and executing it
- Executing complex situation - Case study
- Wasiat planning as opposed to Wasiat writing for Muslim
- Gifting or Hibah planning
- Muslim business succession planning and its implications

EPP 6

The Intricacies of Business Succession Planning (1 day)

- Defining Business Succession Planning
 - The key issues in Business Succession Planning
 - The typical issues in Malaysia Business
- Understanding the difference between ownership and leadership transfer for businesses
 - Understanding succession plans for Sole Proprietor, Partnership and Private Limited companies
 - Discuss the right strategies for each type of businesses
- Formulating Corporate Will Planning
 - 3 types of Buy & Sell Agreements in Malaysia
 - Mechanic of Buy Sell Agreement
 - Determining the Funding Mechanism
 - Trust, a major role in Buy Sell
 - Tax and accounting implication
- Fairness, Justice, Rewards and Compensation for the survivor's heir.
- Keyman in an Organisation
 - Methodology of identifying a Keyman
 - Formulating value of Keyman
 - Determining the right insured amount
- Family Business Succession Planning
 - Business Succession Planning in Malaysia Context
 - Defying Business Succession Planning
 - Generational change and its implication
 - The trust structure in Family Business Succession Planning
- Planning for Muslim and Non Muslim partnership. The hot button.

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**Venue : A.D FINANCIAL SDN. BHD.
Suite 716, Level 7, Block E,
Phileo Damansara 1, Jalan 16/11,
40350 Petaling Jaya, Selangor.**

Program	Date / Day	Time	Closing Date
Essential Estate Planning Practice – The Intricacies	29 th March 2010 (Mon)	9.30am – 5.30pm	One week before event date
To ‘Trust or Not to ‘Trust’ in Estate Planning	30 th March 2010 (Tue)	9.30am – 5.30pm	One week before event date
To ‘Will’ or not to ‘Will’ in Estate Planning	1 st April 2010 (Thu)	9.30am – 5.30pm	One week before event date
Managing Individual’s Risk in Estate Planning	5 th April 2010 (Mon)	9.30am – 5.30pm	One week before event date
Islamic Estate Planning	6 th April 2010 (Tue)	9.30am – 5.30pm	One week before event date
The intricacies of Business Succession Planning	8 th April 2010 (Thu)	9.30am – 5.30pm	One week before event date

Note: The above schedule for the respective trainings is subject to change.

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QUALIFICATIONS:

ChFC/FChFP CFP
 RFP Others, _____

If you're claiming for CPE points or/and CPD hours, please tick
I would like to claim for

CPD Hours
 CPE Points, License :

Training applied for (Please tick)

	Training Fee	Training Date
<input type="checkbox"/> Essential Estate Planning Practice – The Intricacies	RM450.00	29 th March 2010
<input type="checkbox"/> To 'Trust' or not to 'Trust' in Estate Planning	RM450.00	30 th March 2010
<input type="checkbox"/> To 'Will' or not to 'Will' in Estate Planning	RM450.00	1 st April 2010
<input type="checkbox"/> Managing Individual's Risk in Estate Planning	RM450.00	5 th April 2010
<input type="checkbox"/> Islamic Estate Planning	RM450.00	6 th April 2010
<input type="checkbox"/> The Intricacies of Business Succession Planning	RM450.00	8 th April 2010
<input type="checkbox"/> Full Training on Estate Planner Practice	RM2,400.00	

Note:
 1) Registration fee of RM100.00
 2) Please take note that if you are claiming for SIDC - 10 CPE points, you must sign up for full module.

PERSONAL PARTICULARS

NRIC NO - - (new) (old)

Name

Postal Address

Postcode

Home Office
 Fax Mobile
 Email

Employer / Firm
 Experience in Financial Services Industry since / /

Race: Malay Chinese Indian Others _____ Sex: Male Female

PAYMENT

Enclose cheque / bank draft no: _____ for RM _____ payable to "A.D. Capital Sdn Bhd"

Charge to my Visa Card Master Card

Account No. - - - CVV 2

Name of Cardholder Expiry Date: /

Credit Card Signature: _____ Date: _____ Amount: _____

FOR OFFICE USE

Verified by: _____ Reference No.: _____ Date: _____
 Receipt No.: _____