

THE CUSTODIAN

ESTATE PLANNING AND WEALTH SUCCESSION NEWSLETTER

Public Forum 2025

Your Legacy, Your Say



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CHAIRMAN'S MESSAGE



Lee Chiwi

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This issue of *The Custodian* follows the successful conclusion of **Public Forum 2025**, which drew crowds across multiple sessions. The strong turnout reflected the growing public interest in practical guidance on estate and legacy planning, with standout talks on joint property ownership and HDB inheritance, alongside sessions on LPA, AMD & ACP, and Will-writing.

In these pages, readers will also find perspectives from the **Community Foundation of Singapore (CFS)** on charitable giving and the rising relevance of donor advised funds, as well as an article on **Lessons from the Wealthy**, which distils estate planning strategies from high-net-worth individuals.

Looking internationally, the **UK Wills Bill 2025** is examined, highlighting key recommendations and future implications,

together with observations by PreceptsGroup's CEO, Mr. Lee Chiwi. Regionally, the focus turns to the newly established **Johor-Singapore Special Economic Zone (JS-SEZ)**, considering its incentives, Malaysia's latest sales and service tax updates, and the opportunities it presents for family offices.

This issue also features inserts on **Precepts Academy** courses, advertisements from **Precepts Masterclass** sponsors, and an interview with ESP **Joy Koh**, who shares her professional journey and insights.

With a balance of event highlights, thought leadership, and practitioner perspectives, this edition continues to reflect the evolving landscape of estate and legacy planning.

Love in Action: A Caregiver's Journey to Legacy

For Ryan Lee, caring for his late father through dementia was both heartbreaking and transformative. "You go from seeing your father as strong and in control to someone helpless," he recalls. "But it also felt like love coming full circle."

As a caregiver during COVID-19, Ryan endured the exhaustion and resilience required to look after someone you love. Those long days and nights didn't just test him – they shaped him, giving him a conviction that no one should face caregiving or ageing alone.

Inspired by that journey, Ryan and his brother carried forward their father's quiet generosity. Mr Lee Choi Seng, a man of modest means who lived simply while giving selflessly, became the namesake of the Lee Choi Seng Foundation, set up with the Community Foundation of Singapore.

Instead of a one-time gift, the brothers established a donor-advised fund that supports trusted charities such as HCA Hospice, Yong-en Care Centre and the Caregiving Welfare Association.

"My father didn't ask to be remembered," Ryan shares. "But we wanted his generosity to live on."

Ryan's story is one of several featured in CFS's Legacy Giving Campaign, anchored by the message "Make Your Story Greater." The campaign shines a light on how personal experiences - caregiving, resilience and even grief - can be transformed into lasting impact through legacy giving.

[Watch the campaign video](#) and be inspired to consider working with CFS to turn values into a legacy that lives on.

For more information, visit legacygiving.sg



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Giving Beyond a Lifetime: Stories of Legacy

When people imagine legacy giving, they often picture vast fortunes and grand gestures. But sometimes the most meaningful gifts begin in humble, heartfelt ways.

A Tribute That Lasts

The story of the Loi Ooi Toh Fund shows how legacy giving can be deeply personal, accessible, and lasting.

In 2023, a tech investor in Singapore known only as Mr Lim discovered that his childhood majie, or nanny, Ms Loi Ooi Toh, had quietly saved nearly S\$100,000 over her lifetime. Upon her passing, she left this sum to him.

Struck by the weight of her gesture, Mr Lim decided to use that inheritance not for himself but to honour her memory. He topped it up to meet CFS' threshold and launched the Loi Ooi Toh Fund via the Community Foundation of Singapore (CFS).

The donor-advised fund supports two causes that Ms Loi herself had benefited from in her later years: social work education, and home-care services for seniors with mobility or chronic health issues.

"[Starting the fund] is a statement that her life mattered," Mr Lim said. "I hope, in a very small way, to honour her and the generations of majie who have made Singapore their home and given their lives in service."

Legacies Rooted in Values

Others, too, have found ways to weave personal values into enduring legacies.

Inspired by her late father's kindness to all those around him, Rachel Yang and her husband Bryan established the SCATECH Philanthropy Fund with CFS. Named after the company she inherited from her father, it honours his values while passing on a culture of giving to their children. For them, legacy is not only about wealth, but about raising the next generation with a giving heart.

Best known for leading Singapore's first Mount Everest expedition, David Lim was struck by a rare nerve disorder that left him with lasting mobility challenges. That experience gave him a profound empathy for those often overlooked. Through the David Lim Everest Foundation, he now supports people with disabilities and animal welfare causes – a testament to resilience, dignity, and care for all living beings.

More Than Assets: Shaping Futures

For estate planning professionals, introducing stories like the Loi Ooi Toh Fund, the SCATECH Philanthropy Fund, and the David Lim Everest Foundation makes legacy giving tangible. These examples show clients that legacy is not just about distributing assets, but about shaping values that live on.

With a simple pledge or a structured fund, everyone has the opportunity to make their story greater, and ensure that story continues long after they're gone.



How Legacy Giving Works

Legacy giving isn't reserved for the ultra-wealthy. It's about intention, aligned values, and enduring impact. A legacy pledge simply means naming a charitable gift of any amount in your will or estate plan. This could be cash, CPF or insurance monies, or other assets. Whether the sum is large or small, it carries forward your vision of a brighter future.

For those who want their giving to continue in perpetuity, a donor-advised fund (DAF) with CFS is an excellent option. A DAF functions like a streamlined private foundation: donors can make tax-deductible contributions during their lifetime, recommend grants, and designate successors. After their passing, the fund continues per their instructions, to keep their legacy alive across generations.

Turning Values Into Impact

If you'd like to explore how CFS can support your clients in weaving philanthropy into their estate plans, please reach out to the team at contactus@cf.org.sg. We'll be happy to work with you to turn values into enduring impact.

Public Forum 2025: A Milestone in Estate & Legacy Planning Conversations



On September 2025, PreceptsGroup hosted its largest public event to date, **Public Forum 2025: Your Legacy, Your Say** at Suntec Convention Centre. The full-day programme brought together more than 800 unique attendees across multiple talks, making it one of the most well-received events Precepts has ever organised.

The aim was simple yet vital: to bring estate and legacy planning closer to everyday families. Through accessible talks, consultations and partner booths, the forum sought to demystify complex issues and empower individuals to take the first step in safeguarding their futures.

A Forum For Everyone

Estate planning often feels like a distant or complicated subject, but the strong turnout at this year's forum reflected how relevant the topic has become across all generations. Families attended together, with young adults keen to understand CPF and insurance matters, parents exploring guardianship and property planning and retirees looking to put their affairs in order.

The day featured 24 bite-sized sessions spread across two halls, ensuring that participants could choose topics most relevant to their circumstances, while still having time to explore exhibition booths and engage in free on-site consultations.

The atmosphere was vibrant but approachable — designed to ensure that important conversations on Wills, Trusts, LPAs or digital assets did not feel intimidating, but instead practical and actionable.

Standout Sessions

1 Property Joint Ownership

While every talk drew meaningful engagement, several sessions stood out for the depth of discussion and audience turnout.

This session saw one of the largest crowds of the day. Joint ownership of property is a common scenario in Singapore, but not always well understood. The talk shed light on the difference between joint tenancy and tenancy-in-common and what this mean for succession, distribution and family harmony. Many attendees were surprised to learn how ownership structures can affect inheritance outcomes, sparking interesting post-talk questions.

2 Understanding HDB Inheritance

Another session that filled the hall quickly was on HDB inheritance. With the majority of Singapore households owning an HDB flat, questions around eligibility, resale restrictions and distribution are central to many families. The practical nature of this session, paired with real-life examples, resonated strongly with the public.

3 Planning Ahead: LPA, AMD & ACP

Planning for the possibility of incapacity was also high on the agenda. The combined session of Lasting Power of Attorney (LPA), Advance Medical Directive (AMD) and Advance Care Planning (ACP) emphasised the importance of making decisions early to avoid costly or emotionally difficult court processes later on.

4 The Essentials of Will Writing

Unsurprisingly, Will writing remained a perennial favourite. The talk highlighted common pitfalls and misconceptions and why a properly structured Will is still one of the most important tools for protecting family wealth and ensuring clarity in distribution.

These standout sessions demonstrated the forum's strength in covering both everyday, practical issues as well as longer-term planning considerations.



Support from Partners & Practitioners

Beyond the talks, the success of the forum lay in the collaborative effort of PreceptsGroup’s community of Estate & Succession Practitioners (ESPs) and Partner Organisations.

ESPs played a key role in engaging participants during the event, answering questions and offering guidance on the next steps. Their presence ensured that attendees could move seamlessly from learning to applying what they have heard.

Participation of various partner agencies and organisations provided attendees with opportunities to explore related aspects of legacy planning, from philanthropy and community giving to financial tools and government initiatives.

To highlight the breadth of collaboration, some partners shared their thoughts on why they chose to participate in this year’s forum.

Julia Lee, Senior Director at TOUCH Community Services, shared:

“TOUCH Community Services is very happy to participate in this forum because it is an opportunity for us to educate and also create awareness on end-of-life issues.”

Similarly, Lilian Chung, Head of Partnerships at the Community Foundation of Singapore (CFS), noted:

“Because legacy giving is one of the most meaningful ways families can pass on not just wealth, but values, and leave a lasting impact on the community. At CFS, we want to make that simple and impactful in Singapore. Many of us give donations to charity. Legacy giving allows us to continue supporting causes we care about even where we’re no longer here.”

The combination of expert talks, practitioner engagement and meaningful partner involvement created a holistic experience for the public.

PreceptsGroup is grateful to every practitioner, partner and agency that supported the forum. Together, we reinforce the message that estate and legacy planning is not just a professional matter, but a collective responsibility that involves families, communities and society at large.

Looking Ahead

Public Forum 2025 marked another step in a larger movement to make estate planning more accessible and relevant to all. The strong participation and thoughtful questions from the public reaffirmed that the need for clarity in planning is both real and urgent.

PreceptsGroup extends its heartfelt thanks to all attendees, speakers, ESPs, partner and staff who made the day such a success. The conversations started at Suntec Convention Centre will continue, whether through future workshops or smaller seminars.

Estate planning is ultimately about peace of mind, ensuring that families can focus on living fully today while knowing that tomorrow is prepared for. With the continued support of the community, PreceptsGroup remains committed to championing this cause.



4 Lessons from the Wealthy: Estate Planning Strategies of HNWI in Singapore

Estate planning is often viewed as a tool for the ultra-wealthy, but its principles hold value for anyone who wants to safeguard their legacy. High Net Worth Individuals (HNWIs) in Singapore, renowned for their strategic foresight, have set benchmarks in preserving and growing wealth across generations.

Their success lies in meticulous planning—crafting trusts, establishing governance frameworks, and seeking expert advice. These lessons are not exclusive to the wealthy; they offer actionable insights for families of all financial backgrounds looking to secure their future.

1 Leveraging Trusts for Asset Protection and Privacy

Trusts are pivotal in estate planning for HNWIs. A prominent business owner in Singapore used a discretionary trust to ensure his business remained within the family while protecting it from creditors.

Trusts safeguard assets from unforeseen risks and ensure privacy by bypassing probate. They also enable families to control how wealth is distributed to beneficiaries, often with specific conditions attached. This approach safeguards wealth and ensures it is passed on according to the owner's wishes.

2 Establishing Clear Family Governance and Succession Plans

A well-known Singaporean HNWI once remarked, "Family harmony is as important as financial success." Many wealthy families prevent disputes by establishing family governance structures with charters that define roles, responsibilities, and decision-making processes.

Succession plans also prepare future generations for leadership roles, ensuring alignment with long-term family goals. This fosters both stability and continuity for the family's legacy.

3 Managing Cross-Border Assets

Investors with properties in multiple countries, such as London and New York, can benefit from professional guidance to efficiently manage and structure their holdings.

Working with experts ensures that cross-border assets are managed effectively, ensuring smooth transitions across jurisdictions.

4 Seeking Professional Guidance

One key lesson from the wealthy is that estate planning is rarely done alone. HNWIs rely on professional advisors such as estate planners, legal experts and wealth managers to guide them through the complexities of estate planning.

A well-crafted estate plan ensures legal compliance, prevents costly mistakes and smoothens the transfer of wealth, making professional advice invaluable.

Case Study: The Ng Teng Fong Legacy

Ng Teng Fong, famously known as the "King of Orchard Road," was a property magnate and founder of Far East Organization. When he passed away in 2010, his vast estate, valued at over USD 10 billion, was seamlessly managed thanks to meticulous planning.

He set up trusts and holding companies to ensure the continuity of his businesses and properties. These structures protected his assets from probate and provided a clear succession plan for his two sons, Robert and Philip Ng, who now helm Far East Organization and Sino Group.

By leveraging trusts, Ng Teng Fong ensured his wealth was distributed according to his wishes while maintaining privacy. His foresight exemplifies how strategic planning preserves and grows legacies for future generations.

APPLY THESE LESSONS TO YOUR OWN ESTATE PLANNING

ENGAGING HIGH NET WORTH INDIVIDUAL CLIENTS & UNDERSTANDING BANKS HNWI OFFERINGS

The principles of estate planning apply universally, regardless of wealth. For instance, a middle-income family in Singapore used a simple trust to secure their children's education funds, showcasing that estate planning offers peace of mind for all.



LEARN FROM THE BEST: INTRODUCING **DAVID KOAY'S** NEW COURSE



To help professionals and individuals gain deeper insights into estate planning, PreceptsGroup proudly introduces a new course led by David Koay.

This course offers actionable insights drawn from real-life HNWI strategies. Participants will gain practical steps for effectively structuring wills and trusts, explore case studies addressing complex estate planning challenges, and receive expert guidance to create personalised estate plans tailored to specific needs.

Whether you're an aspiring professional or someone looking to build a secure legacy, this course equips you with the knowledge to take meaningful steps forward.

MODERNISING WILLS:

Lessons from the UK Wills Bill 2025

In May 2025, the Law Commission of England and Wales published the Wills Bill 2025 — a draft law intended to replace the centuries-old Wills Act 1837. The goal is to modernise Will-making to reflect today's realities, from digital technology to evolving family structures.

Key Reforms Proposed

The draft Bill introduces several major reforms:

- **Electronic Wills and remote witnessing** – For the first time, Wills could be executed *electronically*. Witnesses may also sign remotely by video link. Safeguards are focused on ensuring authenticity and preventing fraud or undue influence.
- **Dual System** – Paper Wills and electronic Wills would co-exist. An electronic Will must meet additional conditions, including the use of a “reliable system” that links the signature to the testator, distinguishes the Will from copies, and protects against tampering.
- **Other changes** – Lowering the minimum age to make a Will from 18 to 16; harmonising mental capacity tests; abolishing automatic revocation of Wills by marriage; and strengthening protections against undue influence

Why “Reliable Systems” Matter

Schedule 2 of the draft Bill sets out “Requirement F” — the core of electronic Wills. A valid electronic Will must:

1. Link the signature with the individual signing,
2. Distinguish the Will from any copies, and
3. Protect the Will against alteration or destruction except by the testator or an authorised person.

The UK Secretary of State would also have powers to issue regulations identifying what qualifies as a “reliable system”. The challenge is that what is reliable today may quickly become obsolete as technology advances.

Implications for Singapore

Singapore's Wills Act (Cap. 352) is based on the UK's Wills Act 1837, though adapted locally. Any UK reforms may therefore prompt discussion about whether Singapore should consider similar changes in the year ahead.



PreceptsGroup CEO, Mr. Lee Chiwi, shares his observations

Reflecting on the UK proposals, Mr. Lee highlights several considerations if Singapore were to explore reforms of its own:

- **Infrastructure** – Should Singapore develop a central digital Wills platform, similar to the Office of the Public Guardian's online system for Lasting Powers of Attorney?
- **Custodianship** – Who should bear responsibility for the secure storage and retrieval of digital Wills: private firms, or a public body such as the Singapore Academy of Law's Will Registry?
- **Cost and public acceptance** – Robust authentication and long-term digital storage carry costs. Would the public expect these services to be free, subsidised, or accept additional charges?
- **Long-term security** – With technology evolving rapidly, how can digital Wills be safeguarded against future risks of hacking, data loss, or falsification, years after its execution?

Mr. Lee also notes that the issue extends beyond signing. Digital custodianship and retrieval of Wills pose their own challenges. Private firms may offer solutions, but the risk of data being lost in cyberspace or systems becoming obsolete remains. Ideally a government-backed custodian would provide long-term assurance, though this would require significant investment in infrastructure, security and ongoing maintenance.

Looking Ahead

The UK Wills Bill 2025 is expected to take effect in May 2026. Should it become law, it may take several years before other commonwealth jurisdictions consider whether to follow suit. For Singapore, the debate will likely focus on balancing accessibility and convenience with the need to robust safeguards, public confidence and sustainable funding.

While no immediate changes are expected locally, developments in the UK offer an important glimpse into how the future of Will-making could unfold — and what Singapore may need to consider as its direction for this very important estate planning tool in the years ahead.

Johor-Singapore Economic Zone: Unlocking New Growth Opportunities

In January 2025, Malaysia and Singapore formalised the creation of the Johor-Singapore Special Economic Zone (JS-SEZ), a landmark initiative designed to deepen the cross-border economic ties and create new pathways for growth. Spanning more than 3,500 square kilometers across southern Johor, the zone encompasses nine flagship areas including Johor Bahru, Iskandar Puteri, Tanjung Pelepas and Desaru. It is envisioned as a gateway for businesses, investors and professionals seeking to benefit from the combined strengths of both nations.

Incentives at a Glance

One of the most compelling features of the JS-SEZ is its comprehensive suite of proposed tax incentives designed to attract both domestic and international investors.

Qualifying companies engaged in approved manufacturing or service activities may apply for a special corporate income tax rate of 5 % for up to 15 years, substantially lower than Malaysia's prevailing rate of 24 %. In addition, eligible knowledge workers employed within the zone can benefit from a 15 % personal income tax rate for up to 10 years, subject to specific criteria set out by Malaysia's Ministry of Finance.

The economic blueprint also targets the development of around 50 high-value projects within the first five years, expanding to 100 projects over a decade, and aims to create approximately 20,000 skilled jobs across priority industries. These include advanced manufacturing, logistics, healthcare, green technologies, and the digital economy.

Complementing the fiscal incentives are measures to improve cross-border mobility and ease of doing business. Plans include streamlined customs procedures, a "Green Lane" for goods and services, and future initiatives to facilitate smoother daily travel between Johor and Singapore. Together, these developments position the JS-SEZ as one of the region's most ambitious cross-border cooperation zones—offering the proximity, talent, and regulatory support that businesses need to thrive.

Sectors Poised for Growth

The JS-SEZ has identified strategic sectors that align with regional and global trends. These include advanced manufacturing, aerospace, medical devices, energy, logistics, the digital economy, the green economy and healthcare. By encouraging businesses in these fields, the zone aims to deliver 50 projects and create 20,000 skilled jobs within its first five years.

Already, large investments are beginning to flow. Multinational corporations are signaling interest, with technology giants eyeing Johor as a data-centre hub, and banks like UOB and OCBC committing billions of ringgit in project financing. The zone is positioning itself as both an alternative and a complement to Singapore, offering lower operating costs alongside easy access to Singapore's world-class financial ecosystem.

Why it Matters for Investors and Professionals

For businesses, the JS-SEZ represents the opportunity to scale operations across two countries without sacrificing efficiency or competitiveness. For families and professionals, the incentives make Johor an increasingly viable destination for new ventures, relocations and long-term planning. In a period of heightened global competition, the zone could well become Southeast Asia's model for regional integration.

The JS-SEZ is not just another economic zone; it is a strategic platform to bridge talent, capital and innovation across borders.

Family Offices: A Natural Fit for the JS-SEZ

Family offices have become an increasingly important part of Asia's wealth management landscape, and nowhere is this more visible than in Singapore. The city-state is estimated to host more than 1,500 family offices today, drawn by its robust financial ecosystem, stable regulatory environment, and access to world-class professional services. The establishment of the JS-SEZ opens the door to a new dimension for family offices: a cross-border operating model that leverages the best of both Johor and Singapore.

Why Family Offices Should Pay Attention

At its core, a family office is designed to preserve and grow family wealth across generations. The JS-SEZ provides a platform where operational costs are significantly lower than in Singapore, while remaining just across the causeway. This geographic advantage means families can maintain close proximity to Singapore's financial infrastructure while benefiting from Johor's incentives.

The preferential tax regime within the zone, coupled with facilitated mobility of talent and capital, could allow family offices to structure their operations more efficiently. Whether through establishing holding entities, diversifying into real estate and healthcare projects in Johor, or hiring regional talent, the zone offers flexibility without sacrificing access to Singapore's deep pool of fund managers, lawyers, and estate planning experts.

Opportunities for Legacy and Impact

The sectors highlighted within the JS-SEZ—such as digital economy, green initiatives, and healthcare—align well with the growing interest among wealthy families in impact investing and sustainable legacy building. Family offices that anchor themselves within or around the zone can explore opportunities in these areas, while simultaneously benefiting from a more favourable tax and operating environment.

Importantly, the JS-SEZ context strengthens the role of family offices in succession and legacy planning. As families grapple with wealth transfer across generations, the zone can serve as a base for trusts, philanthropic vehicles, and governance structures that support continuity. The close proximity of Johor and Singapore ensures families can design cross-border strategies without unnecessary friction.

Points of Caution

While the potential is promising, the JS-SEZ is still in its early stages. Regulatory details, especially around tax implementation and compliance, are evolving. Families considering this path should weigh the benefits against risks such as policy changes, currency fluctuations, and Malaysia's broader tax reforms—including the recent expansion of Sales and Service Tax (SST). A hybrid model, where certain functions remain in Singapore while others migrate to Johor, may provide a balanced starting point.

A Strategic Next Step

Ultimately, the JS-SEZ represents an opportunity for family offices to rethink how they manage and grow their wealth in Asia. By straddling Singapore's strengths as a financial hub with Johor's incentives and space for expansion, family offices can position themselves to serve not only current needs but also the aspirations of future generations.

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Interview with Estate and Succession Practitioner

Joy Koh

Precepts Legacy Pte. Ltd.

1 What first drew you into estate planning, and how has your role as an ESP evolved since then?

I began my estate planning journey in 2012 after a friend's brother passed away suddenly without a Will. He had just signed his ROM certificate, and his estranged father—who divorced his mother—was legally entitled to 25% of his estate under the Intestate Succession Act. Despite his mother's appeal, nothing could be done. Witnessing her anguish convinced me that estate planning protects families from unnecessary pain.

Since then, my role has grown beyond writing Wills to guiding families in creating legacies and setting up Family Banks to benefit future generations.

2 Was there a turning point or personal story that made estate planning meaningful to you?

That experience was the turning point. It showed me how devastating it can be when no planning is done, and how "the wrong people" can legally inherit. Since then, every client I work with reinforces the truth that estate planning is about love, protection, and clarity.

3 What difference has Precepts made in your professional journey?

Precepts gave me the platform, training, and credibility to grow into this role. Over the years, I've been invited to share with employees at Keppel Land, HSBC, and even Subordinate Court. This also gave me the confidence to keep sharpening my skills and to mentor Financial Advisers who want to integrate estate planning into their practice.

4 What would you determine as your estate planning specialty?

My specialty lies in helping families minimise conflict and create more wealth across generations. This includes creating Family Banks—trust structures funded by insurance policies. The Family Bank provides not only for education, medical needs, and family traditions, while also ensuring that loan interests are repaid to the family bank instead of commercial banks. Over time, descendants' life policies replenish the Family Bank, keeping it strong for future generations.

I also focus on business exit and continuity planning. Many owners spend their lives building their companies, but without a legacy plan, this causes disputes and many are forced to close.

I help design structures and funding so beneficiaries have options—whether to sell, continue, restructure, or expand. Planning buys time for them to decide and ensures they can extract true value, honouring the founder's hard work.

5 Without revealing names, can you share a client story that reinforced the importance of planning ahead?

I've seen five of my clients' Wills activated. Each time, their families applied for the Grant of Probate smoothly, and the surviving spouse was able to receive 100% of the entitlement and without the need to find a co-administrator. This gave them the financial security to continue living without worry. The relief and gratitude from these families remind me why this work matters.

6 What motivates you the most when working with individuals and families?

I'm motivated by knowing that the structures we put in place create an impactful and lasting legacy. Most importantly, planning minimises conflict, confusion, and costs. Clients leave with peace of mind, knowing their love continues beyond their lifetime and that wealth will not leak to unintended parties.

7 What are some of your core beliefs when it comes to helping families plan their legacies?

Every family deserves clarity and harmony. Wealth should empower, not divide.

Families can leverage estate planning not just to pass assets, but to give beneficiaries options—whether it's access to the best medical care, quality education, or the ability to continue and expand a business. With the right structures and funding, these can be achieved with the least financial strain. No one should be left behind, and wealth should not leak to unintended parties.

8 What's one piece of advice you think every Singaporean should consider when it comes to estate planning?

Don't give everything upfront. A lump sum may not help when it's needed most. Plan so that resources are available at the right time—for education, medical needs, loss of job, or business continuity—without creating dependency or leakage.

9 What's a common misconception clients have about estate planning, and how do you help them see things differently?

Business owners often say, "I'll let my family decide what to do with my business." Without proper planning and funding, this usually leaves a mess, not a blessing. With the right structures, beneficiaries gain the time, clarity, and resources to make informed decisions while preserving the value built over years.

10 If your clients were to describe you in three words, what do you think they would say?

Passionate, empathetic, and practical.

Contact us for more details:

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