

WHAT IS UBB EDUCATION TRUST?

UBB Education Trust serves to provide undisrupted funds for your children's education plan. The Trust acts as a safeguard against unforeseen or unexpected casualties, therefore ensuring uninterrupted focus towards the hope for their bright future.

It is no secret that a good education has the power to change life. However, the cost of education has tripled over the past three decades, therefore a proper plan to ensure availability of funds towards education is paramount. With UBB's Education Trust, we believe that this can be achieved.

At UBB Amanah Berhad, we offer you a pathway to set aside money for your loved one's education. There are no two ways about it – raising a child is expensive. This will tide you and your partner over and even more when they leave their nest to pursue their studies. Hence, UBB Education Trust is a safety net where you place a sum of cash in a trust that can be made available to your named beneficiaries to pursue their studies.

什么是UBB教育信托?

UBB教育信托会在委托人不幸身故时，继续提供资金让孩子的教育计划不受干扰。这可以确保孩子的美好未来获得保障。

众所周知，好的教育能够改变生活。但是教育费用在过往三十年，已经增加了三倍，所以一个好的规划以确保拥有一笔教育资金是有必要的。在UBB教育信托下，我们相信这是可以做到的。

在UBB Amanah Berhad，我们提供一项渠道让你把一笔钱搁置一边，当作心爱的人的教育费。别无他法—抚养一个小孩是昂贵的。当他们要离开温暖的窝到外面去深造时，情况更加恶劣。因此，UBB教育信托是一个安全网。你存款一笔现钱在信托内，这笔钱可以让指定的受益人继续学业。

UBB EDUCATION TRUST QUICK FACTS / UBB EDUCATION TRUST 相关信息

MINIMUM 最小值 : MYR30,000.00
FEE 常年费 : 3.5% PA
TENURE 保有期 : 36 MONTHS (auto-renewal)*

* THE TENURE OF THE TRUST SHALL BE AUTOMATICALLY RENEWED UPON ITS EXPIRY UNTIL THE TRUST CAPITAL IS DISBURSED IN ACCORDANCE TO THE DEED OR UPON RECEIPT OF A NOTICE TO TERMINATE. *
信托的期限会在满期时自动更新或直至本金按照信托文件被支付或收到提起终止通知书为止。

首创:

PIONEERED BY

Ubb

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TRUSTED SINCE 1988

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Ubb

AMANAH BERHAD

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EDUCATION TRUST

ENSURING A FUTURE



WHY DO YOU NEED A TRUST?

A trust is basically a fiduciary arrangement that specifies how your assets will be distributed at the time of your passing, usually without the involvement of a probate court. Unlike a will, a trust is not subject to public scrutiny and can be arranged to accomplish a variety of different objectives.

A trust can be used to help preserve and distribute wealth to meet a wide variety of personal and financial goals. Some people use them to protect assets from future claims while continuing to receive discretionary income and principal distributions from those assets. Others use them to pass wealth to future generations or to provide for charitable organisations.

Trust is also creditor proof as it is legally the asset of your beneficiaries. It is a sum of cash placed in an independent account and accessible to you at all times subject to terms and conditions of the deed.

为何您需要一份信托?

信托是唯一的工具，可以确保在委托人离世时将所有的资产、财富根据委托人的意愿进行分配。与遗嘱不同的是，信托不受公众审查，可以安排来完成各种不同的目标。

信托可以用来帮助保存和分配财富，以满足所有的人和个人的财务目标。有些人用信托来保护资产免受将来的索偿，同时继续从这些资产中收取可自由支配的收入和本金分配。其他人则利用它们将财富传递给子孙后代或提供慈善组织。

信托也是债权人的证明，因为从法律上讲，信托是受益人的资产。它是存放在独立帐户中的一笔现金，您可以随时根据契约的条款和条件使用。

“If you think education is expensive try ignorance.”- AFRICAN PROVERB
“如果你觉得教育是昂贵的，试看看无知。” - 非洲谚语

“An investment in knowledge pays the best interest.”- BENJAMIN FRANKLIN
“投资在教育的回酬最高。” - 法兰克林

“Education is the most powerful weapon which can use to change the world.”
- NELSON MANDELA

“教育是能拿来改变世界的最强大武器。” - 曼德拉

“The roots of education are bitter, but the fruit is sweet.”- ARISTOTLE
“教育的根是苦的，但是果实是甜的。” - 亚里士多德

ADVANTAGES OF A TRUST 信托的优势



Asset Protection 资产保护

In simple terms, asset transferred to a trust no longer form part of the Settlor's property, so the trust assets cannot be seized if a Settlor gets into financial difficulties.

简而言之，转移到信托的资产不再构成委托人财产的一部分，因此，如果委托人陷入财务困境，则不能扣押信托资产。



Confidentiality 保密

A legal form of transfer via a trust and this would generally save estate duty and keep the trust assets confidential. Unlike a will is a public procedure.

通过信托进行合法转移的方式，通常可以节省遗产税，并对信托资产保密。与遗嘱不同的是，遗嘱必需经过公共程序来进行。



Protecting the Weak 保障弱群

A trust provides a vehicle by which a person can provide for those who may be unable to manage their own affairs such as infants, children, the elders, the disabled or persons suffering from illness.

信托提供一个方案，就是可以为那些无法自己处理事物的人提供服务，例如婴儿，老年人，残疾人或患病的人。



Preserving Family Assets 保存家庭资产

Preserving the family assets, or increasing them, is often a motive for setting up a trust.

保留或增加家庭资产通常是每个人建立信托的主因。



Avoid Probate 避免遗嘱认证

Distribute assets to heirs efficiently without the cost, delay and publicity of probate court.

有效地将资产分配给继承人，而无需遗嘱认证法院的费用，延误和宣传。

WHY UBB AMANAH BERHAD?

Trusted since 1988 and being one of the oldest Trust companies in Malaysia, UBB Amanah Berhad boast in having the best and most ethical minds in the trust industry. Having more than 3 decades of experience in providing trust solutions to individuals and corporations has made UBB a desired trust company for all trust structures, especially catering to middle class families and high-net-worth individuals. While UBB also provides services to corporations and non-profit organization, UBB's focus is on individuals who intend to establish trusts towards creation of a legacy and wealth preservation.

为何选择 UBB AMANAH BERHAD?

自1988年以来，UBB Amanah Berhad (UBB) 享誉为马来西亚历史最悠久的信托公司之一。UBB为个人和公司提供信托解决方案拥有超过30年的丰富经验，并且UBB在业务上拥有最佳和最合乎道德的准则，使UBB成为所有信托结构里最理想的信托公司。UBB为富裕社群及持续增长的中产阶级家庭提供一个精心规划的财富保障，同时也为那些打算建立信托以创造遗产和财富的人做出规划。

UBB AMANAH BERHAD IS A REGISTERED TRUST COMPANY UNDER THE TRUST COMPANIES ACT 1949 REGULATED BY COMPANIES COMMISSION OF MALAYSIA & IN COMPLIANCE WITH

- COMPANIES ACT 2016 · TRUSTEE ACT 1949
- PERSONAL DATA PROTECTION ACT 2010 (PDPA)
- ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001 (AMLA)
- WILLS ACT 1959 · PROBATE AND ADMINISTRATION ACT 1959

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