

CORPORATE Profile



Rockwills®

Making Your Wishes Come True!™



Let's assume you plant an orange tree. Every day, you care for it by providing water and fertilisers. The tree grows and provides you beautiful oranges. You protect the tree and its fruits from disease, theft and destruction so that you can enjoy the fruits with your loved ones. But when you are not around, who will look after and protect it? Will the tree die for lack of care? Will the fruits get stolen? Will the children fight over the sharing of fruits?

SUCCESSION *Is A Fruit Tree*

Who We Are



ESTABLISHED
SINCE
1995

SET UP
MORE THAN
6,000
TRUSTS

WRITTEN
MORE THAN
140,000
WILLS

MORE THAN
3,000
ROCKWILLS
ESTATE PLANNERS

MORE THAN
**RM2.0
BILLION**
ASSETS UNDER
TRUST*

*as at end December 2012

**RM10
MILLION**
SHAREHOLDERS'
FUNDS

Rockwills is the first company in Malaysia to specialise in personalised and professional estate planning, comprising will-writing, trust, custody and advisory services.

Launched on August 23rd 1995, the company has over 3,000 trained Rockwills Estate Planners who can visit you at your convenience in the comfort and privacy of your home or office to help you complete your estate plan.

What We Do



- Will-writing and Custody Services
- Trust Services
- Comprehensive Estate Planning Advice
- Estate Administration Services
- Offshore Structures and Corporate Services
- Support Services for Financial Planners

Will-writing & Custody Services



Our Wills are drafted and vetted by legally qualified and experienced personnel. It is drafted using a unique will-writing software system and not any typical word processor easily available on the market. QR-coded document security system ensure the Wills are uniquely identified and tracked.

The Wills are kept in state of the art custody in bank vault with biometrics, humidity control, water proofing and fire resistance. A card based will retrieval system ensure the Wills are safe from unauthorised access. Keeping track of assets become hassle free with our annual personal asset inventory tracking service.

Trust Services



PRIVATE PURPOSE TRUST

A type of living trust where it is set up to meet specific objectives such as creating a fund for, among others, education, medical assistance, maintenance and charity.

DECLARATION OF TRUST

This living trust allows the settlor to retain the legal ownership of the trust asset until the occurrence of a predefined triggering event. Thereafter, the settlor who is also the trustee will be replaced by Rockwills in order to continue administering the trust.

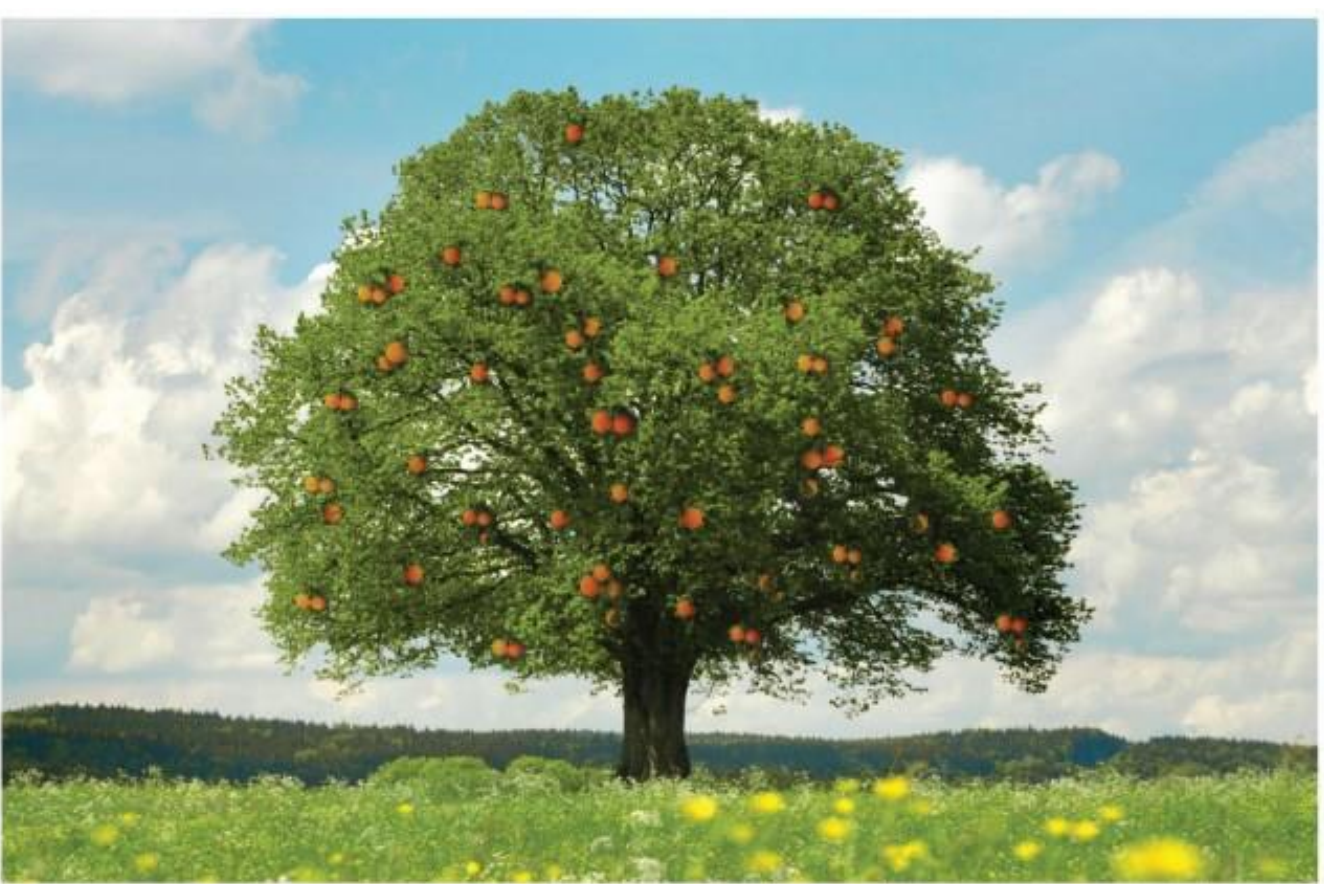
BUSINESS VALUE PROTECTION TRUST

This living trust solution ensures a smooth transition of the business and protects the value of the share in the business in the event of an untimely exit of a co-owner. The objectives are to provide a clear exit route and avoid disruptions in the business due to a co-owner's death, disability, retirement or serious major illness or any other event that jeopardizes the continuity of the business.

FAMILY BUSINESS TRUST

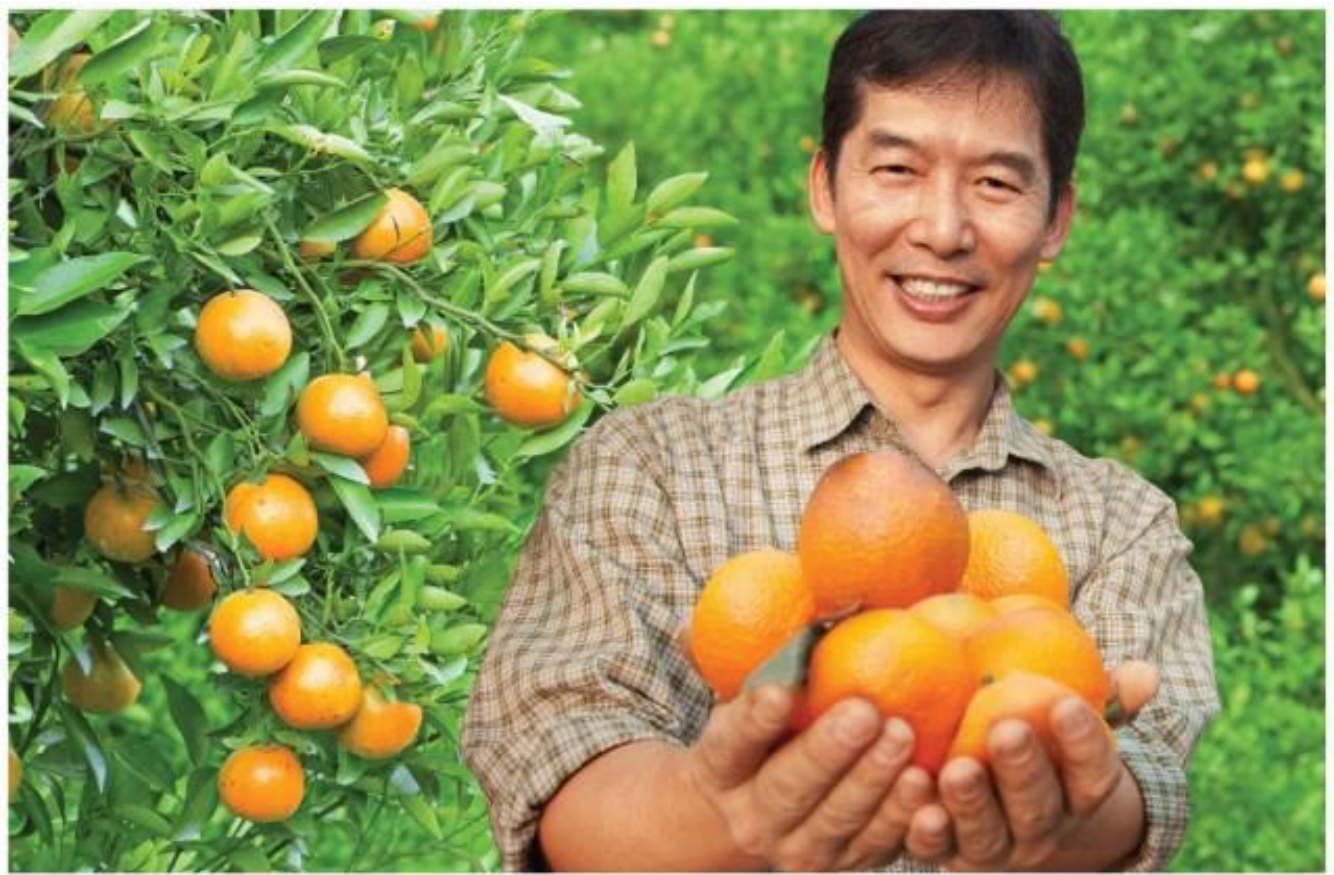
A living trust designed to protect and preserve a family's business over multiple generations and to prevent fragmentation of shareholding in the family business due to unplanned succession by heirs.

Comprehensive Estate Planning Advice



Wills and trusts are just some of the many estate planning instruments available. For individuals with more complex situations especially those of high net worth, comprehensive advice may be needed to address their concerns. This would involve trained estate planners working together with financial planners, accountants and tax planners to provide estate plans and structures that fulfill the client's objectives in a comprehensive manner for succession, wealth protection and distribution to family and descendants.

Estate Administration



The estate administration process is not a straightforward step-by-step exercise which can be assigned to anyone. The executor will be required to deal with various tedious and time consuming legal matters beginning with the tracing of assets and liabilities, the application for probate, attending court hearings, preparing reports, etc. until the distribution according to

the instructions in the Will. As a trustee company, we have the experience, the expertise, the impartiality and the checks and balances that will make the estate distribution a smooth process for your loved ones.

Support Services for Financial Planners

At Rockwills, our main focus is always on meeting our clients' needs. We work closely with our business partners and affiliates who specialize in their own respective area to offer to our clients a wider range of services which are related to our core services. Among others, services available include Islamic estate planning, wealth protection, bereavement care, taxation consultancy and legal advisory.



Offshore Structures & Corporate Services



Diversifying one's assets in the international arena through offshore structures and companies is an alternative solution for wealth accumulation, tax and succession planning. Offshore structures and companies are used for various purposes and have a number of advantages not available onshore. Examples of offshore structures include foundations, trusts, private trust companies and international business companies.

Board of Directors



En. Johari Low Bin Abdullah
(Group Chairman)



Mr. Allen Ho Yik
(Independent Chairman)



Mr. Saw Leong Aun
(Group Managing Director)



Mr. Cyril Pinso
(Non-Executive Non-Independent Director)



Mr. Teoh Seng Lee
(Non-Executive Non-Independent Director)



Mr. Saw Ah Leong
(Independent Director)



Mr. Ang Eng Chuan
(Independent Director)



Mr. Adrian Cheok Eu Gene
(Independent Director)



Mr. David Lim
(Independent Director)



Mr. Mike Grover
(Independent Director)

Management Team



Mr. Saw Leong Aun
(Group Managing Director)



Mr. Low Wan Gem
(Group Marketing Advisor)



En. Azhar Iskandar Hew
(Senior General Manager)



Mr. Michael Lim
(Chief Operating Officer)



Ms. Lee Shet Mei
(General Manager)



Mr. Khairi Bin Mustafa
(General Manager
- Finance & Administration)



Mr. Chris Foong
(Principal Consultant
- Advisory Services)



Mr. Amos Yong
(Assistant General Manager
- Management Information Systems)



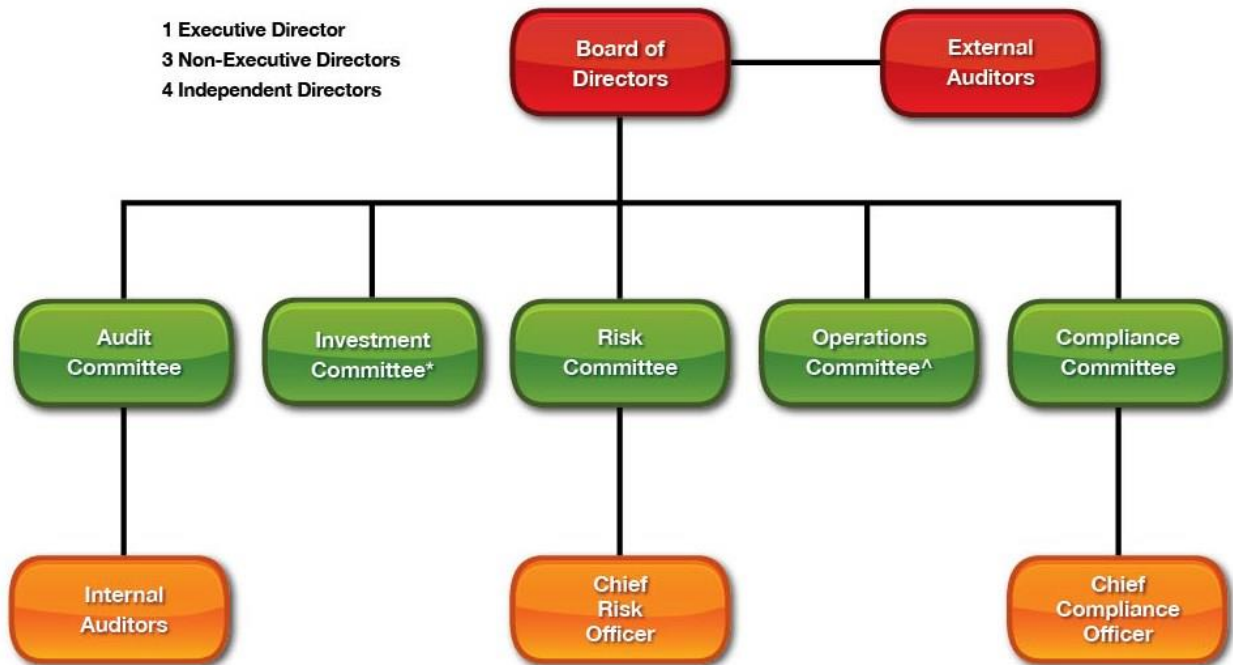
Ms. Tan Mei Yin
(Senior Manager
- Training & Business Development)



Ms. Ginn Cheong
(Senior Manager
- Legacy Planning)

Our Dedicated Governance Structure

ROCKWILLS TRUSTEE BERHAD (Licensed trust company)



* Oversees investment management & performance

^ Reviews trust & operational issues

Besides being governed under two enactments, namely, the Trustee Act 1949 and the Trust Companies Act 1949, we are supervised by the Companies Commission of Malaysia (Suruhanjaya Syarikat Malaysia or SSM) in respect of administration, by the Securities Commission (SC) in respect of the giving of advice and by Bank Negara (BNM) in respect of anti-money laundering matters. We also have our own governance structure. You will note, unlike others, this is dedicated just for our own operation and not as a part of a group function.

How We Control Quality

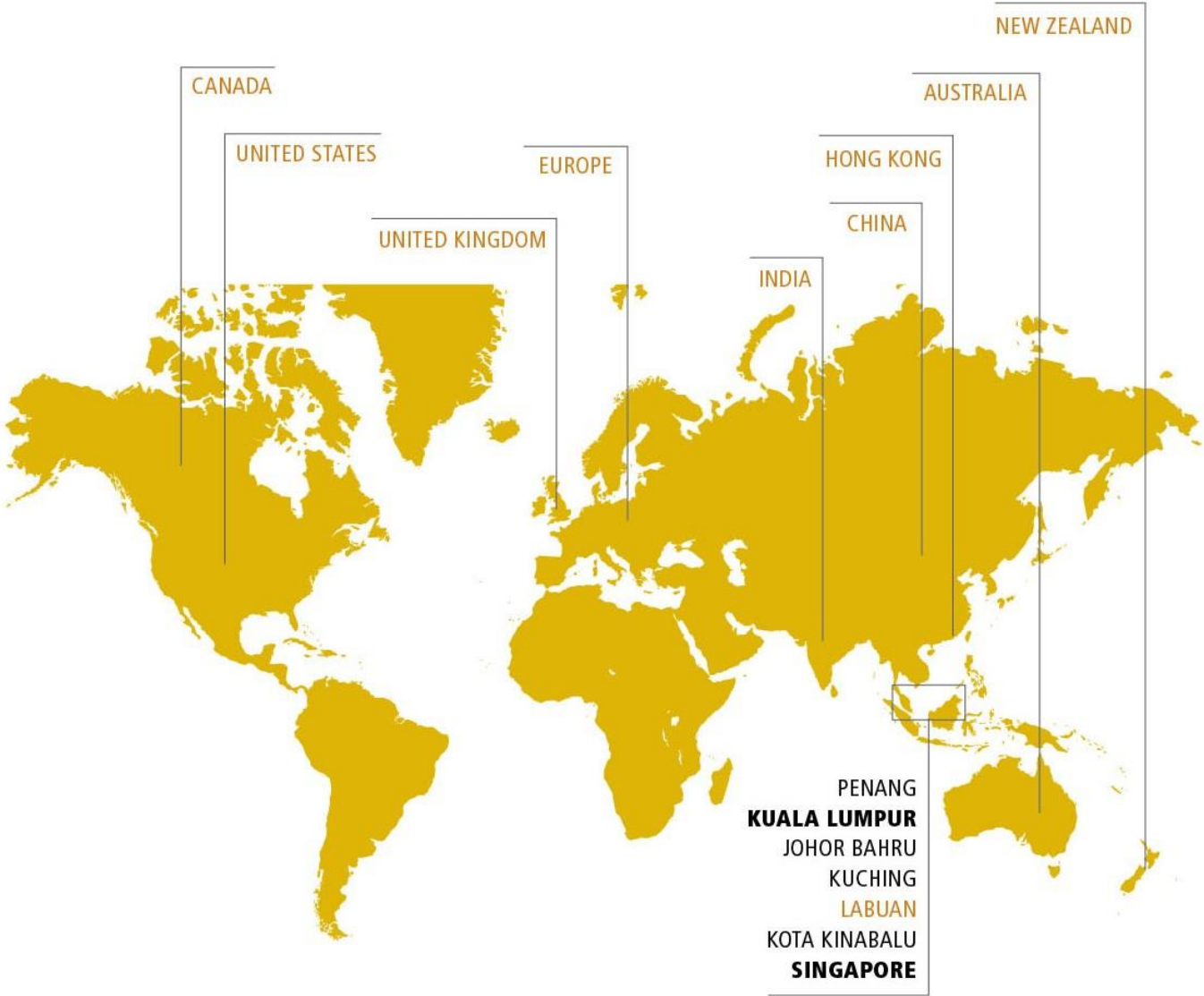


We do nothing but estate and wealth succession planning. That has always been our focus. We employ qualified people, some of whom are in multi-disciplines. We have more than 30 in-house lawyers and panel law firms and several certified financial planners, accountants and tax consultants.

Nearly all our senior management have been with us for more than ten years. Some of them are well known speakers and have written several books on the subject of estate and wealth succession planning.

We have been in this business since 1995. And having experience in estate administration makes a lot of difference in that it has taught us much about drafting estate planning documents to avoid future conflicts.

Our Presence



HEAD OFFICES

BRANCH OFFICES

ASSOCIATES & PARTNERS



ROCKWILLS TRUSTEE BHD (708932 - T)

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Website : www.rockwills.com

Facebook : www.facebook.com/RockwillsGroup

Twitter : <http://twitter.com/rockwills>



Branches

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Tel: 04-643 7993 Fax : 04-642 0993

Johor Bahru : 93-3, Jalan Molek 3/10, Taman Molek, 81100 Johor Bahru.

Tel: 07-355 3033 Fax : 07-355 2033

Kota Kinabalu : 1st Floor, Unit No.8, Block A, Heritage Plaza, Jalan Lintas 88300 Kota Kinabalu, Sabah.

Tel : 088-722 192 Fax : 088-721 192

Kuching : 3rd Floor Lot 4370 & 4403, Sub Lot 19, LTKD, Panovel Commercial Centre,
Jalan Simpang Tiga, 93300 Kuching, Sarawak. Tel/Fax : 082-256 993