

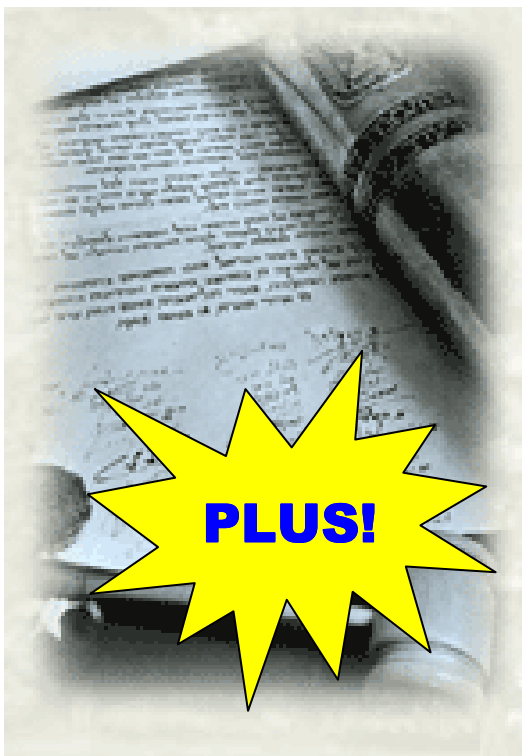


## *Keeping Your Wealth in Your Family*

After years of hard work, few people actually give thought to what happens to their assets after death. Without proper planning, a person's property often ends up in the wrong hands! Estate duty and high legal costs also eat up a huge chunk of the inheritance, leaving the remaining family members with little disposable income.

Yet, the above scenario can be easily avoided by making a Will. To educate the public on the importance of making Wills, we are presenting a talk aimed at raising awareness of the subject. The talk covers the legal and practical aspects of a Will and how to make one.

Join us for an hour – Let a lawyer tell you what most Singaporeans don't really know—and learn how to preserve your family wealth for generations!



### **WHAT'S IN STORE FOR YOU?**

- 1) Learn **IMPORTANT** concepts of making a Will
  - ✓ What is a Will?
  - ✓ What happens to your assets if you do not have a Will?
  - ✓ How does marriage and divorce affect Wills?
  - ✓ Can a Will be done free of charge?
- 2) Know what are the costly mistakes to **AVOID** when making a Will
  - ✓ Who can challenge your Will?
  - ✓ How to challenge a Will?
  - ✓ Are there any assets that cannot be willed away?
- 3) Understand how to **PLAN, PRESERVE** and **DISTRIBUTE** your family wealth effortlessly through a Will
  - ✓ **MINIMISE** your legal costs and **SAVE** your family money through a proper Will

\*What they never tell you about your insurance policies –  
Can your named beneficiaries **REALLY get every single cent?**

\*How to pass on your estate **completely tax-free LEGALLY?**

## **PROFILE OF THE SPEAKER (MS SUNITA SONYA PARHAR)**



**Sunita is a practicing Lawyer with her own firm 'SS Parhar & Co'. Called to the Bar (Lincoln's Inn) in 1995, and completed her postgraduate Law Course in 1996. Today, she is passionate about raising awareness on Family Wealth Distribution and has educated hundreds regarding this subject. Many executives use Sunita's advice to cut their legal costs and enjoy more disposable income.**

**Her varied experience also includes areas as Land-Tenant disputes, Employer-Employer disputes, Defamation, Breaches of Contract, Sales of Goods, Construction Law, Family and Probate Law.**