

## Frequently Asked Questions

■ *How much do I have to put into CareTRUST™ account?*

A minimum of RM30,000 to open your CareTRUST™ account.

■ *What is the cost incurred to open a CareTRUST™ account?*

Fee incurred to open a CareTRUST™ account includes:

1. Setup fee RM1,500 + GST + Stamp Duty.
2. Annual fee of 1%-1.25% of the gross value of your Trust Assets (subject to a minimum of RM1,500 per annum) payable on a quarterly basis.
3. Monthly care administration fees RM300 + GST upon your commencement of care.
4. Dissolution fee RM2,500 + GST for dissolution or termination of your CareTRUST™.

■ *Can I invest the money in my CareTRUST™ account?*

By default, your monies in your CareTRUST™ account will be invested in a cash management solution via KenWealth. However, you have the absolute discretion to direct the trustee to switch and choose from the range of investment products offered by KenWealth.

■ *What will happen to the remaining monies in my CareTRUST™ account upon death?*

The balance in the CareTRUST™ will be distributed to the beneficiaries named in the CareTRUST™. In the event all of the beneficiaries do not survive to receive the balance, such balance will be distributed to the estate of the Settlor.

■ *Can I contribute money to the CareTRUST™ account which is not under my name? i.e. parents, special needs adult etc.*

Yes. You can always open a CareTRUST™ account for your loved ones, i.e. parents, spouse etc. to ensure they are well taken care of.

■ *Is the CareTRUST™ revocable? If yes, under what circumstances?*

Yes. Your CareTRUST™ is revocable at anytime at your discretion. Please note your CareTRUST™ is automatically dissolved should the balance fall below the minimum threshold of RM25,000 and upon death of the Settlor at which time the balance of the CareTRUST™ will be paid to your beneficiaries.

■ *Is CareTRUST™ a unit trust fund?*

No. It is a living trust to put aside money for your health and long-term care.

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Contact us for an appointment

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In collaboration with:

**KenWealth**  
by **kenanga**



**CareTRUST™**

A Living Trust For Your Care Needs

When we plan for everything,  
Why not for long-term care?



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Longevity risk, medical inflation, insufficient savings and high cost of living demand a rethink on how we plan for health and long-term care for ourselves and loved ones.

Imagine being able to make informed decisions about the management of your money for the administration of care.

### What Is CareTRUST™?

CareTRUST™ is a living trust where you can set money aside to ensure provision of continuum care that is financially sustainable.

### What Makes CareTRUST™ Unique?

A unique feature of CareTRUST™ as compared to other trusts is, as an account holder you will automatically have access to the services offered by the Care Administrator.

The Care Administrator is responsible to ensure that the quality of care you will receive is provided in sync with your healthcare and long-term care plan.

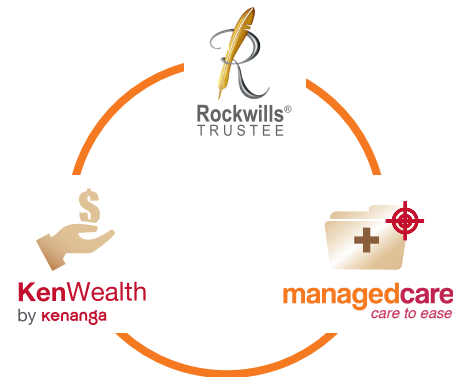
The Care Administrator is responsible to:

- Optimise the provision of care by needs identification, assessment and development of a customised care plan.
- Coordinate and integrate various care services to meet the individual needs.
- Generate care reports & manage care records.

### Who Manages CareTRUST™?

CareTRUST™ is managed by a team of credible and experienced professionals from:

1. Managedcare Sdn Bhd - Care Administrator
2. Rockwills Trustee Bhd - Trustee
3. KenWealth by Kenanga Investment Bank Bhd - Wealth Management Platform



As the care administrator, Managedcare coordinates, monitors and administrates a variety of health and long-term care service providers to ensure optimum value of care for your overall wellbeing.

As the trustee, Rockwills safeguards your interests by monitoring and disseminating the monies for your care according to your instructions.

Your monies in the CareTRUST™ will be invested in a cash management solution offered by KenWealth.

### How Does CareTRUST™ Work?

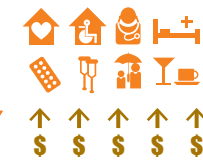
#### Open CareTRUST™ Account

Money set aside for health and long-term care.

#### Saving Phase

You are encouraged to continuously set money aside for greater peace of mind.

#### Care Phase



When you or your loved ones need care, the Care Administrator will help you plan your long-term care and find suitable care service providers.



The trustee will draw down the monies from your trust to pay for your needs.

#### Exit Phase

As it's a revocable trust, the decision is yours should you no longer wish to continue with this trust.

**A simple solution.  
Care planning made easy.**