

Why Should I Trust?

Metis Global (Singapore) Pte. Limited





<https://www.metisgl.com.sg/home>

About Metis Global (Singapore)

In 2019, Metis Global Group Limited ("the Group") arrived in Singapore with the announcement of its new subsidiary, Metis Global (Singapore) Pte. Limited. In addition to Singapore, the Group has already established offices in Hong Kong and the Cook Islands.

Our operations in Singapore began in 2021, when Metis Global (Singapore) Pte. Limited was incorporated. We are regulated by the Monetary Authority of Singapore (MAS) and has been issued a Trust Business Licence.

Metis Global (Singapore) is a member of:

- Financial Industry Disputes Resolution Centre Ltd
- Institute of Banking and Finance Singapore
- Singapore Business Federation
- Singapore Trustees Association

[Learn More](#)

Licensed & Regulated by MAS

You can find us in the Financial Institution Directory [here](http://www.eservices.mas.gov.sg/fid/institution/detail/239271-METIS-GLOBAL-SINGAPORE-PTE-LIMITED).

The screenshot shows the MAS Financial Institution Directory page for METIS GLOBAL (SINGAPORE) PTE. LIMITED. The page is titled "METIS GLOBAL (SINGAPORE) PTE. LIMITED" and is noted as "Incorporated in Singapore". It features a navigation menu with links to Home, About MAS, Regulations and Financial Stability, Monetary Policy and Economics, Singapore Financial Center, Currency, Statistics, News, and Careers. A search bar is present with the text "Find a financial institution, licence type or activity in Singapore." and a "Search" button. Below the search bar, there is a link to "See All Financial Institutions". The main content area is divided into three sections: "Licence Type/Status" showing "Licensed Trust Company", "Key Personnel" listing "Resident Manager" CHEUNG MAN FAI and LAU KAH YEEN, and "Contact" information including a map, website URL (http://www.metisgl.com), phone number (+65 62041313), and address (3 CHURCH STREET #22-03 SAMSUNG HUB 049483). A "View on OneMap" button is also visible.

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Subsidiaries of Metis Global Group



Media Coverage

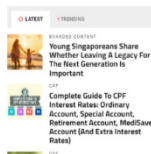
DOLLARS AND SENSE
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What Is A Trust, And Should You Build Your Wealth Through A Trust In Singapore

Protecting your wealth for yourself and your beneficiaries.

by [Dinesh Dayani](#) September 19, 2023

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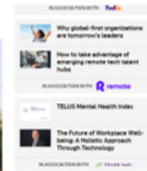
Securing wealth for generations through trust planning

Trusts offer a powerful tool to manage and protect your assets, ensuring they are distributed efficiently and privately to your loved ones for generations to come.

Estate planning is a crucial part of ensuring the well-being of one's self and their loved ones. A well-crafted estate plan ensures wishes are carried out, minimizes confusion and potential conflict amongst inheritors, and safeguards legacy for future generations.

Whilst traditional methods like wills have been a cornerstone of estate planning, they can be limited in their ability to provide control and privacy. This is where trusts come in, offering a powerful and flexible tool to protect wealth.

Explore further how individuals can safeguard their legacy and ensure their wishes are met with trust solutions from Metis SG, a subsidiary of the Metis Global Group.



MOST READ

1. Singapore's resilience champion status, boosts growth business
2. DBS and HSBC US\$1.2bn for anti-money laundering review updates
3. Singapore has the most shareholder-owning CEOs in the world report
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WORK IT
10am - 2pm
With Cheryl Goh & Stanley Leong



cna 938

On Air Dates	Discussion Topics
27 September	General knowledge about Trust
4 October	Will vs Trust
11 October	Trust for Vulnerable Beneficiaries
18 October	Asset Distribution and Maintaining Family Harmony

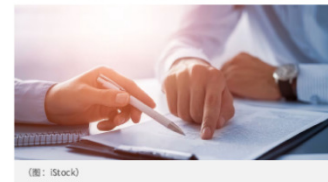


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信托不再是高净值人士的专属财产和遗产规划工具

发布:10/05/2024 09:00 更新:10/05/2024 09:00 评论



(图: iStock)

评论 133 000 评论

在财产规划领域，遗嘱是一项常见的工具，用于分配个人遗留的财产。根据新加坡法律，如果某人在去世时未立下遗嘱，其财产将依据《继承法令》进行分配。

若逝者仅有配偶而无父母、子女或后代，一般上所有财产将归配偶所有。若逝者有配偶和子女，一般情况下，配偶将获得一半的财产，剩余部分则分给子女。

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MAKING TRUST AFFORDABLE

Metis Global Singapore: Democratising the power of trusts

Trusts are now more accessible than ever, enabling individuals from varying financial backgrounds to leverage their benefits.



Brand Studio

25 Sep 2023 (GMT+8)
(Updated: 25 Sep 2023 (GMT+8))

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What is a Trust?



A Trust is a legal arrangement whereby:

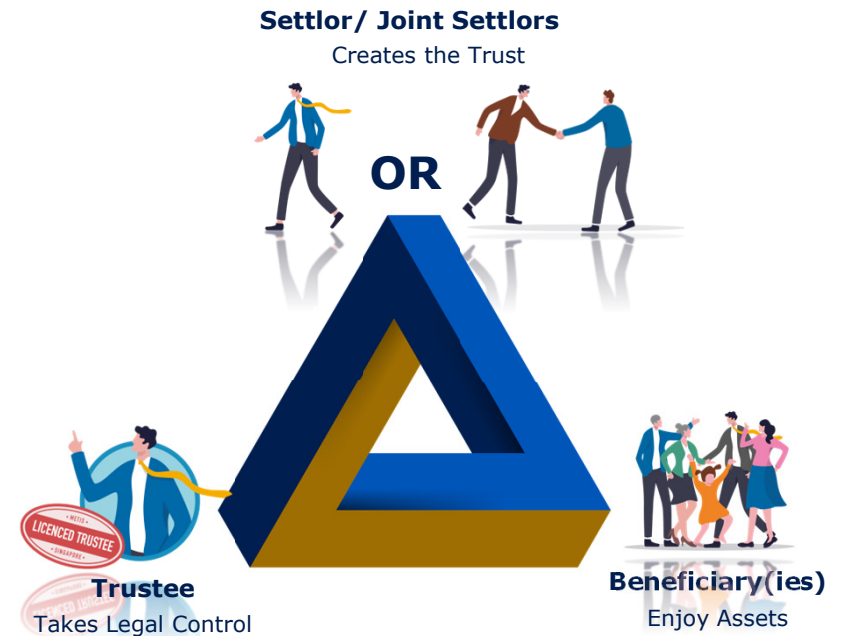
- a person **(Settlor)** transfers his assets
- to another **(Trustee)**
- to manage and administer for the benefit of others **(Beneficiaries)**
- in accordance with the terms of the Trust and the governing law.

How Does A Trust Work?

Includes **3 parties...**

- 1. Settlor;** the person who sets up and puts assets into the Trust
- 2. Trustee;** the person appointed by the Settlor to oversee the Trust
- 3. Beneficiary(ies);** the person who benefits from the Trust

The Key Component of a Trust



Important Documents

Letter of Wishes

- **Letter of Wishes** ("LOW") is a **separate non-legally binding document** where the settlor expresses his/her wishes as to how the Trust should be administered by the trustee.
- LOW serves as a guidance to the trustee as to how to distribute the Trust assets to the beneficiaries.

Trust Deed

- **Trust Deed** is a legal document which spells out the terms and conditions as to how the Trust should be administered.

Documents that make up the Trust Deed for Metis SG's Trust Plans:

- **Terms and Conditions** (together with the additional terms and conditions made available on Metis SG's website (if any))
- **Application Form** (excluding the section titled "Letter of Wishes")
- **Trust Plan Schedule and any future amendments**



TRUST BENEFITS



**Probate
Avoidance**



**Distribution
Privacy**



**Creditor
Protection**



**Gain Taxation
Savings**

Distribution Options



Lump Sum



Regular



**Deferred
Lump Sum**



**Deferred
Regular**



**Deferred Lump
Sum & Regular**

Comparison between a **Will** and a **Trust**

Will



Takes effect upon your death

A Will passes through probate, which can be a lengthy process

The contents of a Will may not remain private after your death

Creditors can claim from your estate

Lump sum distribution

Aspects



Effect



Probate Process



Public Access to Content



Creditor Access to Assets



Distribution

Trust



Takes effect as soon as you create it or as specified

A Trust does not pass through probate

Trust can remain private even after your death

Protection from creditors' claims

Different distribution options available

Metis SG Trust Solutions

Metis SG developed its trust solutions with 3 basic principles in mind – Simple, Accessible and Affordable.

The trust solutions are packaged into 2 plans where individuals are able to build his/her wealth under the protection of a simple trust structure through regular contributions or lump sum contribution into the trust.

All contributions into the trust will be fully invested into mutual funds selected by the individual who set up the trust (the Settlor). For now, there are 90 SGD denominated funds and 160 USD denominated funds available for the settlor to select.

Assets from the following sources can also be held in the trust



Regular Savings Trust Plan

Single **OR** Joint Settlor

Ages of 21-75 Years Old
(non-US persons only)

≥\$500 monthly
(5-30 years term plan)



Single Contribution Trust Plan

Single **OR** Joint Settlor

Ages of 21-80 Years Old
(non-US persons only)

≥\$30,000

Metis SG Trust Solutions

Both SapphirePRO and CitrinePRO are inter-vivos (living) trusts that are irrevocable and discretionary.

Settlor's Reserved Powers



Investment
Decision



Add/ Remove
Beneficiaries

- ☒ BENEFICIARY 1
- ☒ BENEFICIARY 2
- ☒ BENEFICIARY 3
- ☒ BENEFICIARY 4
- ☒ BENEFICIARY 5

Choice of Second Tier Beneficiary(ies)



Up to 5
Natural Persons

OR



1 Trust
Company

OR



1 Charity
Organization

Choice of Distributions



Lump
Sum



Regular



Deferred
Lump Sum



Deferred
Regular



Deferred
Lump Sum & Regular



Lump Sum

Metis SG Trust Solutions

Affordable Fees



Regular Contribution

Starting from SGD500/month



SGD10/mth
Refundable Trust Plan Fee
For CPT 10 years and above



0.5%/mth
Trust Settlement Charge
For as short as 5 years



0.15%/mth
Admin Charge
↓ **0.1%/mth** (after CPT)



Single Contribution

Starting from SGD30,000



0.63%/qtr
Trust Establishment Charge
For 36 months only



0.15%/mth
Admin Charge
↓ **0.1375%/mth** (≥ SGD50,000)
↓ **0.125%/mth** (≥ SGD 150,000)

Other Incidental Fees

Fund Switching

Waived

Provident Fund/ Insurance Nomination

Waived

Insurance Policy Assignment In

\$500
per assignment, from
the fourth assignment
onwards

Receiving Nomination/Processing Death Claims

1% of Relevant Amount
min \$300,
(cap at \$5,000)

Deferred Distribution Activation Fees

One time fee of
\$300 for each actual
activation

SapphirePRO (5 Years Plan)

Plan Illustration

Customer Monthly Regular SGD 500
 Estimated return: Illustrated at rate of 4.0%, 8.0% and customized 2.0% per annum

End of Year	Age	Total Contribution Paid	* Projected Plan Value assuming net rate of growth return per annum		
			4.0%	8.0%	2.0%
1	41	6,000	5,816	5,943	5,754
2	42	12,000	11,552	12,040	11,317
3	43	18,000	17,396	18,490	16,879
4	44	24,000	23,377	25,343	22,466
5	45	30,000	29,497	32,625	28,077
6	46	30,000	30,949	35,553	28,907
7	47	30,000	31,826	38,044	29,139
8	48	30,000	32,727	40,710	29,372
9	49	30,000	33,654	43,563	29,607
10	50	30,000	34,607	46,616	29,844
11	51	30,000	35,587	49,882	30,083
12	52	30,000	36,595	53,378	30,324
13	53	30,000	37,631	57,118	30,567
14	54	30,000	38,697	61,121	30,812
15	55	30,000	39,793	65,404	31,059
16	56	30,000	40,920	69,987	31,308
17	57	30,000	42,079	74,891	31,558
18	58	30,000	43,271	80,139	31,811
19	59	30,000	44,496	85,755	32,066
20	60	30,000	45,756	91,764	32,323

SapphirePRO (10 Years Plan)

Plan Illustration

Customer Monthly Regular SGD 500

Estimated return: Illustrated at rate of 4.0%, 8.0% and customized 2.0% per annum

End of Year	Age	Total Contribution Paid	* Projected Plan Value assuming net rate of growth return per annum		
			4.0%	8.0%	2.0%
1	41	6,000	6,113	6,246	6,047
2	42	12,000	11,990	12,501	11,744
3	43	18,000	17,825	18,961	17,290
4	44	24,000	23,798	25,823	22,861
5	45	30,000	29,909	33,114	28,456
6	46	36,000	36,164	40,861	34,076
7	47	42,000	42,565	49,092	39,719
8	48	48,000	49,114	57,838	45,386
9	49	54,000	55,815	67,132	51,076
10	50	60,000	62,672	77,008	56,788
11	51	60,000	66,298	84,331	59,058
12	52	60,000	68,176	90,240	59,531
13	53	60,000	70,107	96,563	60,007
14	54	60,000	72,092	103,330	60,488
15	55	60,000	74,134	110,571	60,973
16	56	60,000	76,233	118,319	61,461
17	57	60,000	78,392	126,610	61,953
18	58	60,000	80,612	135,483	62,449
19	59	60,000	82,895	144,977	62,950
20	60	60,000	85,243	155,136	63,454

SapphirePRO (30 Years Plan)

Plan Illustration

Customer Monthly Regular SGD 1,000
 Estimated return: Illustrated at rate of 4.0%, 8.0% and customized 2.0% per annum

End of Year	Age	Total Contribution Paid	* Projected Plan Value assuming net rate of growth return per annum		
			4.0%	8.0%	2.0%
1	41	12,000	18,873	19,284	18,671
2	42	24,000	37,367	38,949	36,606
3	43	36,000	51,986	55,456	50,350
4	44	48,000	63,220	69,105	60,506
5	45	60,000	74,742	83,579	70,754
6	46	72,000	86,557	98,930	81,092
7	47	84,000	98,671	115,215	91,517
8	48	96,000	111,090	132,491	102,027
9	49	108,000	123,820	150,820	112,619
10	50	120,000	136,868	170,269	123,291
11	51	132,000	151,465	192,185	135,243
12	52	144,000	165,193	214,170	146,072
13	53	156,000	179,259	237,505	156,973
14	54	168,000	193,669	262,274	167,947
15	55	180,000	208,429	288,568	178,991
16	56	192,000	224,161	317,121	190,704
17	57	204,000	239,659	346,799	201,883
18	58	216,000	255,531	378,311	213,128
19	59	228,000	271,783	411,774	224,436
20	60	240,000	288,424	447,309	235,805

CitrinePRO (Single Contribution)

Plan Illustration

Customer Single Contribution SGD 30,000

Estimated return: Illustrated at rate of 4.0%, 8.0% and customized 2.0% per annum

End of Year	Age	Total Contribution Paid	* Projected Plan Value assuming net rate of growth return per annum		
			4.0%	8.0%	2.0%
1	41	30,000	29,898	31,112	29,308
2	42	30,000	29,797	32,266	28,631
3	43	30,000	29,696	33,462	27,971
4	44	30,000	30,354	35,592	28,026
5	45	30,000	31,027	37,858	28,081
6	46	30,000	31,714	40,269	28,136
7	47	30,000	32,417	42,832	28,192
8	48	30,000	33,135	45,559	28,247
9	49	30,000	33,870	48,460	28,303
10	50	30,000	34,620	51,545	28,359
11	51	30,000	35,388	54,909	28,415
12	52	30,000	36,172	58,493	28,471
13	53	30,000	36,974	62,310	28,527
14	54	30,000	37,793	66,376	28,583
15	55	30,000	38,631	70,708	28,640
16	56	30,000	39,487	75,323	28,696
17	57	30,000	40,362	80,239	28,753
18	58	30,000	41,256	85,476	28,809
19	59	30,000	42,171	91,054	28,866
20	60	30,000	43,105	96,997	28,923

CitrinePRO (Single Contribution)
Plan Illustration

Customer Single Contribution SGD 30,000
Estimated return: Illustrated at rate of 4.0%, 8.0% and customized 2.0% per annum

End of Year	Age	Total Contribution Paid	* Projected Plan Value assuming net rate of growth return per annum			* Projected Encashment Value assuming net rate of growth return per annum		
			4.0%	8.0%	2.0%	4.0%	8.0%	2.0%
1	41	30,000	29,898	31,112	29,308	28,302	29,451	27,743
2	42	30,000	29,797	32,266	28,631	29,001	31,404	27,867
3	43	30,000	29,696	33,462	27,971	29,696	33,462	27,971
4	44	30,000	30,354	35,592	28,026	30,354	35,592	28,026
5	45	30,000	31,027	37,858	28,081	31,027	37,858	28,081
6	46	30,000	31,714	40,269	28,136	31,714	40,269	28,136
7	47	30,000	32,417	42,832	28,192	32,417	42,832	28,192
8	48	30,000	33,135	45,559	28,247	33,135	45,559	28,247
9	49	30,000	33,870	48,460	28,303	33,870	48,460	28,303
10	50	30,000	34,620	51,545	28,359	34,620	51,545	28,359
11	51	30,000	35,388	54,909	28,415	35,388	54,909	28,415
12	52	30,000	36,172	58,493	28,471	36,172	58,493	28,471
13	53	30,000	36,974	62,310	28,527	36,974	62,310	28,527
14	54	30,000	37,793	66,376	28,583	37,793	66,376	28,583
15	55	30,000	38,631	70,708	28,640	38,631	70,708	28,640
16	56	30,000	39,487	75,323	28,696	39,487	75,323	28,696
17	57	30,000	40,362	80,239	28,753	40,362	80,239	28,753
18	58	30,000	41,256	85,476	28,809	41,256	85,476	28,809
19	59	30,000	42,171	91,054	28,866	42,171	91,054	28,866
20	60	30,000	43,105	96,997	28,923	43,105	96,997	28,923
21	61	30,000	44,060	103,327	28,980	44,060	103,327	28,980
22	62	30,000	45,037	110,070	29,037	45,037	110,070	29,037
23	63	30,000	46,035	117,254	29,095	46,035	117,254	29,095
24	64	30,000	47,055	124,906	29,152	47,055	124,906	29,152
25	65	30,000	48,098	133,058	29,209	48,098	133,058	29,209
26	66	30,000	49,164	141,742	29,267	49,164	141,742	29,267
27	67	30,000	50,254	150,993	29,325	50,254	150,993	29,325
28	68	30,000	51,367	160,847	29,383	51,367	160,847	29,383
29	69	30,000	52,585	171,602	29,440	52,585	171,602	29,440
30	70	30,000	53,831	183,076	29,499	53,831	183,076	29,499
31	71	30,000	55,106	195,317	29,557	55,106	195,317	29,557
32	72	30,000	56,412	208,376	29,615	56,412	208,376	29,615
33	73	30,000	57,749	222,309	29,673	57,749	222,309	29,673
34	74	30,000	59,118	237,174	29,732	59,118	237,174	29,732
35	75	30,000	60,519	253,032	29,791	60,519	253,032	29,791
36	76	30,000	61,953	269,951	29,849	61,953	269,951	29,849
37	77	30,000	63,421	288,001	29,908	63,421	288,001	29,908
38	78	30,000	64,924	307,258	29,967	64,924	307,258	29,967
39	79	30,000	66,462	327,802	30,026	66,462	327,802	30,026

CitrinePRO (Single Contribution)
Plan Illustration

Customer Single Contribution SGD 30,000
Estimated return: Illustrated at rate of 4.0%, 8.0% and customized 2.0% per annum

End of Year	Age	Total Contribution Paid	* Projected Plan Value assuming net rate of growth return per annum			* Projected Encashment Value assuming net rate of growth return per annum		
			4.0%	8.0%	2.0%	4.0%	8.0%	2.0%
1	41	30,000	29,898	31,112	29,308	28,302	29,451	27,743
2	42	30,000	29,797	32,266	28,631	29,001	31,404	27,867
3	43	30,000	29,696	33,462	27,971	29,696	33,462	27,971
4	44	30,000	30,354	35,592	28,026	30,354	35,592	28,026
5	45	30,000	31,027	37,858	28,081	31,027	37,858	28,081
6	46	30,000	31,714	40,269	28,136	31,714	40,269	28,136
7	47	30,000	32,417	42,832	28,192	32,417	42,832	28,192
8	48	30,000	33,135	45,559	28,247	33,135	45,559	28,247
9	49	30,000	33,870	48,460	28,303	33,870	48,460	28,303
10	50	30,000	34,620	51,545	28,359	34,620	51,545	28,359
11	51	30,000	35,388	54,909	28,415	35,388	54,909	28,415
12	52	30,000	36,172	58,493	28,471	36,172	58,493	28,471
13	53	30,000	36,974	62,310	28,527	36,974	62,310	28,527
14	54	30,000	37,793	66,376	28,583	37,793	66,376	28,583
15	55	30,000	38,631	70,708	28,640	38,631	70,708	28,640