

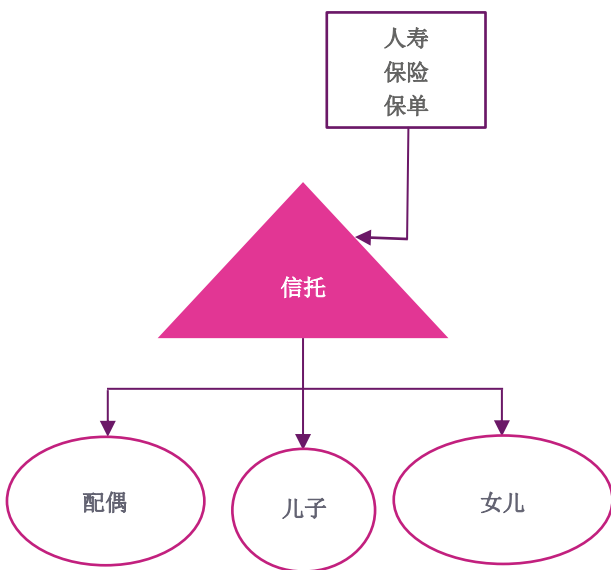
保险信托

人寿保险信托是一种持有您所购买的人寿保险保单，并在受保人去世后领取有关死亡收益的一种信托。

过后，再由该信托人按照信托文件内所规定的条款将死亡收益分配给信托受益人。

为您的家人设立人寿保险信托

这可以确保您家人在期间能够有序地接收您的保险收益。



为什么要为您的家人设立保险信托？

如果您已为了保障家人在您去世后的开销而购买了人寿保险，那么您也可以考虑为他们设立一个信托来进行财务管理。

信托并不是只为富贵人家而设，而是每个家庭的重要理财工具。

信托有什么功用？

信托为您的子女和父母等受益人保管金钱。由您决定有关金钱如何管理和使用，及指定信托人监督相关过程。

在购买人寿保险时，与其直接指名子女作受益人，您可以指名信托人。这样一来，该信托人就可以按照您为有关信托所设立的条款来管理您子女的资金。

比如，人寿保险信托可以：

- > 支付您的葬礼开销和需即时偿还的债务，
- > 为您的家人提供一定时期的保障，及
- > 控制有关理赔金的分配，比如每月支付特定金额作生活开销。

保险信托是您家庭的必需品

假如您的保单属于\$50,000 范围左右的低额保单，或许将总数一次性付给受益人也是可行的。但是，如果您的保险额度达到\$500,000 或更高，难道您要让您 18、21 岁的孩子无附加条件地坐收巨款吗？

即使您的子女上进、有责任心，他们未必有充足的理财经验。缺乏经验可能会造成他们在财务上吃亏。

通过信托，您可以安排让信托支付您子女的生活与大学开销。余下的金钱可以分阶段支付给子女。比如，可以在子女 30 岁或 35 岁生日时支付。





“如果您年幼的孩子或配偶基于某些原因无法妥善管理一次性收到的大笔款，那么设立一个信托基金来保管您的保险保单是合理的”

- 肯辛顿信托新加坡有限公司
董事总经理 Linda Wong 女士

个案研究

一名 45 岁的母亲购买了一份 100 万元的保单。为了使她 12 岁的儿子将来受益，她打算将儿子指名为保单受益人。

她的财务顾问提醒她说，假如她早逝，保险收益将在她儿子满 18 岁时分发给他。这表示儿子年纪轻轻就一夜间成为百万富翁。

财务顾问向这名女士介绍了我们的一位信托人员，她过后设立了一份保险信托。这样一来，即使她在儿子年幼时意外辞世，在儿子年满 30 岁或这位女士所指定的年龄以前，他所需的生活费、学费和医药费都可以由这份信托支付。



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Every JTC person is an owner of the business and this fundamental part of our culture aligns us with the best interests of all of our stakeholders.

Our purpose is to maximise potential and our success is built on service excellence, long-term relationships and technology capabilities that drive efficiency and add value.

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