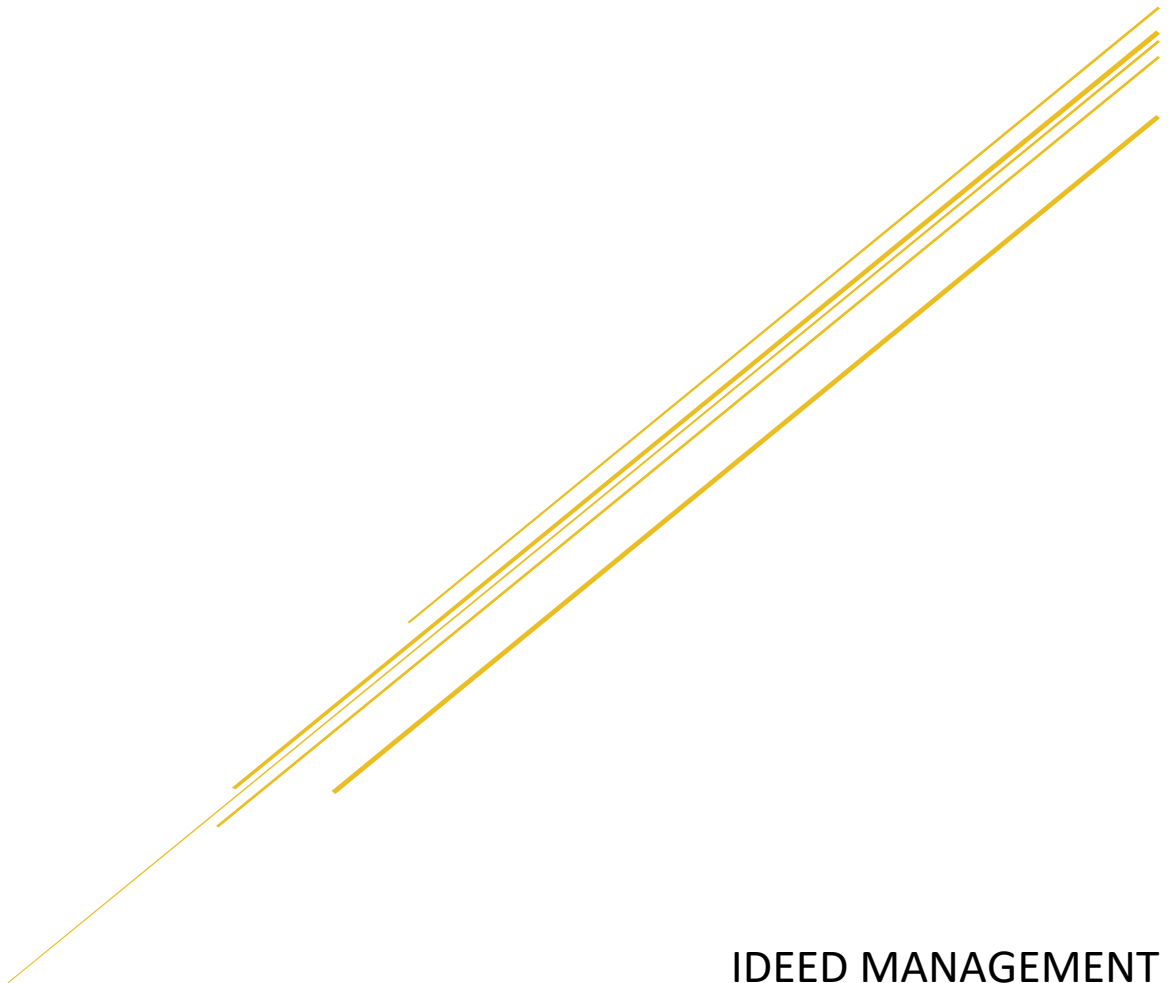




PRODUCT DISCLOSURE SHEET

2026



IDEED MANAGEMENT
202503313004(MA0339285-U)



Product disclosure sheet

Introduction

IDEED believes it is maximum your benefits of your purchases from the agreed product and services that you are fully appreciated.

You should expect to be fully aware and understand how the cost of your comprehensive service coverages and the expenses of administration and sales affected the benefits that you will entitle.

Purchase a Product & Service that are not suitable for you may impact your ability to finance your future expansion or exclusion and limitation of liabilities during the lifetime of service contract.

If you need clarification, please do not hesitate to ask a representative or either IDEED or a authorizer duly appointed by IDEED.

Details of product provider:

IDEED Management 202503313004 (MA0339285-U) founded by Lee Yien Hann.

Phone number: +60 10914-6881

The consultant or a representative of IDEED shall be explain to you that IDEED is responsible for the product features and contractual provisions.

This product sheet may include supplement benefits, promotion benefits, bundle benefits and add on benefits which participated or the choices of proposer.

Service Coverage for your contract is automatic and no further action is required from you.

For more information on the types of benefits that's are covered under the contract as well as limitation of coverage, where application, please your representative or visit our official website www.ideed4u.com for latest updates which are available to the public.

The proposer acknowledges receipt of all pages of the product summary in this product sheets, the contents of which have been explained to his/her satisfactions.

**Aggregation rule**

The aggregate service charges payable for selected product and services per contracts issued the calculation is based in the total commuted fees of the products excluding add-on services for supplementary benefits. Currency dollar demonstrates will be aggregate after applying an exchange rate of according to client preferences on services fees payable. We reserve the right to review/ vary this rate.

Nature and objective of the product & services

Business management consultation, nominee director and independent director are the plans that complement your agreed service contracts.

These are plans also pay for certain features and service coverages as agreed when it effect by payment within credit periods after invoice is issued to payor.

Features and service coverage may differ depending on the selected ops in services.

Our agreed service contract is not guarantee renewable, extendable or continuous after the lifetime of service contract however an appointment review shall be followed up before 90 days of the end of the lifetime for the contract.

Refundable

Our agreed service contract attached refundable clause in event unsatisfactory caused deems as our organization faulty or incomplete work tasks which does not satisfy the service contract.



Key Product Provisions

Exclusions

- There are certain conditions under which service coverage is not covered, or not entitled privilege.
- When agreed payment schedule is not pay on time causing extensions of credit note, these they are under monitoring and re-negotiable periods, service coverage as per contract may terminate or reset hence these periods are not under covered.
- Refundable request is upon agreed, the service contract shall be void as per date of agreed.
- The payment is not received after the deadline of requested in credit note, the service contract shall be void.

Limitation

There may attached with promotional benefits, campaign benefits and supplement benefits binding within promotion periods.

A supplement documents shall be attached with factsheet for promotion product & service to public at the point of closing deal.

Continuous, Extendable & Renewable for Contract

The feature is not guarantee.

Optional and flexibility to amend, re-negotiable, terminate, continue, extend and renew during the lifetime of contract.



Termination of benefits

The contract terminates:

- When payment is not received after the deadline request in credit note.
- When the payor passed away with certified dead certificate without outstanding payment.
- When clients uncontactable more than three months of following up KIV.

In addition to the above, for the client who is a foreigner or not a resident may not fulfill 183 days residency requirement.

Your contract will also end when stop paying your payments including through overseas payment.

In such event termination happened, you shall have no further claims or right against to the service contract, except if it is specifically stated, otherwise in the service contract.

Change of particulars

Change of citizenship/ residency status for foreigners

You must inform us as soon as possible under practicable judgment when client's citizenship or residency status changes in any way.

If client is a foreigner who is not a permanent resident status and without eligible valid pass for more than 90 days after the pass expired or ended, your main service contract will be end resulting the termination of service contract. Therefore, you must inform us as soon as possible when your eligible valid resident card is expired or it is terminated.

To avoid any doubt, if the client is without an eligible resident card for more than 90 days after the eligible valid resident card has wired or terminated. If termination date of the service will be the dare of the expiry or termination of the eligible valid resident card.

Any claim or right against the service contract shall not be valid.



Change to product & services /condition/ plan

We can re- negotiate the service contract benefits, features, conditions or client name at any time. This including compulsory change indirect or directly affected the service contract features due to regulation updates we will inform you as soon as possible before amend during the lifetime of the service contract. We will follow up in advanced of 90 days before the end of the service contract with you.

Note:

The onboarding checklist, forms service contract are the data input by proposer and acknowledged by client of utmost of good faith and proposer is required to disclose in the proposal form fully and faithfully all the facts, which he or she knows or ought to know as otherwise the service contract issued may be void.

You are advised to fully understand the limitations and exclusions.

You also should seek for advice from authorized duly or representatives of IDEED if in doubt.

Payment

You have 30 days grace period from the payment request due date to pay your professional services fees.

Eligible Valid Resident Card

“Eligible valid resident card” is a pass recognized by the immigration department in any UN recognized countries. The list of valid passes or resident cards, acceptable by us please refer to the checklist we provided to you and you are declared to us.



Free look period

After paid of services, you have 7 days free look periods starting the date you signing the service contract before any work started by us.

Please review all term and condition in documents carefully.

During this period, if you choose to cancel the service contract you are entitled 95 percent of paid amount to be refunded less than any other third parties and government fees paid such as medical checkup and police check incurred by the service contract.

If you decide the service contract is not suitable for your needs, simply write in to us within 7 days free-look-period.

The service contract review will not apply if you have done a change of plan.

Acknowledgment

I confirm that my IDEED's consultant has explained to my satisfactions the values, information, benefits, features, exclusion and limitations stated in the product sheet, product disclosure sheet, bundled supplement documents with fact sheets if involved promotional benefits.

I acknowledge and confirm that I have read through all the pages documents in its totality and I understand the conditions under which the plans will be payable.



Onshore Trust

Established in the country where Settlor or Grantor has preferred to reside in a country for more than 183 days yearly or according to the eligibility residency requirements in any country.

It is categorized as domestic focused assets management.

Often come with local schemes binding with tax incentives program however exercises flexibilities.

Why offshore trust established?

It's originally from SIDS's values means Small Island Developing States concerns primarily focused on SDG 6, SDG 7, SDG 8, SDG 13 SDG 14 & SDG 15.

Generally offering relatively lower taxation to the international community.

It may require a higher cost than sole-owned onshore trust establishment due to overseas setting up however it has privileges on greater market accessibility and offshore assets protection in separate entitles functions.

The freedom of asset allocation is on top of wider diversified market accessibility more than just sourcing global talents or punctuality on timing for expansions.

The privacy and security concerns are highly personalized.

Involvement of professionals are stricter and transparent.

**Corporate trust formation:**

It is used to hold assets for protection against financial liabilities in the event of solvency.

It can be offered as a personal asset protection to managerial in an organization or individual basis however income tax is categorized under personal incomes, at some point it refers to company trust where by highly personalized and controlled in nature of legal.

Under corporate trust formation grouping it also assists on business trust structures.

Business trust is playing a role for holding business assets and the focus is to keep the business maintaining a strong credibility with strong financial status, providing customized financial structuring for preference shares or senior loans to internal customers, protection against financial liabilities, and improving business survivability.

Individual trust formation

A trust solely held assets by instructed from personal.

It will not stay separate from financial liabilities however at the least complex structuring for lower management costs.



Settlor/ Grantor/ Trustor

Definition:

An entity or individual who is responsible to allocate assets into Trust's contract values.

Who holds the power of creating instructions to be directed to form trust deed arrangements.

The conditions, values of contract and arrangements are decided by these positions.

Responsibility & Purposes

Primarily duty

Create and set up terms and conditions

Secondary duty

Holding the final decision according to majority elect by the power of voting before conclusion.

Trustee

An individual or entity assigned to hold the power of manage, administrative and maintain the trust arrangements during the lifetime of trust deed.

Often referring to the assignee, it has the flexibility of an assignee to be the same person from settlor or other parties involved.

Responsibility & Purposes

Primarily duty

An executor to manage and maintain during the effects trust deed.

Secondary duty

To amend, to receive instructions and may be transferred ownership after resignations.



Beneficiary

Are the parties can be individual, group, entity and organization appointed to receive valuable things regardless of immovable or movable such as assets, cash in dividends, income from capitals or property from a trust or else will.

They are not involved in the management for the assets however receiving benefits with limited power from the trust structure.

They often refer as appointee from settlor.

An appointee acts as a passive recipient and can be replaced from time to time.

Responsibility & Purposes

Primarily duty

An appointee from the trust deed for receiving benefits.

Secondary duty

Acknowledgment from receiving benefits and transferring from ownerships.



Protector

An involvement to protect the ultimate interest for the trust.

It is an authority special incorporated by the settlor to oversee the trustee, act as a guardian of the trust's integrity.

They may be involved in the court in event disputes between parties.

This incorporation is commonly to be authorized for medium to long term trust deeds for many years or children involved.

Responsibility & Purpose

Primarily duty

The power of in charge of trustee's duty supervises from the trust deed.

Secondary duty

To amend, edit, transferring the ownership of the trustee from time to time.



Type of trust

Revocable Living Trust

It is a type of trust that was created for the purpose when the grantor is alive, this type of trust can be ended or modified.

This is to avoid probate and manage assets if the grantor is incapacitated or vulnerable against ADLs.

Irrevocable Trust

This type of trust mainly focused on moving out from grantor's estate to reduce estate taxes and provide protection on assets against creditors. It is cannot be modified once established

Testamentary Trust

It's formed through a person's will upon their death often providing management on assets for beneficiaries who deems as minors or vulnerable to handled finances.



Trust formation

Bare trust

Bare trust is the least complex and straightforward trust where a trustee holds the legal title to assets.

The trustee receives decisions from the beneficiary's instructions.

The beneficiary cannot be changed once established and it is commonly incurred transfer property to minors who are not eligible to hold legal title themselves.

It is highly privatized and offer secured transition upon minors turn adults.

Interest In Possession Trust

The beneficiaries are allowed to receive income generated from assets in trust deed commonly interest, dividends and any declared financial instruments or occupy property rent-free.

It is under the personal income tax category as well as capital gain tax and inheritance tax.

A discretionary trust is a type of trust where assign a trustee who has the power of authority to decide the incomes distributions to beneficiary.

It offers asset protection from major events such as divorces, creditors or any mismanagement occurred. In some circumstances, providing to vulnerable such as beneficiaries who are minors, special needs, addictions caused incapable in managing finances at its own.

Furthermore, the tax efficiency for family wealth can be leveraged as a whole for such a type of trust while maintaining privacy and security concerns.

Accumulation trust

This type of trust formed where the trustee is empowered to accumulate the income generated from the trust assets, it is ideally capital focused unless conditions are met for future distributions unlike conduit trust has to be immediately distribute all incomes from trust assets to beneficiary.



Mixed structure trust

It is a combination of elements from different features to form under a trust deed. It can be formed between accumulating trust and conduit trust or fixed interested trust and discretionary trust. It has a fixed basis for each component of the type of trust arrangements.

A balanced income stream by mixing different needs for diversified payments.

Settlor- interested based trust

Interest means the benefit of the trust deed must be based on the interest of settlor before it formed.

Under specific conditions such as out of settlor's will whereby separate benefits from settlor for example settlements for family members deems as no interest related to settlor.

Non-resident trust

It is an arrangement when the trust is created on an offshore basis.

The trustee as well deems as non-resident in the jurisdictions.

This type of trust formation offers leverage tax benefits and wider assets-owned in different countries for customized security and privacy concerns.

Totten & will trust

It is a substitute from testamentary trust, it holds funds directly in accounts, upon death of the owner it passes directly to the beneficiary while avoiding probate.

This trust is fully controlled by the owner, and can be withdrawn and modified beneficiary any time before death.

Will trust is a testamentary trust, requiring an executor and trustee to complete the process, it has to be passed through court supervision probate progress.



Generation-Skipping Trust & Bypass Trust

Generation-skipping trust is designed on the long-term basis by skipping children generation in order to avoid estate taxes eventually succeeding pass down to gran generation.

It is irrevocable.

On the other hand, Bypass Trust is offering married couples to maximized estate tax exemption however if one of the spouses pass away, the portion of trust asset transferred to the surviving spouse hence skipping paying the estate taxes to ensuring the exemption is maintained.



Acknowledged by

Signatory:

Name:

Age:

Nationality:

ID:

Resident status:

Accept and witnessed by

Signatory:

Name:

Age:

Nationality:

Staff ID:

Position: