

INTRODUCTION

I, Shivam Yadav (NRIC No. 82882828), of 929299,828828 null 772727, HEREBY REVOKE all former wills, codicils and testamentary dispositions hereinbefore made by me AND DECLARE this to be my Last Will and Testament (hereinafter called my “Will”). This Will covers all my movable and immovable property whatsoever and wheresoever situate which I may be possessed of or entitled to at my death (including any property over which I may have a power of appointment or disposition by will).

EXECUTOR

I APPOINT Puneet Rajwani (NRIC No. 828288), of 82288 streeyy, Singapore 828828, Singapore to be the sole executor of this my Will (hereinafter called “my Executor”).

PROVISION FOR DEBTS AND EXPENSES

I DIRECT that all my just debts, funeral and testamentary expenses, estate duty payable in respect of my estate, and any other expenses that may be reasonably incurred upon or by reason of my death, be paid out of my estate.

GUARDIAN

If the other parent of my child/ren has predeceased me or shall not survive me, I APPOINT Suyash (NRIC No. 8181881), of 282828 street, Singapore to be the guardian/s of my child/ren during their minority to act solely.

TRUST

Tsang's Family TRUST

I APPOINT

undefined (sole No. undefined), of undefined,undefined undefined undefined, undefined to be the sole Trustee of this my Will (“undefined”).

I GIVE my immovable property known as undefined, undefined ("undefined") to my Trustee/s to hold UPON Trust (the “undefined”) for the following Trust beneficiary/ies in the following proportion/s:

- i. 100% to my son, TIMOTHY TSANG (NRIC No. S9714999B).
- The Trust Period of the Tsang's Family Property Trust shall be from the date of my death to the earlier of (i) the date when the Trustee/s sell or dispose of the Tsang's Family Property with the consent of TIMOTHY TSANG (NRIC No. S9714999B), of 8 Taman Siglap, Singapore 455669, Singapore or (ii) 99 years from the date of my death (the “Tsang's Family Property Trust Period”).

At the expiry of the Tsang's Family Property Trust Period, the Tsang's Family Property may be transferred to or may be sold with the sale proceeds distributed to the aforesaid beneficiary/ies in the aforesaid proportion/s.

If any of the aforesaid Trust beneficiaries shall die before the expiry of the Tsang's Family Property Trust Period, then my surviving Trust beneficiary/ies shall take proportionately.

A Trustee is entitled to remunerated out of the income and property of this Trust for any and all of the Trustee’s fees, which shall be reasonable.

I EMPOWER my Trustee/s to use their discretion to:

- employ and rely on the advice of experts including legal counsel, accountants and investment advisors to assist in the management of the Trust and to be reimbursed out of the income and property of the Trust for any and all expenses

Signature of Testator	Signature of Testator	Signature of Testator
-----------------------	-----------------------	-----------------------

where such expense is reasonably and properly incurred in the management of the Trust.

- appoint a suitable replacement Trustee at any time where the Trustee is no longer able to act as Trustee for any reason.
- purchase, maintain, convert and liquidate investments or securities, at reasonable risk, and for the purpose of generating income and growth, or exercise any option concerning any investments or securities, as the Trustee deems reasonable and in the best overall interest of the Trust, without liability for loss or depreciation.
- insure, repair, improve, or add to or otherwise deal with any and all property belonging to the Trust, both movable and immovable, as the Trustee deems reasonable and in the best overall interest of the Trust, without liability for loss or depreciation.
- sell, call in and convert into money any and all property belonging to the Trust, both movable and immovable, with the power to postpone the sale, calling in and conversion as the Trustee deems reasonable and in the best overall interest of the Trust, without liability for loss or depreciation.
- deposit monies into safe bank accounts but shall not make any investments.
- apply the Trust assets towards the emergency or reasonable medical expenses of my Trust beneficiary/ies within the relevant Trust period.
- apply the Trust assets towards the educational needs of my Trust beneficiary/ies within the relevant Trust period.
- apply the Trust assets towards purchasing life insurance policies on behalf of my Trust beneficiary/ies within the relevant Trust period.
- adjust each payout made to a Trust beneficiary from the Trust, taking into account inflation rates from the date of the signing of this Will.
- withhold or advance any payouts from the Trust to any of my Trust beneficiaries

RESIDUAL ESTATE

Subject to the above legacies and in respect of my residuary estate, I GIVE, DEVISE AND BEQUEATH all my movable and immovable property whatsoever and wheresoever situate which I may be possessed of or entitled to at my death (including any property over which I may have a power of appointment or disposition by will) to the following beneficiary/ies in the following proportion/s:

ENDING

Subject to the above legacies and in respect of my residuary estate, I GIVE, DEVISE AND BEQUEATH all my movable and immovable property whatsoever and wheresoever situate which I may be possessed of or entitled to at my death (including any property over which I may have a power of appointment or disposition by will) to the following beneficiary/ies in the following proportion/s:

I DIRECT that my Executor/s and/or Trustee/s may procure clarifications and/or assistance from LUCAS SOH of Characterist LLC (email: lucas@characterist.com / hp: 97396586) who has assisted me with financial planning.

I DECLARE that I am not making any provision for any other person(s) not named herein, as it is not my wish and/ or intention to give any share or interest to any person(s) not named herein.

Signature of Testator

Signature of Testator

Signature of Testator

----- THE REST OF THE PAGE IS INTENTIONALLY LEFT BLANK -----

IN WITNESS WHERE OF
I have here unto set my hand this

day of

(month)

(year).

(Signature of Testator)

Witness One Name:

Witness One NRIC:

SIGNED by the abovenamed as the Testator's last will in the presence of us both present at the same time who at his/her request in his/her presence and in the presence of each other have hereunto subscribed our names at witnesses: -

(Signature of Testator)

Witness One Name:

Witness One NRIC:

TRANSLATION

I hereby certify that I have read and explained the contents of this Will in the Mangalese language, which language and English I am fully conversant with, to the Testator before execution of this Will and the Testator appeared perfectly to understand and approve it.

(Signature of Testator)

Signature of Testator	Signature of Testator	Signature of Testator
-----------------------	-----------------------	-----------------------

Witness One Name:

Witness One NRIC:

Signature of Testator

Signature of Testator

Signature of Testator