

Students,
Teachers,
Insurance Agents,
Unemployed Graduates,

Retrenched persons,

Additional income
seekers,

Online Entrepreneurs,
SPM/Diploma holders.



Malaysian
Citizen / PR,
anyone above
18 & can be
legally
employable

Service oriented
person or who is
motivated to build
a business in
Legacy Industry

Anyone with
Interest in
Blockchain &
DEFI
technology

Able to
commit to
be either a
part time or
full time Will
Writer

Must have
willingness to
be trained as a
Professional
Will Writer
&
build a Career
in Legacy
Planning
Industry

Requirements for Will Writers / Agent





EXPERIENCED

Previous Sales Experience
in any Industry



- Minimum SPM or O' Levels
- Good English & Malay Literate



Computer Literacy 101

How to Become an Octogent & a Will Writer



Onboarding Process

STEP 1 – REGISTRATION

- Register with Octowill as an Octogen
- Understand the role & responsibility to being a Certified Will Writer.



STEP 2 - BE RECOGNISED

- Sign the relevant Agency Agreement and be recognised as a Legitimate Will Writer.

STEP 3 - BE CERTIFIED

- Knowledge is the Key to Success
- Attend the Will Writer Certification Training
- Learn all you need to know about Wills Writing
- Receive your Certificate

Ongoing Process



STEP 4 - WRITE YOU OWN WILL & YOUR FAMILY's WILL

- Show by example, by writing your own Will and the Will's of your Family Members and friends.

STEP 6 - ATTEND WEEKLY TRAININGS

- Attend the Weekly trainings to update and upgrade your knowledge, become a professional in Will Writing.
- Learn more products & services associated with Inheritance

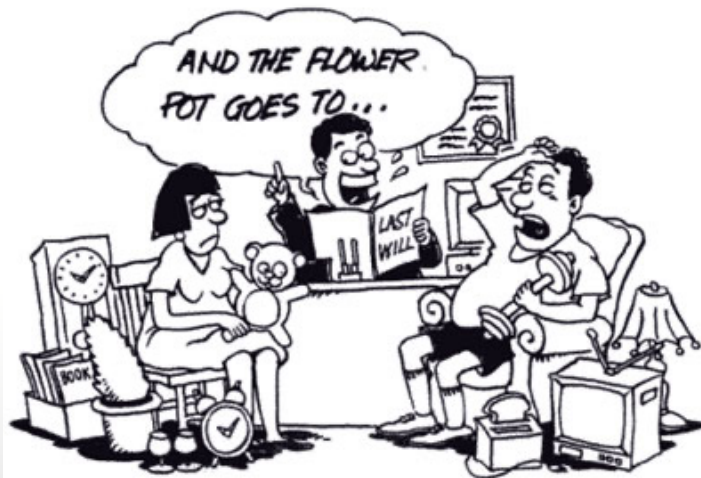
STEP 5 - GET REFERRED

- Use the Refer & Earn system
- Lear the social Media t& Digital Marketing to generate referrals.
- Learn to grow your business the smart way.

**RAISE
AWARENESS**



Octowill Provides Public Awareness to help you Succeed
educate the community on importance of Will writing & estate
planning



Innocent parties involved & effected in the process



"If you have a million dollars today and in your will you decide to give equally among your sons but what if next year your business goes bust, no point having a will then, is there?"

When there's a will there's a way

Wills are merely tools for estate plan. Other tools include the power of attorney, direct transfers and nominee arrangements.

BY SHARON KAM

WE DON'T TALK about death. We don't want to think about it.

Talking about death may be taboo in our society but that should not stop us from planning the future of our estate and our loved ones.

It does not really matter if you have much or little, it all depends on what you want the future of your next generation to be.

So what do you do? You have to plan.

Planning for the future of your loved ones is not merely about getting a will written as there is much you can do while you are still alive. BHLB Trustee Bhat Chandra Lim says.

"If you have a million dol-

lars today and in your will you decide to give equally among your sons but what if next year your business goes bust, no point having a will then, is there?"

So it is important to manage the present in order to provide for the future generation," he says.

This where trust is probably more useful to safeguard your family from present day risks until such a time as they are ready to take over the assets.

The concept of trusts is rather new in the country. Muslims are slow to understand trusts because it requires them to do something new - to identify the assets they want to protect now for the future, not only when they die.

Trusts and wills are essen-

tially tools for an attorney and other legal professionals to use in their business and estate planning.

Wills are documents that give effect to your estate plan in case of your death.

Although it is not enough to just write or sign a will, it is not enough to just write or sign a will.

For instance, have returns of fixed investments in pre-

RELEVANT LEGISLATIONS

Wills Ordinance 1953
Guardianship Act 1961
RUSTEN CT 1949
Wills Act 1959

1 there is no will?

documents prepared to be filed at the Land Office or the court and then having to wait for a date of hearing.

Meanwhile, the family, the wife and children who have been depending on the deceased as their main source of income would now have to find an alternative source.

"This can cause substantial hardship. In many cases, the family may not be able to continue with the kind of life they are used to and some may have to leave the family home to pay off debts or estate duties," says Bhat.

With a will, the process of getting the assets unfrozen and distributed are usually faster.

Once the LA is issued and an executor is appointed, the administrator can start the distributing process according to the law.

"But there is the danger that the executor may not distribute according to the law. For instance, the executor may just stop at getting the savings account unfrozen and disappear with them," Bhat says.

There may also be disagreements among the beneficiaries over the court's decision on distribution and this will delay the distribution further, causing further hardship to the family.

Sometimes, the distribution of the estate could lead to complications such as when the husband has more than one wife.

"The distribution may also bene-

fit someone when the deceased does not intend to benefit," Bhat says.

For example, if both parents die simultaneously, the children who are minors must end up with their proper protection and support which they are entitled to from the parents' estate.

"So it is always better to write a will," Bhat says.

Amanah Raya estimates that only 10% of the population have got a will written.

In his survey among trustees, given for not writing a will is that they have nothing to give, that they are not ready, that they have never thought about it, that it is unnecessary, that they are still young, and that they do not have children.

Bhat, however, says writing a will is not merely about assets as one may have requests or obligations which can be carried out upon death.

"Even if it is just to take care of a dog or a cat, you can state in your will how they are going to be cared for upon your death. You can also state in your will how you want your own funeral, your burial rites to be. So making a will is not just about distributing assets."

Many Muslims feel that there is no need to write a will as inheritance distribution under Islamic Law which states the quan-



turn of distribution among the heirs are very clear. But Bhat reminds Muslims to write a will especially when there are beneficiaries other than the eligible heirs stated under Islamic Law such as when one wants to pass over some assets for charitable causes.

Although a Muslim's will can be done orally as a person need only say his wishes in front of two witnesses, "this can be disputed, so it is better to write", he says.

WOMEN in BUSINESS



AMANAH RAYA BERHAD

THE IMPORTANCE OF WILL WRITING FOR WOMEN

"When a person dies without leaving a Will, the estate is called an 'Intestate'. For non-Muslims, the estate will be distributed according to the Distribution Act 1958, while for the Muslims, it will be distributed in accordance with the Islamic distribution rules called the 'Faraid'.

In either case, without a Will, the estate will be distributed according to the law and not based on your wishes. Most of the time there will be disagreement among the beneficiaries and the process will be protracted and causing hardship to the family who need financial support.

Having a Will on the other hand will enable speedier and smoother distribution of the estate based on the wishes of the 'Testator' i.e. the person who makes the Will.

According to Enick Rafie Omar, General Manager (Sales & Marketing) Amanah Raya Berhad, a Will can assist in ensuring the continuation of life for the beneficiaries through the fast execution and distribution of assets to the rightful recipients. This is extremely important especially when there are children to be raised and bills to be paid. Imagine the demise of a bread-winner or husband in any family will leave the beneficiaries (mainly the wife and children) at lost. Worst still if the wife is so dependant on the husband.

Sometimes, the distribution of the estate could lead to complications, especially when the name of the property or bank accounts is placed under a joint account, i.e. husband and wife; or should the husband have more than one wife. The portion of a woman or wife's estate can and will

be acquired by her husband should she passes away earlier before him, leaving behind only a small portion for her paternal family and children. Hence, it is vital for women to also make their own Wills.

Why it is Necessary for a Woman to Make a Will

There are many reasons as to why it is necessary for a woman to make a Will. In addition to the reasons explained above, a Will can protect her estate from such abuse and eliminate injustice through proper administration and distribution of the estate as she wishes. There are cases when the parents' demise happens simultaneously; leaving behind children who are minors. The lives of these unfortunate children will be in shambles and they might not receive the proper protection and support that they are entitled to from your estate, if the qualified guardian is not appointed. A person of choice to be appointed as guardian for your children can be written in a Will.

What Happens if There are No Beneficiaries?

For the woman who does not have beneficiaries, part of the assets will go to Baitulmal (for Muslims) while for non-Muslims, the assets will be "Bona vacantia" entitling part of the assets to be claimed by those associated to the deceased (through a court order) and the remaining of the assets immovable will be taken by the State Authority and movable will be taken by the Treasury.

If she has any loved ones (adopted children, adopted family etc...) it is advisable for her to write a Will so that the assets will be distributed

A20



Octowill Provides you the relevant online Posting & Materials
So, you don't have to create them



Information Video's
For you to distribute to
potential customers



Product & Educational
contents
to help your marketing





Octowill Provide Opportunities for you to grow
So that you can make good life choices

**Work Online
Work from Home,**

**Full time
Or
Part time**

**Create
Additional income**

**Gain
financial freedom**



**11
WORK FROM
HOME JOBS
THAT PAY
UP TO
\$100,000+**

1- **Employment
Opportunity**



2- **Setup Master
Agencies**



3- **Create Own
business - Online
Will Writing
business**



Build your Master Agency



Opportunity



**Octowill empowers you with
Trainings & Certification**
So that you can become a professional



Knowledge & Will Training :

*Wills, Trust & Estate management - knowledge training:
Covers all aspects of inheritance laws for Muslims and Non-Muslim*

Practical training :

Understanding Online Will Writing & the Will-writing process (practical training)

Course Content

Module 1 : Introduction to Wills & Wasiat

Module 2: A professional Will Writer (methods, knowledge, skill).

Module 3 : Muslim & non-Muslim Wills (rules & applications).

Module 4 : Conventional & Islamic Inheritance Laws and Acts.

Module 5 : Practical on Online Will Writing.

Module 6 : Customer acquisition, sales and marketing techniques (role play).

.. And much more ..

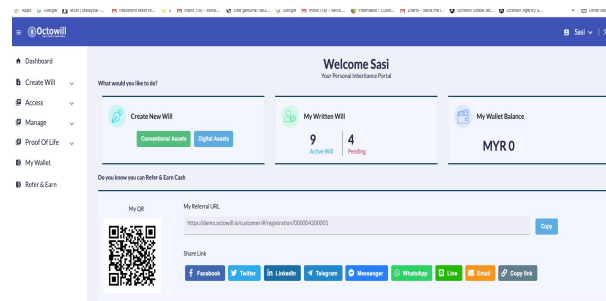
**Classroom
sessions by
qualified
industry
experts**



**Weekly
Webinar Sessions
(Monday 7-9pm
Thursday 2-4 pm)**



**Learning
With Octowill
Demo System**





octowill

Will's trust and inheritance on blockchain "beyond 21st century"

Certified Will Writer

This is awarded to

for successfully completing **Certified Will Writer Program**
from 17th to 21st December 2020



Capt. Selvarajah
Founder / CEO Octowill

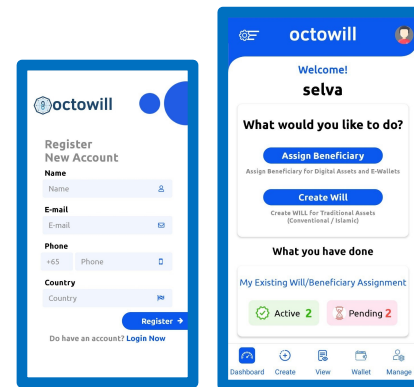




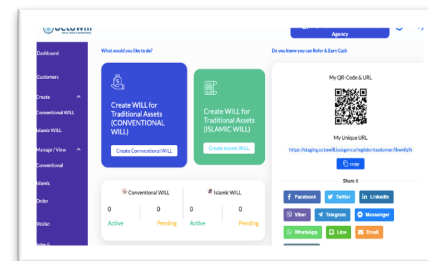
**Octowill provides comprehensive
Tools & Quality Products
So that you stand above the rest**



Octowill Online Will Writing Platform



Octowill Mobile App



Octowill refer & earn system





CERTIFICATE OF WILL

WILL ID: OTW-2021-0000013

DATE: 7TH MAY, 2021

THIS IS TO INFORM THAT THE NAMED PERSON HEREIN HAS WRITTEN THEIR

LAST WILL & TESTAMENT

WHICH CARRIES THE FOLLOWING IDENTITY

CHU KING TON @ CHOO HING TEONG

PRODUCT CODE : HRT_WILL_CONV_ADV_01



"INHERITANCE SERVICE BEYOND 21ST CENTURY"

TRUSTED BLOCKCHAIN SOLUTION PROVIDERS & PARTNERS

AGENCY PARTNER

HERITAGE LEGACY PLANNERS



UNDER THE TRUST SEAL



Requirements for Partners & Master Agency





Must meet minimum Sales Quota
(20 per month)



- Wants to set up your own business
- Ability to lead & be the Boss



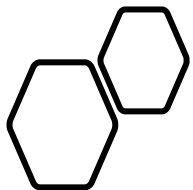
Be able to Train
&
Motivate



Minimum of 10 active Agents



Experienced as a
Sales Manager



High Commission & Overriding Packages



To Know what you can potentially Earn
Talk to Our Head of Sales



Allan Graham Fiddler

email : allan@octowill.com
career@octowill.com

Contact Tel : +60122197630