

# **TRUSTS** PROTECT & MANAGE YOUR WEALTH FOR YOUR FAMILY NOW

& FOR FUTURE GENERATIONS

Singapore is swiftly rising to prominence as a leading international trust jurisdiction. In tandem with Asia's growing stake in the global economy, Singapore's wealth management sector is seeing a remarkable expansion. Due to Singapore's unique and compelling advantages as a trust jurisdiction, both local millionaires and foreign High-Net-Worth Individuals (HNWI) are choosing to set up trusts in Singapore as preferred vehicles for managing their wealth.

Singapore is one of the best places for setting up and managing trust due to its open economy, stable economic policies, extensive legislation, and growth as financial security hub in, and for the region.

We have provided herein a broad overview of trusts in Singapore with our primary focus on information related to setting a private family trust.

DISCLAIMER: Please note that this article is neither a comprehensive compilation of all relevant information on this topic nor a substitute for professional legal advice. CLIENT UPDATE: Setting up A trust in singapore

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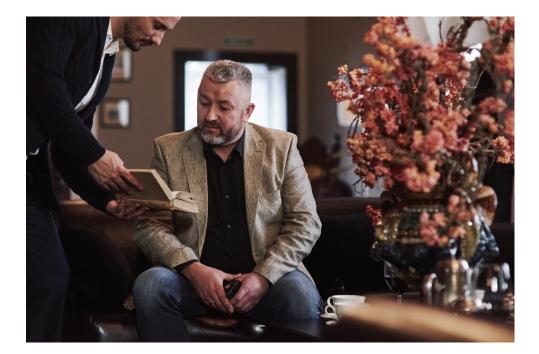
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## WHAT IS A TRUST?

A trust is a legal arrangement and/or entity (governed by the Trustees Act 1967, Singapore) in which assets are placed by a person ("settlor") for the benefit of another person ("beneficiary" or "beneficiaries"). The settlor appoints another person ("trustee") to administer and manage the trust and hold the assets (within the trust) for the benefit of the beneficiaries.

A trust assures that the economic benefits from the assets placed in the trust accrue to the beneficiary whilst the trustee manages and administers the assets placed in the trust. The trustee has a fiduciary and statutory obligation to act and perform in the best interests of the beneficiaries.



The settlor can determine which assets are included in the trust and how they should be distributed to the beneficiaries. Assets such as real estate, cash, investment portfolios, business, equities, jewellery, art collections or other items of value such as patents, copyrights, trademarks, etc. can be placed in a trust. Essentially, anything and everything that is owned by the settlor (with a few exceptions such as CPF monies or jointly-owned properties) can be placed within the trust.

It is pertinent to note that the settlor, trustee and beneficiary can be any individual or a legal entity. Subsequently, the settlor can appoint more than one trustee within the trust and make provisions for as many beneficiaries as the settlor desires.

Additionally, to provide a further layer of protection on the assets and monitor the actions of the trustee, a settlor can also appoint a "protector" for the trust to ensure the trustee does not abuse his/her power.

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## HOW TO CREATE A TRUST

Trusts are created through trust instruments such as contract, a will, and a trust deed. Setting up a trust can have significant impacts on the settlor and on the beneficiaries. Thus, anyone looking to set up a trust will benefit from expert legal advice.

A trust is established when the assets are transferred to the trust and when the settlor appoints a trustee (or declares himself a trustee) via a declaration of trust to hold the assets for the beneficiaries.

#### Some of the basic requirements for creating a trust include the following:

- the settlor must have the legal and mental capacity to create a trust;
- the settlor must have clear purpose and intention to create a trust;
- the settlor must identify the assets that he/she desires to be part of the trust; and
- the settlor must be well aware of the compliance with all laws and legislation governing the trusts.

#### The major steps of creating a trust are:

- identify the beneficiaries;
- decide on the terms of the trust;
- choose a trustee;
- prepare the trust deed;
- transfer the assets to the trust;
- registration of the trust (although this is not mandatory but is advised as it may be beneficial from a tax and regulatory point of view); and
- comply with the ongoing obligations.

The other crucial facts that decide whether one should create a trust depends on the individual's financial, family, and business circumstances although trusts undeniably have an abundance of benefits in terms of wealth management and asset protection.

In Singapore, trusts are well regulated. Trusts provides an assurance to the individuals that their assets are secured and protected by a well-established common law and statutory framework. Singapore not only permits the settlor to maintain some control over the assets but also allow the settlor to engage in managing the investments made in the trusts.

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## **KEY BENEFITS OF CREATING A TRUST (IN SINGAPORE)**

There are numerous benefits of creating a trust in Singapore, some of the crucial benefits are:

## **Protection of Assets**

The most important benefit from creating a trust is the ability to protect assets. When the settlor transfers the assets to the trust, the legal ownership of such assets is transferred from the settlor to the trust, resulting in the protection of these assets from claims by creditors or from potential lawsuits against the settlor.

This form of asset preservation is one of the primary benefits of trusts for high-risk individuals or business owners. Personal assets are shielded against business risks. If the settlor becomes bankrupt, the trust assets are protected against creditors as trust assets cannot be used to settle the creditor's debts nor serve as compensation for claims against the settlor.

Additionally, a settlor can direct the trustee to hold the assets for the beneficiary, who at the time of formation of the trust is a minor, up until the time the beneficiary attains the age of 21 years of age, or for the family members who are not fiscally fit to manage their assets. With this, the settlor can ensure that the beneficiary enjoys the economic benefits without having to manage the assets himself of herself.

Trust assets will also be protected in matrimonial property disputes. However, it is crucial to note that assets must be in trust for a minimum period of five years before it can be protected from any claims.

#### CLIENT UPDATE: Setting up A trust in singapore

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## **Care Arrangements**

A settlor can make care arrangements for any person, generally a family member, who would require special care during or after the demise of the settlor. For example, if the settlor thinks that any of the beneficiaries has special needs or is incapacitated and would not be able to manage the assets, a settlor can make care arrangements for such beneficiaries through the trust.

## Wealth Management

Trusts can be used to manage the wealth especially when the beneficiary is a minor or does not have capacity to hold and/or manage the wealth. In such cases, the settlor can specify how the assets should be invested. The trustee will then manage the assets as directed and distribute them to the beneficiaries according to the terms and conditions of the trust.



## **Tax Benefits**

Another prime advantage of creating a trust in Singapore is the tax benefit as there is no estate duty tax, withholding tax or capital gains tax.

The territoriality principle of tax applies to the income of a trust. Accordingly, tax will be charged on income that is earned or received in Singapore. Such income is the statutory income of the trustee and is subject to tax at the trustee level. Therefore, income derived from the distribution of assets to the trustees are not taxable. That being said, tax transparency treatment is accorded to beneficiaries who are residents in Singapore and are entitled to the income under the trust. In this case, tax will not be applied at trustee level. Instead, the beneficiaries are subject to tax on the distributions received and will enjoy the concessions, exemptions and foreign credits that may be available to them. This treatment does not apply to resident beneficiaries who are not entitled to the trust income.

Thus, for the assets or the income generated under the trust that fall within the high tax bracket (for the settlor), it would be more sensible to transfer such assets to trust as earnings from those assets will then fall in the trust and the tax liability will be reduced.

Another prime advantage of creating a trust in Singapore is the tax benefit as there is no estate duty tax, withholding tax or capital gains tax.



#### **Estate and Succession Planning**

The trust assets will not be subject to lengthy probate proceedings when the settlor passes away. Singapore trust laws also protect against forced inheritance regimes under certain circumstances.

The settlor can specify when and to whom the assets must be distributed after the settlor's death. If the settlor's descendants are minors, the assets can remain in the trust and be distributed later as specified by the settlor. In this way, the interests of minor children or children who are not capable of managing their own affairs can be protected.

In some circumstances, it could be beneficial for the descendent to keep the assets in the trust for the benefit of the grandchildren of the settlor. For example, if receiving the benefit would place the beneficiary in a higher tax bracket, or if they live in a country with high estate duties, leaving the asset in the trust for the next generation might be a more prudent approach.

Additionally, there are anti-forced heirship provisions laid down under the laws of Singapore. Thus, in the event of forced heirship (where a person of Muslim faith is governed under Syariah law and not allowed to distribute assets to the beneficiaries of his/her choice) that person can create a trust and transfer all his/her assets in the trust. The assets of the trust will then be protected from the forced heirship and can be distributed in any proportion to any beneficiary as the person may desire.



No registration is required for any trust in Singapore and therefore it provides complete privacy as the ultimate beneficial owner of the assets is not disclosed.

### Charities

A charitable trust can be formed to ensure that assets are properly used for the benefit of a charitable organisation in the event that a person is desirous to give his assets for charity during or after his lifetime.

#### Confidentiality

No registration is required for any trust in Singapore and therefore it provides complete privacy as the ultimate beneficial owner of the assets is not disclosed.

Singapore is party to more than 90 comprehensive Double Taxation Agreements (DTAs) that have incorporated internationally-approved standards on the Exchange of Information of Organisation for Economic Co-operation and Development (OECD).

Having said that, Singapore does not compromise on the confidentiality laws under the Banking Act 1970 and the Trust Companies Act 2005. Singapore trusts offer a high degree of confidentiality as the trust deed and beneficiaries' identities are not publicly disclosed. Trustees are bound by a legal duty of confidentiality and a breach of this duty can result in legal action against the trustee. As a result, trusts effectively protect the information of both settlor and beneficiaries. Only bona fide requests satisfying all the requisite conditions of legitimacy and relevance are entertained, and only the Singapore Courts have the power to lift the veil of banking and trust confidentiality conferred by the legislation.

## Perpetuity

Ideally, in Singapore, trusts are generally valid for a maximum period of 100 years unless a shorter period is specified in the trust deed or when all the trust assets have been distributed to the beneficiaries and/or when all the beneficiaries unanimously consent to the termination.

## **MAJOR CATEGORIES OF TRUSTS**

Many different types of trust exist and include, but are not limited to, the following:

#### **Charitable Trusts**

A charitable trust is a form of organisation established through a trust deed. The settlor's trust property is administered by a trustee for a charitable intention set out in the trust deed. A charitable trust serves to promote a charitable purpose and does not benefit any specific persons.

A charitable trust is designed to make donations to a designated charity rather than a person or a group. In principle, a charitable trust can last indefinitely. The trust can still make donations even after death of settlor.

### **Private Family Trusts**

A private family trust is usually designed to help a person preserve assets and facilitate the transfer of assets to future generations. These trusts provide continuity in the administration of assets. However, unlike charitable trusts, the private family trust lasts for 100 years only.

A trust may be created by will, deed or declaration. Trusts created by will (testamentary trusts) must comply with the formalities of the Wills Act 1838 (Singapore) and would take effect after the settlor's death, whereas trusts created by declaration (inter-vivos trusts) must comply with the relevant Civil Law Act 1909 (Singapore) depending on the type of property placed in trust.

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## **TYPES OF TRUSTS**

The most common types of trusts are:

## Inter-Vivos Trust (Living Trust)

This trust is created in the settlor's lifetime. It is also called a living trust. The assets are placed in the trust during the settlor's life. The settlor can state their wishes for managing and distributing benefits in a letter of wishes which can be revised by the settlor as and when he/she feels the need to.

Inter-vivos trusts are used for tax savings and protecting assets and can be very useful if the settlor becomes incapacitated in future or during the settlor's mental incapacity and upon death. Inter-vivos trusts also allows Central Provident Fund (CPF) nominations and assignment of insurance plans.

Such trusts are usually used for tax effectiveness and to protect assets from creditors. Besides annual trust administration fees immediately payable after the trust is created, such trusts generally require higher set-up costs, stamp duties and charges.

### **Testamentary Trust (Created Through A Will)**

A testamentary trust is formed through the settlor's will. Upon the settlor's death, the assets will pass into the trust as specified in the will of the settlor. There is no trust whilst the settlor is still alive. It only comes into effect when the settlor dies.

This type of trust is useful when the settlor has minor children, dependents with special needs, and/or beneficiaries who cannot manage their inheritance.

Compared to other types of trusts, the testamentary trust requires the lowest cost to set up. There is an annual fee only after the trust is activated pursuant to the probate process.

## Standby Trust (Hybrid of Inter-Vivos and Testamentary)

A standby trust is a mix of a testamentary and an inter vivos trust with the benefits of both. The trust is formed, but none, or very few, assets are placed in the trust whilst the settlor is still alive. The trust is dormant until a specific event occurs. The trustee is on standby until the event occurs.

The settlor can assign insurance policies, include CPF nominations and include provisions in respect of mental incapacity. This is done without the fees associated with assets transfer and ongoing administration. If the specified event occurs, the assets can be transferred to the trust via a power of attorney. Alternatively, assets will be transferred upon the death of the settlor.

The set-up fee is low, without the fees to transfer the assets. The annual costs are minimal, while the trust remains dormant.

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## **ESSENTIAL FEATURES OF TRUSTS**

### **Discretionary Trusts**

In a discretionary trust, the trustee has complete discretion. When and what percentage of the assets must be distributed to whom in the pool of beneficiaries is at the trustee's sole discretion.

This type of trust can be handy to protect family assets from matrimonial property disputes in divorce. It can protect beneficiaries against creditors, and it provides the possibility to adapt to changes in beneficiaries' circumstances.

Discretionary trusts can be valuable in managing family issues. Where a family member exhibits poor financial management skills, or is at high risk of legal claims, or there are constant disputes amongst family members, the trustee can use their discretion to manage the issues.

### **Fixed Trusts**

Contrary to discretionary trusts, the settlor determines who gets how much and when under a fixed trust. The trustee has no discretion. Trustees merely administer the assets according to the terms of the trust and wishes of the settlor.

#### **Revocable Trusts**

The settlor can terminate a revocable trust. The settlor can also change the terms of the trust. This makes it possible for the settlor to retain some control over the assets.

However, revocable trusts may open the door for creditors or spouses to claim against trust assets in the event of a bankruptcy or divorce. Given the fact that the trust arrangement can be unwound by the settlor, a Court might rule that the settlor still has control over the assets and may demand that the settlor terminates the trust to repay creditors.

#### **Irrevocable Trusts**

Under an irrevocable trust, the settlor retains no legal rights or control over the assets placed in the trust. He cannot revoke or change the terms of the trust and since the settlor has no legal rights over the assets, creditors cannot take the assets in settlement of claims against the settlor. Simply put, the assets do not belong to the settlor anymore.

In Singapore, to protect the assets from creditors, an irrevocable trust must have been set up for more than five years before a bankruptcy.

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## CONCLUSION

Creating a trust in Singapore can be beneficial in terms of managing and safeguarding assets while ensuring the long-term financial security of beneficiaries. Singapore's unique combination of double tax treaties and low tax rate makes trusts set up in Singapore appealing alternatives for both domestic and foreign individuals.

Notwithstanding the above, the process of establishing and maintaining a trust in Singapore can be complex and time-consuming. Therefore, it is pertinent to seek professional guidance to ensure your compliance with Singapore's laws and regulations is accurate.

The above provided information covers majority of the trust and we hope that it would assist you in deciding the most beneficial type of trust to achieve your objectives and address your concerns. Once you have decided the type of trust you would like to create depending upon your objective, our team at TIC can further assist you in setting up a trust.

## **OUR FIRM**

Tito Isaac & Co LLP is a Singapore-based, full-service law firm established in 1999. Our team of lawyers provides high-quality legal services and personalized client care aimed at achieving the best available outcomes.

We advise, plan and execute legal solutions to help individuals and enterprises preserve, protect and build on their strategic interests and business positions. We provide a full suite of services with practices in litigation, arbitration & alternate dispute resolution; banking, insolvency and debt restructuring; business & corporate law; real estate and conveyancing; family & matrimonial; private clients, estates & trusts; and criminal law.

Our Corporate Law Team is ready to serve you. Please contact us for more information:

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# **TITO ISAAC** Litigator & Arbitrator. Corporate & Legal Strategist.

"We have consistently supported our clients as they have grown – by growing ourselves – and as a larger firm, we are proud of the increased presence we have at the Singapore Bar. It was a conscious decision on our part to grow the Firm with the right kind of people – people who are not just bright legal minds but those who put a premium on honesty, teamwork, compassion and integrity."

"I can say with utmost confidence that my team and I will help you with anything you are concerned with. We will make your problem ours, and therefore we will not offer cookie cutter solutions; we will look at each problem and offer tailor-made solutions to each matter."

**TITO ISAAC IS THE FOUNDER AND MANAGING PARTNER** of Tito Isaac & Co LLP, a fullservice, Singapore-based law firm which was founded in 1999. Tito has over 25 years of experience. He is a seasoned litigator, and a qualified arbitrator and mediator.

Advising and acting for clients from a diverse range of industries, Tito's clients include multinational corporations and private individuals. His experience includes advising on complex multi-million-dollar, multi-jurisdictional matters. Has served as an independent director on the boards of three companies listed on the Singapore stock exchange.

The scope of his expertise positions Tito as both a courtroom lawyer and a boardroom lawyer, a valuable combination for many clients. In Tito, his clients get more than a legal functionary or an advisor on a prevailing issue, but also a big picture legal strategist with far-sighted, goal-oriented legal advice business or corporate planning.

Tito read law at Leeds University and has been admitted to the Bar in the UK and in Singapore.

#### MANAGING Partner

#### EXPERTISE

- Corporate, Legal Strategies, M&As, Regulatory Licences.
- Litigation: Commercial, Criminal, Civil.
- Arbitration: Domestic & International.
- Mediation.
- Property: Contracts, Repossessions, Foreclosures.
- Defence & Aircraft, Transport & Construction, Oil & Gas, Start-ups & Fintech, Hospitality, F&B, Retail, Healthcare, Government & Public Works.

#### QUALIFICATIONS

- LL.B (Hons.), Leeds, 1993
- Barrister-at-Law (Gray's Inn), 1994
- Advocate & Solicitor (Singapore), 1995
- Commissioner for Oaths
- Notary Public
- Grad Cert Int't Arb, 2005
- FSIArb (Fellow of the Singapore Institute of Arbitrators)

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#### **Notable Cases**

#### Defence

- As a former Legal Officer in the Ministry of Defence, Singapore, Tito is familiar with issues concerning the defence industry. He has rendered legal advice to various defence contractors within the ASEAN region (ie. Singapore, Malaysia and Brunei) and Europe.
- Tito has amassed skill and acumen in concluding contracts for his clients in the defence industry and continues to remain a trusted and recognised escrow agent in significant defence aircraft maintenance contracts.

#### **Corporate Commercial Matters**

- Tito and his team provide strong corporate law support to clients in a variety of industries and markets including SMEs, aviation, oil and gas, Startup and Fintech, hospitality, F&B, retail, healthcare, government and public works as well as matters with a regional and ASEAN dimension.
- Tito has also acted for parties from various parts of the world in mergers and acquisition transactions for the acquisition of businesses and the application of regulatory licenses.

#### Local and Cross-Border Injunctions

- Tito acts and advises in various matters both locally and regionally. As advisor for one
  of Singapore's largest Inland Transport and Construction companies, Tito deals with
  issues arising from Guarantees to Financial Institutions and proceedings for obtaining
  and executing injunctive relief.
- Tito also acts for foreign clients. In one particular foreign matter, Tito successfully applied for, argued and obtained urgent injunctive relief in respect of assets valued in the region of \$\$1 billion.

#### **Appointments**

Fellow of the Singapore Institute of Arbitrators

Ministry of Law, Singapore Master Mediator (2010-2015)

Singapore Institute of Legal Education, (SILE) Senior Teaching Fellow / Facilitator, 2011- Present

Casino Regulatory Authority (CRA) 2014-2019 One of two alternate Chairmen, Patron Dispute Committee, CRA

'Law Society Neutral Evaluation & Determination Scheme' (LSNEDS) Panel of Neutrals, 2018- Present

Singapore Crane Association (Present) Honorary Adviser

ASEAN Law Association (Present) Honorary Treasurer

#### **Arbitration and Mediation**

- A fellow of the Singapore Institute of Arbitrators, Tito is dedicated to this form of Alternate Dispute Resolution.
- He has acted as counsel in matters involving both domestic and international arbitration. Significant experiences include acting as counsel for a South-East Asian rice monopoly in an arbitration in the early 2000s.
- Tito has not only acted in arbitral disputes, he has also served as an arbitrator in various disputes next to Federal judges in Sri Lanka and also as an arbitrator in ad hoc arbitrations.
- In recognition of his extensive experience, the Law Society of Singapore has appointed Tito to their Panel of Arbitrators on the Alternative Dispute Resolution Committee.
- One of the founding members of International Institute of Mediators (iiM), Tito was appointed a Master Mediator by the Ministry of Law in Singapore in 2010.

#### **Early Career**

Tito started his professional life as a Legal Officer and Military Prosecutor with the Legal Service Commission, and subsequently joined the firm Nathan Isaac & Co. After leaving in 1998, he formed the Ng Isaac Partnership and thereafter, established Tito Isaac & Co on the 2nd of August 1999. The Firm became Limited Liability Partnership (LLP) on 1 January 2008, operating under the name Tito Isaac & Co LLP.

#### Memberships: Law Society of Singapore

Vice-President, 2020 – present

Treasurer, 2018-2019

Member, Executive Committee, 2016 to present.

Member of the Panel of Arbitrators for the Law Society Arbitration Scheme and Pro Bono Arbitration Scheme since 2013.

#### Directorships

Independent director, New Wave Holdings, 2006-present

Independent director, Shanaya Ltd (formerly CPH Ltd), 2006-present

Independent director, Hiap Tong Corporation Ltd, 2017present

#### Accolades

Chartered Institute of Arbitrators, Singapore: Awarded the Chartered Institute of Arbitrators' President's Prize for Award Drafting, 2005

Republic of Korea: Appreciation Award from the Minister of Foreign Affairs & Trade, Republic of Korea in 2012.

Ministry of Law, Singapore: Received 10- and 15-year Appreciation Awards in 2008 and 2013 respectively.



# FERRIS YU of counsel

Ferris is a highly experienced Of Counsel with over a decade of in-house experience (since 2012) at a globally renowned multinational company where she served as General Counsel and Company Secretary. In this capacity, Ferris managed the legal team and oversaw all legal and compliance matters, gaining significant experience in contract drafting and negotiation, corporate compliance, and corporate secretarial matters. In her extensive legal career, she has experience in capital market, funding and investment, capital reduction, venture capital, corporate restructuring and dissolution of companies.

Ferris understands the importance of combining legal expertise with practical business acumen, and her experience of working closely with senior management and clients across the globe has allowed her to hone her ability to deliver pragmatic solutions that align with business objectives. She believes in the value of establishing enduring, strategic partnerships with clients and recognizes the importance of understanding their businesses.

Apart from Corporate Law, Ferris also has experience in Dispute Resolution which provides invaluable skills and insights that significantly enhance her effectiveness in Corporate Law practice.

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# T DINESH Senior Associate

Dinesh graduated from the University of Leeds, United Kingdom, with a Bachelor of Laws (Honours) in 2015. He pursued his Masters in Information Technology and Intellectual Property under the European Legal Informatics Study Programme (EULISP) culminating in a joint LLM from the University of Hannover, Germany and the University of Oslo, Norway in 2016. Dinesh was admitted as an Advocate and Solicitor of the Supreme Court of Singapore in 2018.

Prior to joining Tito Isaac & Co, Dinesh practised as an Associate focusing on VCCs and assisted clients on the set up of VCCs especially during the VCC pilot programme. Dinesh also has experience in the setting up of Single-Family Offices (SFOs) in Singapore.

Dinesh has regularly advised Payment Service Providers in relation to the Application for a licence under the Payment Services Act 2019 as well as advising and negotiating on agreements on behalf of the client.

He also has accumulated experiences in numerous transactional experiences advising clients in the F&B industry, education industry and pharmaceutical industry.

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# MURALI RAJAGOPAL Associate

Murali graduated from the Juris Doctor Programme at the Singapore Management University in 2020 and was subsequently admitted as an Advocate and Solicitor of the Supreme Court of Singapore in 2023. Before embarking on his legal studies, Murali graduated from the Singapore Management University with a Bachelor of Social Science (Honours) in 2016.

Prior to pursuing a legal career, Murali served in the Public Service as a Manager. Here, Murali learned to work with a diverse pool of individuals thus honing his people management skills. The part of legal work that energises and invigorates Murali is interfacing with clients.

Murali trained at a reputable litigation firm and had internship stops at various corporate organizations to understand in-house functions. Murali serves in the Corporate Law department and also does litigation as and when it is required of him. Murali has had experience in a variety of litigation matters that include family law, tenancy disputes and shareholder disputes.

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# NIVRUTTI AGRAWAL Legal executive

Nivrutti graduated from the Government Law College of Mumbai, India with Bachelor of Legal Science & Bachelors of Law (B.L.S., LLB) in 2015. She is an experienced lawyer from India with 7 years of comprehensive expertise in general commercial and corporate law.

At TIC, Nivrutti is part of the Corporate Law department and she is skilled in drafting and reviewing legal documents, contract negotiations, regulatory compliance and in mitigating legal risks. Nivrutti has assisted in drafting myriad range of wills and trusts deeds for HNI clients in India. Nivrutti is also skilled at fostering client relationships and collaborating with cross-functional teams to achieve business objectives. Before joining TIC, Nivrutti had served various companies in India as in-house counsel.

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TITO ISAAC & CO LLP is a Singapore-based, full-service law firm established in 1999. We serve private clients, SMEs, MNCs and government entities across a range of sectors. Our team of lawyers provides high-quality legal services and personalized client care aimed at achieving the best available outcomes.

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# SUNNIE TEO Paralegal

The Corporate Team is assisted by Sunnie Teo who has 16 years of working experience, with 13 years in the legal industry. Sunnie has had experience ranging from being a Secretary to a Paralegal in all aspects of the legal industry including litigation, conveyancing, trademark and corporate work.

A dedicated and diligent worker, the Corporate Team is able to depend on her and are cognisant of the value Sunnie has to offer. Her meticulous attention to detail and ability to prioritise and deliver work on time, with speed and accuracy, is the greatest gift she offers. Her strong work ethic has enabled her to assist the Team in delivering results to clients.

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