

GUARDIANSHIP  
PLANNING  
SEMINAR  
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# PERANGKAT UNTUK SOLUSI ESTATE PLANNING



**Estate Planning : The most advance and comprehensive Financial Planning**



- ❑ Estate planning is the process of anticipating and arranging for the disposal of an estate.
- ❑ Typically attempts to eliminate uncertainties over the administration of a probate and maximize the values of the estate by reducing taxes and other expenses.
- ❑ Guardians are often designated for minors and beneficiaries incapacity.

GUARDIANSHIP



MINORS CHILDREN

# INCAPACITATED PERSON



**is an adult whose ability to receive and evaluate information effectively and communicate decisions in any way is impaired to such a significant extent that he/she is partially or totally unable to manage his/her financial resources or to meet essential requirements for his/her physical health and safety.**



**"Incapacitated person** means any **person** who is impaired by reason of mental illness, mental deficiency, physical illness or disability, chronic use of drugs, chronic intoxication, or other cause (except minority) to the extent of lacking sufficient understanding or capacity to make or communicate responsible decisions."

[Incapacitated Definition - Duhaime.org](http://Duhaime.org)




what's the  
opposite of  
incapacity?



ability, capacity, capability,  
potency, competence, competency,  
aptitude, endowment, flair,  
genius





Texas Probate Code §§ 3(p) and 601(14) gives us the legal definition of incapacity.

- "Incapacitated person" means:
  - (A) a minor;
  - (B) an adult individual who, because of a physical or mental condition, is substantially unable to provide food, clothing, or shelter for himself or herself, to care for the individual's own physical health, or to manage the individual's own financial affairs; or
  - (C) a person who must have a guardian appointed to receive funds due the person from any governmental source.



A healthcare worker with blonde hair, wearing a light blue uniform, is leaning over a white hospital bed. She is looking down at an elderly woman with short, curly grey hair who is sitting up in the bed. The woman is wearing a light-colored floral patterned top. The background shows a blue patterned curtain.

## Definition of elderly

- According to **WHO**, most developed countries have accepted the chronological age of **65 years and above** as a definition of 'elderly' or older persons.
- According to **UN** : **60+ years** will be referred as the older population or elderly.
- Young old – upto 75 years.
- Old old – upto 85 years.
- Very old – over 85 years.

**International Day for Elderly**

**1 October WHO**

77% of older people would need someone to help walk them through the process of setting up a new device.



Using touchscreens may come naturally enough to a toddler but not necessarily for an older person - the nerves in the finger become less sensitive with age, meaning older people may "touch" far more heavily.

# NOTE

- 1.WHO. 1 OKTOBER - INTERNATIOLEL ELDERLY DAY
- 2.OECD & IOSCO. 1 – 7 October – Global Investor Week
- 3.IOSCO & FPSB – Global Financial Planning Day