



# HKTA seminar on Trust vs. Insurance — Redefining Roles in Modern Wealth Planning

## Speakers:



**Sarina Cheung**

Solicitor and Head of  
Probate and Succession  
Planning, Commerce and  
Finance Law Offices



**James Russell**

Co-Regional Head of Asia,  
Zedra (Hong Kong) Limited



**Carlie Wong**

Insurance Professional,  
CFP® and Certified Trust  
Practitioner



**Fan Choi**

HKTA Executive Committee  
Member, Co-Chair of the  
Family Office Sub-Committee

## Moderator:

## DISCUSSION AND INSIGHT


In an increasingly complex wealth and geopolitical landscape, UHNW families in Hong Kong are constantly reviewing their wealth planning structures to look for ways to protect, preserve, and transfer wealth across generations. Trusts and insurance are two important tools in the wealth planning toolbox yet they serve very different purposes and operate under distinct legal, tax, and practical considerations. Trust structures have traditionally been used for multi generational wealth succession whereas insurance fulfills the need for liquidity and income protection. However, in the last few years the distinction has been blurred.


This panel brings together experienced practitioners for a discussion to explore trusts and insurance as wealth planning solutions, comparing their respective strengths, limitations, and ideal use cases. Through technical insights and practical examples, the discussion aims to provide new dimensions to advisors, and professionals to assist their clients in structuring their wealth in a holistic and sustainable way.


 **25 June 2026 (Thursday)**

 **5:00 PM - 6:30 PM**

 **14/F, Fairmont House, 8  
Cotton Tree Drive, Central**

 **1.5 HKTA CPD points  
1.5 SFC CPT points  
1.5 CPD points for Law  
Society being applied for**

 **English**

 **HKTA member \$250  
Non-member \$500**

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## Agenda

4:30 PM

Registration

5:00 PM

Opening Remarks by **Fan Choi**, HKTA Executive Committee Member, Co-Chair of the Family Office Sub-Committee

5:05 PM

**Panel Discussion:**

**Sarina Cheung**, Solicitor and Head of Probate and Succession Planning, Commerce and Finance Law Offices

**James Russell**, Co-Regional Head of Asia, Zedra (Hong Kong) Limited

**Carlie Wong**, Insurance Professional, CFP® and Certified Trust Practitioner  
Moderated by **Fan Choi**

6:10 PM

Q&A session

6:25 PM

Closing Remarks by **Fan Choi**

## Speakers & Moderator

### • **Sarina Cheung, Solicitor and Head of Probate and Succession Planning, Commerce and Finance Law Offices**

Sarina Cheung is a consultant and the Head of Probate and Succession Planning in the global private wealth and family office practice of Eric Chow & Co. in Association with Commerce and Finance Law Offices. Sarina specialises in wills and probate, trust management, mental health law, and litigation. Her expertise encompasses both contentious and non-contentious trust and probate matters, along with succession and wealth planning.

Currently, Sarina serves as a member of the Executive Committee of the Society of Trust and Estate Practitioners (STEP) and as the Chairman of the Will and Estate Sub-Committee. She is also a part-time lecturer for the "Wills, Estates, and Trust Planning" course in the PCLL programme at the University of Hong Kong. Additionally, she is an independent member of the Professional Development and Training Sub-Committee of the Hong Kong Trustees' Association, a member of the Anti-Money Laundering and Counter-Terrorist Financing Review Tribunal in Hong Kong, and a member of the Hong Kong SAR Government's Housing Appeal Tribunal (Housing).

Recently, Sarina was selected for the "Outstanding Private Client Practitioner" category in the 2025 Global Elite Private Client Guide—a peer-nominated directory recognizing exceptional lawyers in the global private wealth management sector.



香港信託人公會  
Hong Kong Trustees' Association

Celebrating 35 Years – Leading with Trust & Shaping Tomorrow

## Speakers & Moderator

- **James Russell, Co-Regional Head of Asia, Zedra (Hong Kong) Limited**

James has extensive experiences building, leading and integrating trust, funds and corporate services businesses across Europe and Asia, balancing a client-focused approach with a wide understanding of risk management, compliance and operation efficiency. In 2018, he was shortlisted as 'Trustee of the Year' in Citywealth's annual Future Leaders Awards 2018, and, in younger years, was listed in eprivateclient's Top 35 Under 35, for which he is now regrettably ineligible. James has a wide background of experience in providing high quality trust and corporate services to individuals and businesses with an expectation of quality, having gained experience in Hong Kong, Singapore the Isle of Man and Cyprus. An Associate of the Chartered Institute of Secretaries and member of the Securities and Investments Institute, James has a thorough understanding of the complexity of international fiduciary services.

- **Carlie Wong, Insurance Professional, CFP® and Certified Trust Practitioner**

Carlie is a CFP® and CTP™ professional specialising in protection and wealth advisory, with a focus on insurance solutions, trust integration and multi-generational succession planning for HNW and UHNW families across Asia.

Drawing on a multi-disciplinary background spanning insurance, bank financing, wealth management and trust, she brings a holistic perspective to wealth and legacy decisions, connecting protection planning with long-term structuring strategies.

Carlie is a member of the Joint HKTA/STEP China Development Sub-Committee and the Institute of Financial Planners of Hong Kong (IFPHK). She also holds various positions within The Life Underwriters Association of Hong Kong (LUAHK), including serving on the editorial board of its flagship magazine and contributing thought-leadership articles, most recently "The Family Wealth Engine Behind an Insurance Policy" (Spring 2026).

- **Fan Choi, HKTA Executive Committee Member, Co-Chair of the Family Office Sub-Committee**

Fan is a seasoned wealth planner and trusts & fiduciary professional, having worked in European private banks in regional roles and in private practice as a solicitor in Hong Kong.



**HKTA seminar**

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 14/F, Fairmont House, 8 Cotton Tree Drive, Central  1.5 SFC CPT points  
1.5 CPD points for Law Society being applied for  
1.5 HKTA CPD points

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9. No CPD/ CPT point will be granted if the attendee is late or early departure for 15 minutes for the seminar.
10. If a black rainstorm warning or typhoon no. 8 is hoisted, the seminar may be cancelled or postponed. Please refer to the Association's announcement on its website on the day of the seminar.