



**The Australian Unity Trustees
Foundation** – helping you create
a meaningful philanthropic legacy



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We are here to help people thrive

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Do you want to ensure your charitable giving can make an impact into the future?

Many people have discovered that there is nothing more satisfying than giving back to the community. This can be achieved through the establishment of your own charitable foundation, where funds can be invested and income distributed in accordance with your wishes.

Establishing a charitable foundation provides a perpetual structure for you and your family to make a lasting philanthropic impact to communities into the future, through the investment of funds and the distribution of income in accordance with your wishes.

The Australian Unity Trustees Foundation assists individuals and families to include philanthropic giving in their estate and wealth planning.

Establishing a Charitable Foundation

Establishing the right charitable structure is dependent on your individual circumstances.

You may wish to:

- Establish your charitable foundation during your lifetime (there may be tax advantages in doing this), so that you and your family can become active in its direction
- Establish your foundation within your Estate Planning strategy – to become effective on your passing
- Establish a combination of both

Australian Unity Trustees can work side by side with you to develop a charitable giving structure tailored to your individual circumstances, philanthropic objectives and wishes.

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What is the Australian Unity Trustees Foundation?

The Australian Unity Trustees Foundation is a Public Ancillary Fund (PuAF), under which clients establish a donor-advised account. It is an ideal structure for those who wish to experience the joy of philanthropy and supporting others within the community during their lifetime, without the responsibility and obligation of managing the investment, governance and administration components of the foundation.

You can establish a named sub fund within the Australian Unity Trustees Foundation with an initial donation of \$20,000. Once your donation is accepted, it is held by Australian Unity Trustees as the trustee of the Australian Unity Trustees Foundation. Please note that your donation is irrevocable and cannot be refunded.

Once you have established a named sub fund you can continue to contribute additional donations into your fund during your lifetime and you can also contribute further by providing for a bequest or distribution to your fund in your Will. All initial donations and subsequent donations made into your fund during your lifetime are tax deductible.

If you wish, you can choose to remain anonymous when distributing the income from your fund to eligible charitable organisations each year.

As sole Trustee of the Australian Unity Trustee Foundation, Australian Unity Trustees will manage the investment, governance and administration of each client's named sub fund within the Foundation. A dedicated Client Manager will work with you to discuss the performance of your accounts and their giving objectives

Our dedicated client team is supported by in-house investment, tax and finance and legal experts.

Why do clients establish a sub fund

Establishing a charitable foundation can be a highly rewarding experience for you and your family – involvement with the Foundation through your named sub fund can transition across multiple generations.

The Australian Unity Trustees Foundation is ideal for philanthropists who seek to provide support for the community, knowing their contribution can be invested into perpetuity with a view to it growing and maintaining value in real terms.

The benefits of the Australian Unity Trustees Foundation

The Australian Unity Trustees Foundation allows donors to:

- Establish your own named foundation with a minimum initial donation of \$20,000
- Obtain a tax deduction for the initial donation and ongoing donations, and spread the tax deduction for up to 5 years against your assessable income
- Have greater control over your charitable giving (you can decide your own granting program)
- Have the flexibility to vary your giving program in line with your wishes and areas of granting focus over time
- Have peace of mind that your charitable contribution is invested in a way that could continue giving and enable the remaining capital to maintain value into perpetuity.
- Be assured that you have chosen a philanthropic partner that is a specialist provider of trustee services to the Australian community

Operational and administrative support

Australian Unity Trustees will work side by side with you, providing:

- General trust administration;
- Management of all assets of the trust;
- Management of all ATO and ACNC requirements;
- Record keeping and management;
- Verification of DGR and charitable status of recommended charitable organisations; and
- Completion of legal checking to ensure the purposes of the gift are charitable at law.

What happens to my foundation upon my passing?

Upon your passing your sub-fund can continue to distribute the amount available each year based on investment performance and the minimum distribution requirements in line with your wishes. Your family members can also, if appropriate

become involved in the recommendation of grant recipients to Australian Unity Trustees.

Our commitment to our clients

To assist you to achieve your charitable giving objectives we will take the time to understand you and your family (as appropriate).

We will work in partnership with you to establish your named sub fund within the Australian Unity Trustees Foundation, in line with your objectives and wishes.

We offer an extensive array of personalised services to protect your assets, respect your wishes and ensure your best interests are always placed above anything else

Australian Unity Trustees

Estate Administration



We provide extensive estate administration services, as either the appointed executor in a will or where the appointed executor does not wish or is unable to act. Our service includes:

- Interpreting the will
- Determining beneficiary entitlements
- Obtaining probate
- Transferring assets and paying debt
- Preparing tax returns
- Preparing financial statements

- Assisting with funeral payments
- Obtaining letters of administration

Financial Attorney



We can act as your financial attorney or assist you if you have been appointed to that role:

- If appointed as your financial attorney, we will act in an independent capacity to ensure your best interests are the paramount consideration of financial and legal decisions.
- If you have been appointed as a financial attorney, we can assist you with the tasks you are unable to do, and provide legal, financial and taxation advice about how to undertake your role to provide the right outcomes.

Financial & Legal Administration



If we have been appointed as your Administrator, we can help you:

- Develop a budget
- Protect all assets belonging to you including the review of your insurance policies
- Identify and collect all income due to you
- Manage any legal issues

Trust Establishment & Administration



We can establish and manage trusts to help protect assets and legacies now and into the future, such as:

- Community and Native Title Trusts
- Family trusts
- Testamentary trusts
- Minor's trusts
- Superannuation proceeds trusts
- Special disability trusts
- Charitable trusts

Philanthropy



We can help you create a meaningful philanthropic legacy by developing a charitable structure tailored to your individual circumstances, philanthropic objectives and wishes.

It may be:

- Establishing your charitable foundation during your lifetime (there may be tax advantages in doing this)
- Establishing your foundation within your Estate Planning strategy, which is created on your passing
- Establishing a combination of both



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A proud history

With more than 175 years of helping our members thrive, Australian Unity is proud to continue supporting the lives of a million Australians.

We trace our roots back to December 7, 1840—in a pub on Melbourne’s Queen Street. It was at the inaugural meeting of the Manchester Unity Independent Order of Oddfellows that a newspaper proprietor, a surgeon, a chief constable, a glazier and a carpenter would build the foundations of what would become Australian Unity.

Over the decades, many dozens of other friendly societies and like organisations have joined or merged with Australian Unity. The Australian Natives’ Association, Big Sky Credit Union, Lifeplan Australia Friendly Society and many others are now part of Australian Unity. We carry on the traditions that formed these organisations.

Long before there was any formal welfare system in Australia, members relied on the support and benefits of these mutual organisations.

Today, we still aim to answer the very simple question that our members have always had: how can I provide for myself and for those I love, especially in times of need?

The environment that we currently operate in is one where chronic disease is on the rise, we have an ageing population and a need to increase retirement savings.

We believe a member-based mutual organisation is the best way to look after your interests and those of the broader community.

We’re a national healthcare, financial services and independent and assisted living organisation with 7,000 employees providing services to one million Australians.

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Our services



Health

- Health insurance
- Overseas visitors cover
- Dental services
- Chronic disease management
- Hospital in the home



Wealth

- Investments
- Philanthropy
- Trust and estate administration services
- Financial planning
- Investment, education and funeral bonds
- Banking and home loans
- General insurance



Living

- Aged care and accommodation
- Personal and business insurance
- Aboriginal home care
- Disability services
- Retirement communities



1800 87 87 83



australianunity.com.au/trustees