



Private Ancillary Funds

Create a meaningful
philanthropic legacy.

Give back to your community by establishing a charitable foundation.

Give back to your community — now and in the future — by establishing a charitable foundation.

A Private Ancillary Fund (PAF) helps you make a real difference, investing funds and distributing income in line with your wishes.



What is a Private Ancillary Fund?

There's nothing more satisfying than giving back to the community.

A Private Ancillary Fund (PAF) is a charitable trust that helps you do this.

With a PAF, you'll have complete involvement in the operation, governance, investment and strategy of your foundation.

This structure is ideal for philanthropists who want to support their communities, knowing their contribution may continue to do so now and even after their passing into the future.

Why establish a PAF?

Establishing a foundation can be a rewarding experience for you and your family for generations to come.

While the ideal structure will depend on your circumstances, a PAF may be right for you if you wish to support projects and initiatives during your lifetime.

How do we support you?

We partner with you and your family to establish and manage a PAF.

By working together, we're here to help your foundation's cause and achieve your charitable goals.

By nominating Australian Unity Trustees as the trustee or co-trustee, we deliver a full range of services, including:

- Expertise and support to document investment strategy
- 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
- Completion of legal checking to ensure the purposes of the gift are charitable at law

How do I get started with a PAF?

A PAF is a charitable trust, requiring its own trustee and ATO approval for tax concessions.

You can establish a PAF with an initial donation of \$500,000. Please note that your donation is irrevocable and cannot be refunded.

Once you've established a PAF, you can contribute additional donations both during your lifetime, and after your death via bequest or your will. All initial and subsequent donations made into your PAF during your lifetime are tax deductible.

What happens when I pass away?

On your passing, your foundation can continue to distribute the amount available each year based on investment performance and the minimum distribution requirements in line with your wishes and other legal and charitable requirements.

Your family members can also, if appropriate, be involved in the recommendation of grant recipients to Australian Unity Trustees, if we are appointed as trustee.



If you wish, you can remain anonymous when distributing the income from your PAF to eligible charitable organisations.

A PAF must distribute a minimum of 5% of its market value annually or \$11,000, whichever is greater.

A dedicated, experienced client relationship manager will work with you to organise any required trustee meetings and to manage governance and reporting requirements with you. Our in-house investment, tax, finance and legal experts will assist your client relationship manager.



We're here to help

Visit our website or speak to our friendly team to find out if a Private Ancillary Fund could be right for you.

1800 878 783

australianunity.com.au/wealth/protect-your-assets/philanthropy

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