



# Australian Unity Trustees

We'll help you **protect your assets** in line with your wishes now, into the future and beyond



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We are here to help people thrive

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## We hold ourselves to a higher standard: An unwavering commitment to the highest duty of care

As a trustee company, we always place our clients' best interests above anything else.

It is a commitment backed by the full resources of our organisation, one of Australia's leading financial services groups.

As a result, you can be assured of the most appropriate financial and legal assistance when you need it the most, whether you require estate administration, financial and legal administration, or trust establishment and administration.

We have helped tens of thousands of Australians in these important matters and we have always done that – and we always will - with an unwavering commitment to the highest duty of care.

This experience, assurance and focus, combined with our 175 year heritage of community service and prudent financial advice, means we are uniquely placed to offer you personalised services to protect your assets, ensure your wishes are met and your best interests are always placed above anything else.

Our services include:

- Estate administration
- Taking on the role of financial attorney in the event that you lose capacity to ensure independent management of your wealth
- Financial and legal administration for those who can no longer manage their financial and legal affairs and require an appointed administrator
- The establishment and administration of trusts including protective trusts, minors' trusts, Community and Native Title Trusts and charitable trusts.

## 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.

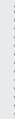
#### Financial & Legal Administration



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

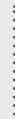
#### Trust Establishment & Administration



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

## Our trustee services have been designed for all Australians

Australians trust us to assist in managing and protecting their assets.

While some people mistakenly believe that trustee or fiduciary services are only for the wealthy, Australian Unity Trustees is a contemporary trustee company for all Australians seeking to protect their assets now and into perpetuity. While still being grounded in the tradition of our heritage, we provide for the wellbeing of our clients in line with their needs.

Traditionally, a friend or family member may have been asked to accept the role of attorney or executor but with today's changing landscape, it is becomingly increasingly commonplace to appoint an independent trustee company to assist either at times of vulnerability or need such as during the administration of an estate.

Australian Unity Trustees brings independence, impartiality and breadth of experience. We can be appointed as executor, trustee or financial attorney. We offer flexibility by accepting sole, co or alternate appointments.

As a trustee company we are also able to accept appointments where an executor or trustee does not wish or is not able to act.

It is a privilege for us to be asked to assist people in these ways; it is a responsibility we do not take lightly. We will do everything we can to ensure your best interests are considered paramount and respected.

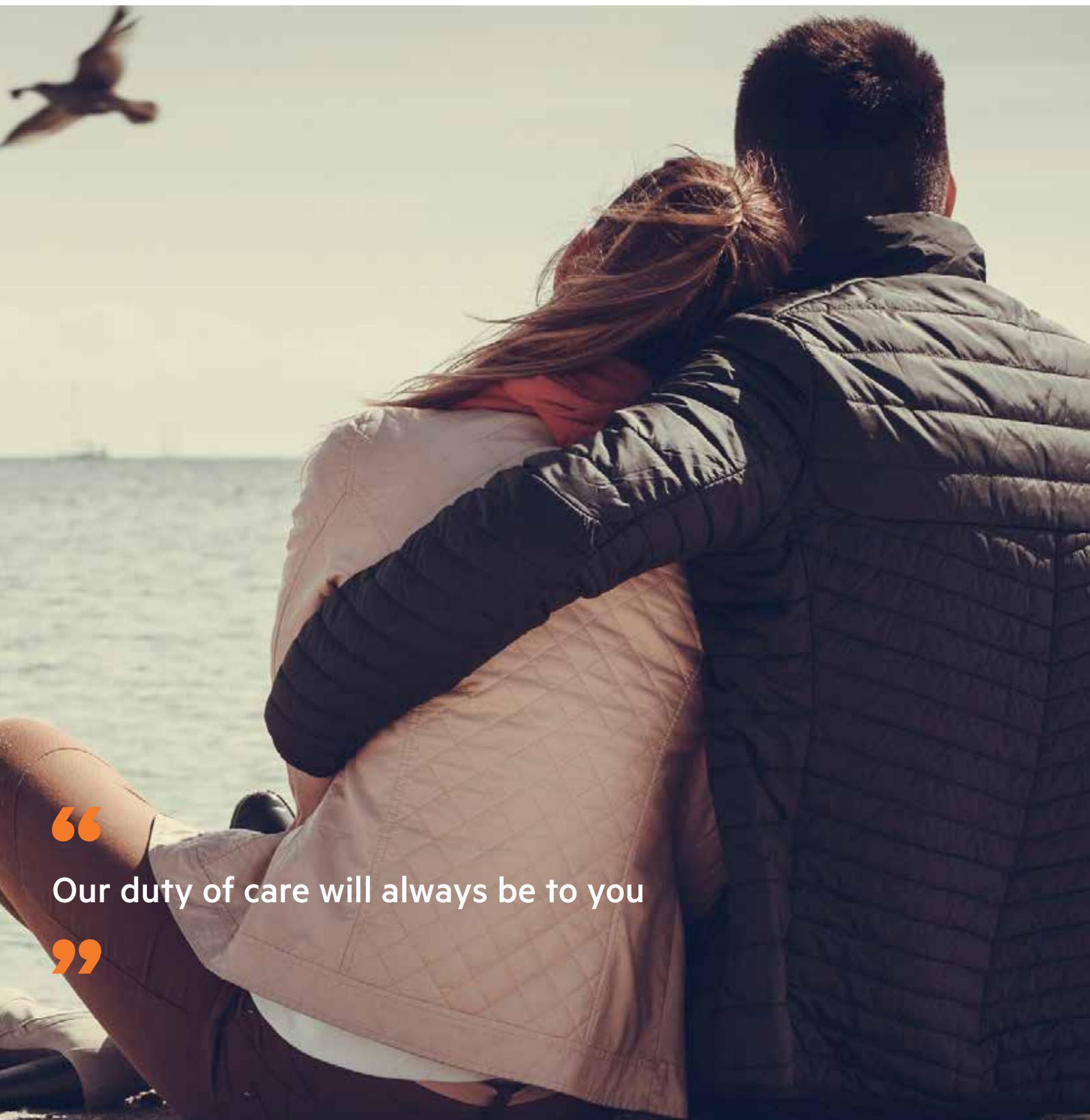
We will take the time to understand you – your situation, your needs and wishes. We will then develop a solution in line with your needs.

Should your wishes or personal situation change over time, or if the legislative framework in which we work changes, we will work with you to update your financial and legal documentation accordingly.

It is a personalised service based on experience and strong empathy for you and your family.

By selecting Australian Unity Trustees to act on your behalf if you lose capacity, when you pass away or in any other trustee role, you have peace of mind knowing that we have taken the time to listen to you and act in your best interests and in line with your wishes.

We will take the time to understand you... and will develop a solution as unique as you ●



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Our duty of care will always be to you  
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## **A financial attorney protects and administers your assets in the event you lose capacity. You can be confident Australian Unity Trustees will always act in your best interests.**

It is in almost everyone's best interests to have given someone full authority to deal with their legal and financial affairs (a financial attorney) so they can undertake appropriate actions in a timely manner if you were to lose mental capacity.

If you do not have an enduring power of attorney in place, it is more difficult for someone to access your assets on your behalf, such as your bank account or superannuation, when you need it most, at a time when you are already vulnerable.

For a power of attorney to remain valid after you lose your mental capacity, you must make an 'enduring' power of attorney while you still retain capacity.

### **Who can you appoint as your attorney?**

Some people appoint a close family member or friend, without realising the extent of the burden they are placing on that person. There are many tasks to perform, and it can also be emotionally draining where there are disputes over the management of your financial and legal affairs.

It is possible that person may not always have the time or expertise to act in your best interests, no matter how well intentioned they are.

For this reason, many people choose to appoint a trustee company such as Australian Unity Trustees to act as their financial attorney.

You will be our client and our duty of care will therefore always be to you – ensuring your wishes are always observed.

As your attorney, we will also liaise with your family, loved ones and/or carers as appropriate to ensure they understand your wishes and the process, and answer any questions they may have.

The Client Manager dedicated to you will ensure your best interests are at the forefront of all decisions made on your behalf.

### **Our Attorney Assist service**

If you have been appointed as a financial attorney and are looking for assistance and guidance, the Australian Unity Trustees Attorney Assist service can help you in your role. We have the specialist legal, financial and taxation advice to provide you with the tools and skills you need to get the best outcomes.

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Our commitment to you is  
unwavering and far reaching

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**It is a privilege for us to be asked by a family member, friend or carer to become someone's financial & legal administrator.**

**We know it's a responsibility of the utmost importance, and we will reward your trust with compassion and an unwavering focus on the best interests of our client.**

We have administered the financial and legal affairs for thousands of Australians. It is a privilege for us to be asked by a family member, friend or carer to assist someone they know who due to their age, disability or personal circumstances no longer has the capacity to manage their own financial and legal affairs.

It is a responsibility we do not take lightly, and we will do everything we can to ensure our client's best interests are at the forefront of all decisions made on their behalf and their finances are managed in line with their needs. This includes developing a budget for them, protecting their assets, collecting income, paying bills, buying and selling assets and attending to legal matters.

Our commitment to our clients is unwavering and far reaching, and includes providing them with a personalised service managed by an experienced and dedicated Client Manager.

Our client and their support network has direct access to the Client Manager.

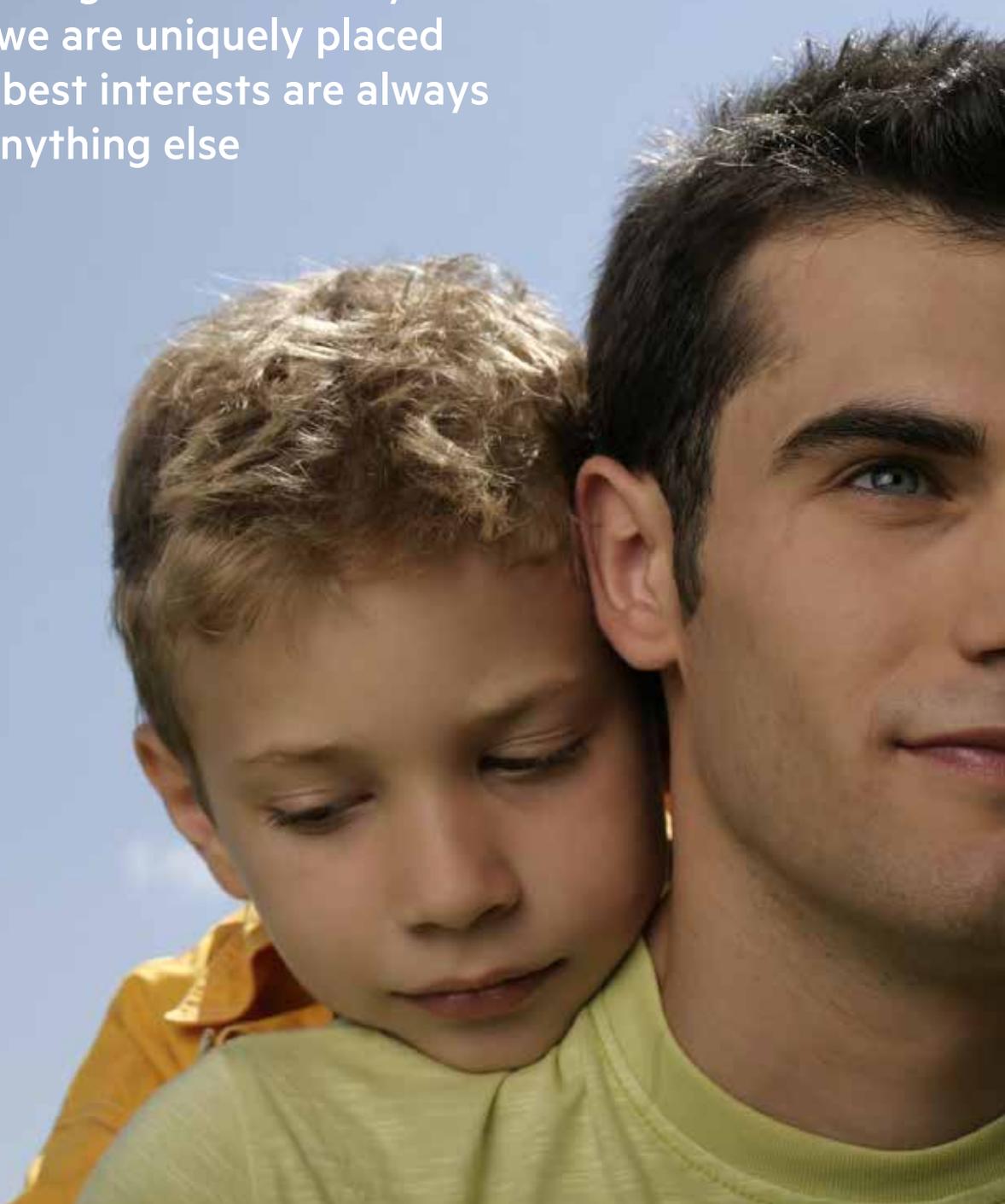
To help ensure we are able to make decisions in line with our client's needs, we will meet with our client and any support network they have to discuss their wishes in regard to their financial and legal affairs. We will take the time to understand the client – their situation, their needs and wishes.

We will also liaise with our client's family, as appropriate, to ensure they understand our client's wishes and the administrative process, and answer any questions.

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Our 175 year heritage of community service means we are uniquely placed to ensure your best interests are always placed above anything else

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## Australian Unity Trustees can act as executor to administer your estate and will act with the utmost integrity, independence and professionalism when doing so

Upon passing away an executor is responsible for managing your estate and distributing assets according to your wishes. The duties of an executor can be lengthy, complex and emotionally draining.

Importantly, if an executor makes a mistake in administering the estate, they can be held personally liable for the financial loss.

For these reasons, many people ask a trustee company such as Australian Unity Trustees to assume some or all of the obligations and responsibilities, and help ensure the executor of their estate is not exposed to personal legal liability.

Australian Unity Trustees can expertly and impartially co-ordinate all legal, administrative, investment and tax requirements.

### **Our executorial services**

Australian Unity Trustees can be appointed as executor in your Will. Or an executor who has been appointed can choose to renounce their position and we will act in their place.

If an executor does not have the time or expertise to be the executor, Australian Unity Trustees can accept the responsibility in full. If we are appointed in a Will, rest assured that your wishes will be followed and your estate administered in a timely way. If an executor chooses to renounce, we will keep them up-to-date with our progress, shield them from personal legal liability and diffuse the impact of demanding beneficiaries.

Our service is delivered by estate administration professionals who will ensure the estate is administered efficiently, correctly and in line with the will.

They will also liaise with all the beneficiaries to ensure they understand the estate administration process, answer any questions during the process and distribute their inheritance tax effectively.



## The use of trusts can provide asset protection now, into the future and beyond

We can help you protect your assets by creating a legal structure such as a trust which may provide long lasting wealth creation and protection benefits for you and your family.

As the trustee is the legal owner of the assets, the trust provides a level of protection against personal liability if structured appropriately and may also allow you to arrange your finances in a tax efficient manner.

Trusts may also be used to allocate money for the sole purpose of caring for a family member who has special needs, or is a minor, or is unable to manage money themselves.

There are many reasons why trusts are established. They might be created for asset protection, income streaming, protection of a vulnerable beneficiary or transfer of wealth

through the generations.

Australian Unity Trustees can assist you in determining which is the most appropriate trust structure for your circumstances.

We can assist in the establishment, administration and management of the trust either now or in the future.

We can also act as the trustee now and/or into the future.

Examples of trusts with which we can assist include:

- Family trusts
- Charitable trusts
- Compensation trusts
- Special disability trusts
- Testamentary trusts
- Minors trusts
- Superannuation proceeds trust

### **We have significant experience in the creation and administration of Community and Native Title Trusts**

*We are very proud that our commitment to providing legal and financial guidance and services with the highest duty of care has resulted in a number of Aboriginal communities entrusting us to establish and manage their Community and Native Title Trusts.*

Trusts may allow continuity of ownership which ensures wealth benefits are preserved for future generations of your family ●

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Your best interests are at the forefront of  
all decisions made on your behalf

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## We offer our commitment to always place your best interests above anything else... in every stage of your life and beyond

No matter what your situation is, whether you are looking to plan your estate or protect your assets, or need assistance with your financial and legal affairs, or you need help administering an estate, we will always be there to help you.

We have been available to assist Australians for more than 175 years and our estate, legal and administration professionals will be pleased to assist you as well.

After all, your financial wellbeing is at the heart of everything we do.

### **How to contact Australian Unity Trustees**

For more information or to arrange an appointment with an estate planning, legal, executorial or administration professional, please call us on:

**1800 87 87 83**

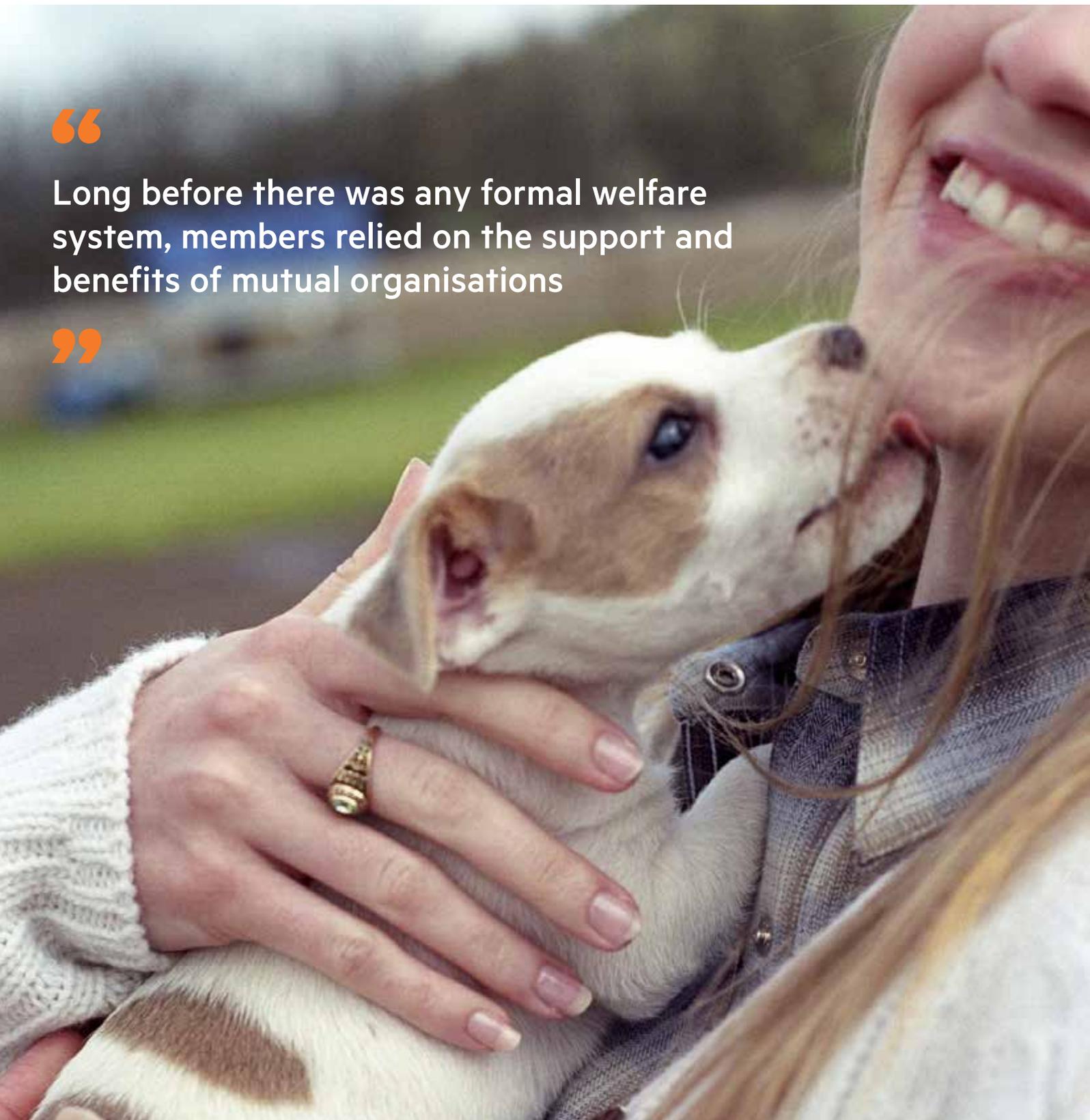
Or visit:

[www.australianunity.com.au/trustees](http://www.australianunity.com.au/trustees)

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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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We want to help you protect your legacy

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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](https://australianunity.com.au/trustees)**