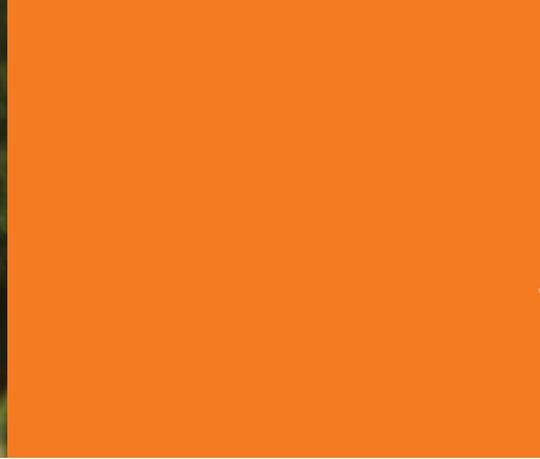




Fiduciary services for families who provide for a family member with an intellectual disability



Do you want to provide for a relative with an intellectual disability?

At AET, we understand the responsibilities involved in the care of a family member with an intellectual disability.

We've designed a range of services to help remove some of the burden of planning by putting structures in place to help with the management of that person's financial affairs.

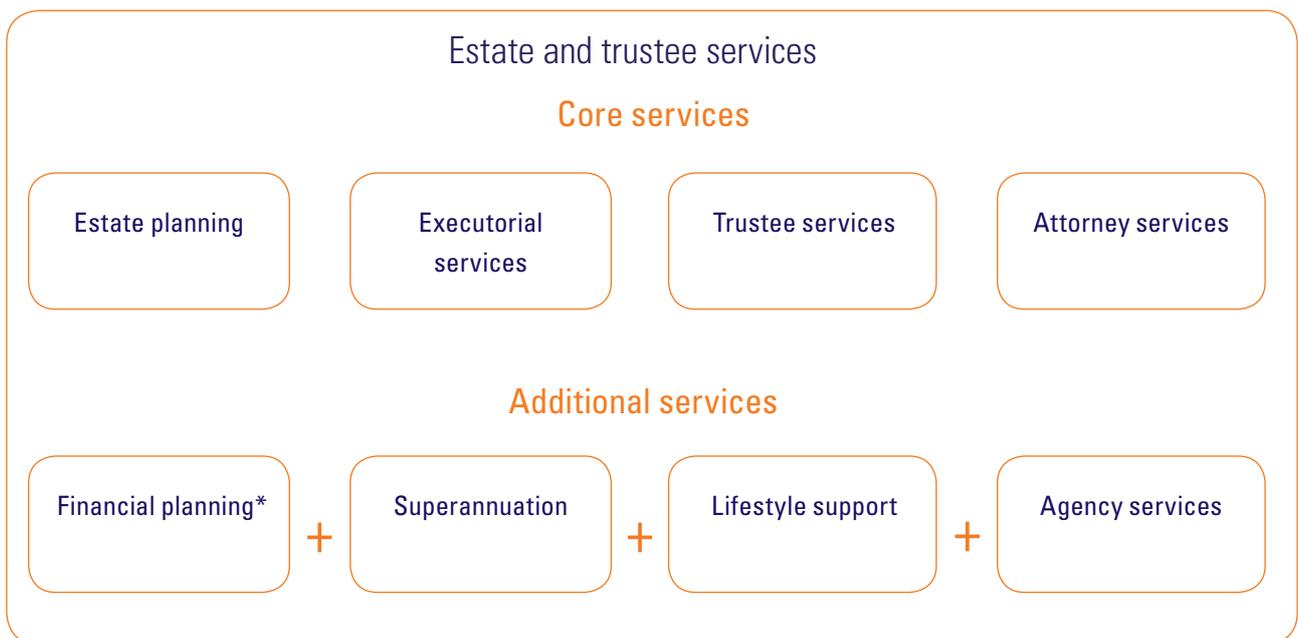
Working closely with you, we will ensure each family member's needs are met. We also partner with your trusted advisers, such as your financial adviser, accountant or lawyer to provide our specialist knowledge and services.

Do you have family interstate? Are you busy with your own family and professional commitments? Are you concerned about the financial, legal and compliance requirements of fiduciary appointments? If so, our services are particularly suitable for you.

Flexibility

We understand that the ongoing care, comfort and welfare of your intellectually disabled family member is paramount. The holistic package of fiduciary services we offer means we can help you tailor a package that best fits your family's needs.

You can choose from a core package of estate and trustee services, and add any additional services you require: financial planning, superannuation, lifestyle support or agency services.



* If you have your own trusted advisers we can partner with them to provide specialist services. Alternatively, if you don't have an adviser, we can also offer financial planning services.

1. Specialist advice in estate and trustee services

When considering the future needs of an intellectually disabled family member, simply leaving them money, or the balance of an estate, may not provide an adequate level of financial support for them for the rest of their life. In fact, it may do more harm than good because it could disqualify them from receiving financial support from the Government. Not only that, but if the money is easily accessible, or they are easily influenced, it could be spent too quickly, and therefore ineffectively, given their long term needs.

Estate planning services

By using a trust structure, however, you can be sure that your family member receives the ongoing financial support they require and we can help you structure your affairs in the most appropriate way. For example, by incorporating a special disability trust or a protective trust in your Will, or a combination of both, you can provide for a lifetime of care.

And, when the time comes to transition the management of your affairs, we can help you prepare the appropriate documents such as powers of attorney and guardianship so that the transition is seamless.

Our highly experienced estate planning lawyers can work with your trusted advisers to provide the best possible solution for you.

Executor and trustee services

When it comes to appointing an executor and a trustee there are a few options for you to consider; family, friend or professional trustee company. By explaining the options available, we can help you make the right choice to suit your family's needs and circumstances.

Appointing a professional trustee company as executor and/or trustee should be considered if:

- you do not wish to burden your family and friends with the often onerous task of acting as executor and trustee
- you have complex family arrangements (such as second marriage or family dispute)
- you have no immediate family or friends who are capable or willing to act as executor or trustee.

2. Compassionate professional service

When it comes to making decisions, the needs of the beneficiary are paramount and the services we offer puts them at the centre of all decision making.

Relationship management

Each family is assigned a dedicated relationship manager who understands the often complex needs associated with disability. As your main point of contact, this person can provide a truly personalised and integrated service.

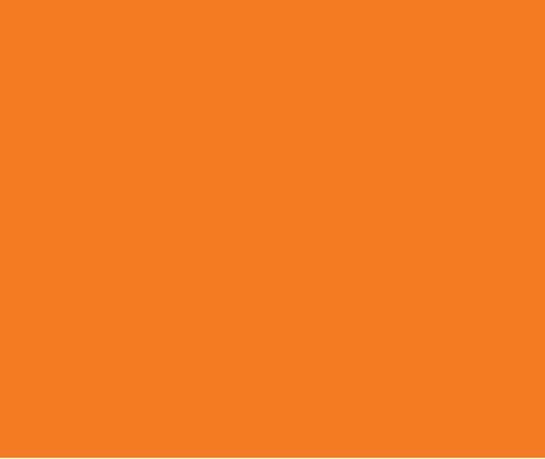
Communication

Clear and responsive communication ensures the needs of all parties are met. To ensure your needs and the needs of your family are met, we will respond to any questions or queries you or your family have in a timely fashion. We'll work closely with your trusted advisers to help you make informed decisions about the future lifestyle of your disabled family member.

Record of wishes

Although not a legal document, a record of wishes and concerns allows you to clearly articulate your wishes and identify the lifestyle goals of the disabled person. Using this document, you can provide details of your preferred disability support providers, trusted family advisers, housing and accommodation preferences and medical providers. We can help you prepare this document.





3. Structure and control

The way you structure your finances is important because consideration needs to be given to the specific needs of your family as well as the level of control granted to your disabled family member.

We can help you structure your wealth to enable you to:

- ensure that funds are invested to maximise the tax efficiency of the income and capital of the trust or trusts
- structure funds effectively to protect the disabled person from other persons who may have adverse influence over their affairs
- receive regular reviews to ensure that the assets or properties are held in the appropriate structure to meet the needs of your family.

4. Access to products and services

To help you find the right solution for you and your family's needs, we offer a wide range of products and services.

Small APRA fund

Your super is likely to be one of your greatest assets so it's important to have certainty around the payment of your death benefit, particularly if you have a disabled family member.

A small APRA fund (SAF) is a type of superannuation fund that allows you to do just that. Like an SMSF, a SAF gives you the freedom and flexibility to take control of your own super but without the onerous burden of the trustee responsibility. We do that for you.

Our SAF, the Private Super Fund, offers families an all-in-one solution providing trustee, investment and superannuation administration. We look after the day-to-day administration as well as the annual reporting requirements so you can concentrate on your investment strategy, rather than the fund's compliance. And, because a professional trustee is appointed, this type of product gives you certainty around the payment of your death benefit.

Attorney services

Being able to manage your own financial affairs becomes even more important when you have a family member with a disability. What would happen if you became unable to manage your finances? Under a power of attorney, you can appoint us to pay your bills and maintain your records and accounts. We can also help you manage your:

- banking
- property and accommodation transactions
- pensions including Centrelink payments
- insurances (including medical and hospital insurance) and
- taxation

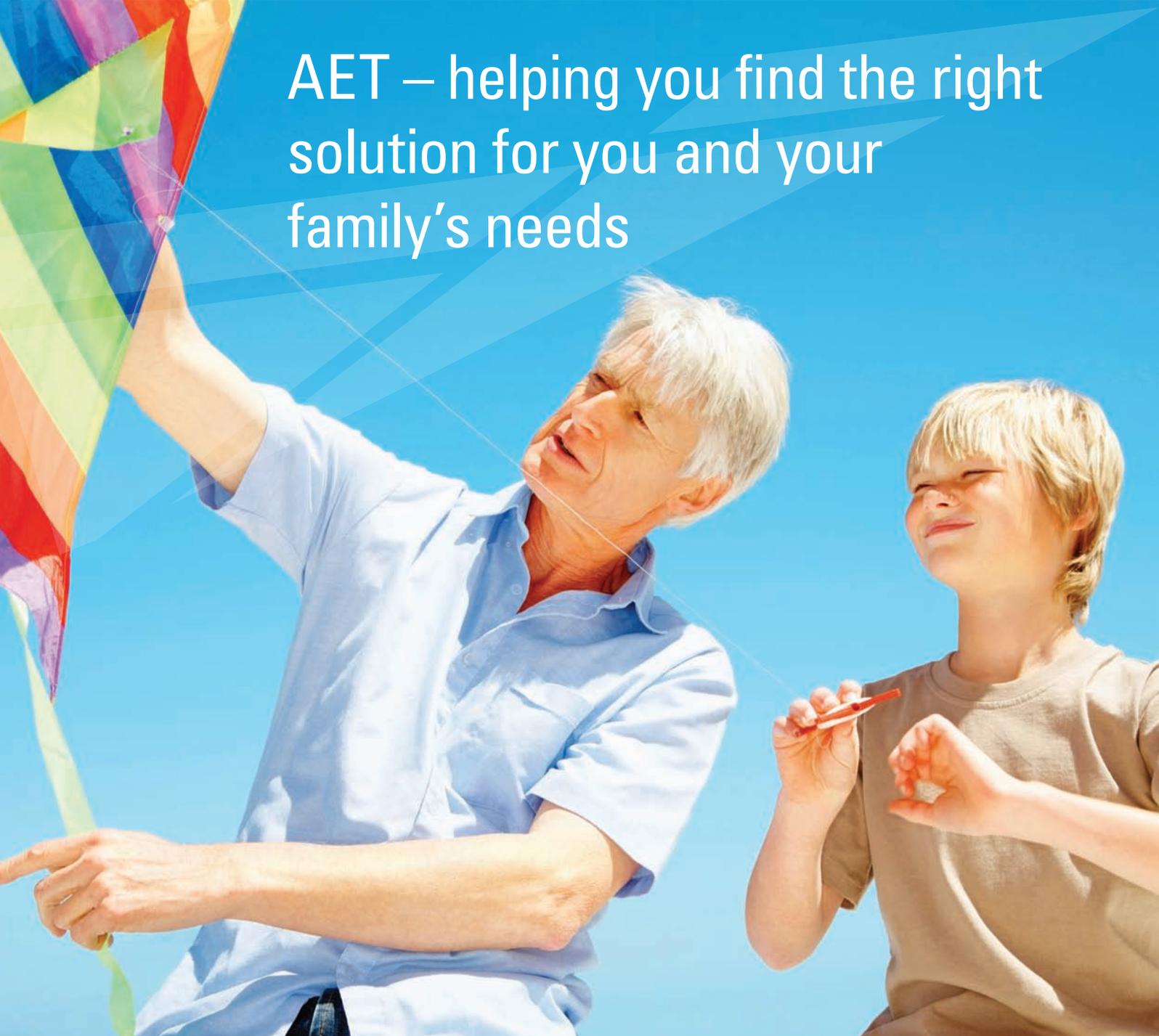
Why choose us?

We are one of Australia's largest and most experienced trustee companies. With over \$2 billion in trust, we have been providing trustee services to Australian families for over 130 years. Our comprehensive range of services includes investment management, estate planning and administration, accountancy and trustee services.

These services are enhanced by the incorporation of specialist advice in the areas of Wills, charitable trusts and planned giving strategies, retirement planning and power of attorney services. We offer a complete solution for the management, growth, preservation and transfer of your wealth.

We hold an Australian Financial Services Licence and have offices in Melbourne, Sydney, Brisbane, Adelaide, Perth and Mount Gambier. We are part of IOOF Holdings Ltd (IOOF), a leading provider of wealth management products and services in Australia. IOOF is a top 200 ASX listed company and provides services to over 700,000 clients Australia-wide.





AET – helping you find the right
solution for you and your
family's needs



More Information

If you have a family member with a disability and would like to find out more about our services please call us on **1800 882 218**. Alternatively please speak to your financial adviser, lawyer or accountant and ask them to contact us on your behalf.

Australian Executor Trustees Limited | ABN 84 007 869 794 | AFSL No 240023 | www.aetlimited.com.au | Part of the IOOF group.

Australian Executor Trustees Limited (AET) provides a range of professional estate planning, superannuation, trustee and investment services to clients across Australia. This document provides general advice only and you should seek professional advice before relying on its contents. AET believes the information to be reliable as at the date of issue but excludes all liability to the extent the law allows.