



NSW Trustee
& Guardian

Have you planned ahead?

- Prepare a Will
- Make a Power of Attorney
- Appoint an Enduring Guardian

**With more than
100 years of experience,
we can help.**



**NSW Trustee & Guardian
makes planning ahead
easy and flexible.**

- Start your Will online
- Attend a plan ahead day
- Visit a branch

Prepare a Will

A Will helps to ensure your assets will be distributed according to your wishes when you die. Even if you think you don't have much, it is still important to make a Will.

Dying without a Will

If you don't have a valid Will, the law sets out which of your family members are entitled to your assets. This may not be what you want to happen to your assets when you die. For example, the law does not include gifts to friends or charities and there is no provision made for pets.

Choosing an executor

An executor administers your estate, within the terms of the Will, after you die. You may see it as a compliment to appoint a family member or friend as your executor, but the role can be demanding. An executor needs an understanding of the law, tax rules and they may need to resolve conflict between beneficiaries. They can also be held personally liable for any mistakes that are made in the administration of the estate.

Don't do-it-yourself

Do-it-yourself Will kits are not a good idea because anyone who is not legally qualified risks making a mistake or creating uncertainty with unclear wording. Questions about whether a Will is valid have to be decided by the Supreme Court and can result in large costs and delays.

Keep it up-to-date

If you already have a Will think about whether it is time to update it so it reflects your current circumstances. Situations where you may want to update your Will include:

- buying a house
- marriage
- separation or divorce
- birth of a child
- retirement
- change of beneficiary/executor.

Make a Power of Attorney and Enduring Guardianship

If something happens to you while you are alive and you no longer have the ability to make decisions for yourself, Power of Attorney and Enduring Guardianship documents can be used to provide for your financial and lifestyle decisions.

Your attorney, appointed under a Power of Attorney, can manage your assets and make decisions about your finances like paying bills and managing investments. An attorney can also sign legal documents for you.

Your appointed enduring guardian can make health and lifestyle decisions for you. For example, your enduring guardian can make choices about where you live and the services you receive such as healthcare.

It is important to choose an attorney and enduring guardian carefully as they are in a position of trust and have a responsibility to act in your best interests.

Will Safe storage

Many people store their Will at home where it can be stolen, lost or damaged. If a Will cannot be located when required, it could cost the estate thousands of dollars. There is also a serious risk your assets will not be distributed as you would have intended because the court may decide that you didn't have a Will.

NSW Trustee & Guardian's Will Safe is a secure place to store your Will, Power of Attorney and Enduring Guardianship documents and they are easy to access when needed.

Choose us, we'll keep it simple

With NSW Trustee & Guardian you can start your documents online, visit one of our branches or attend a plan ahead day.

When we prepare your documents:

- you can appoint us as your independent executor or attorney, or a person of your choice
- we follow strict legal requirements and your documents are drafted by someone who has the experience to help ensure your wishes are properly recorded.

When we work as your independent executor and attorney:

- your family does not bear the burden of these demanding roles
- we act in your best interests, remaining independent and impartial
- our staff (including legal, financial, accounting and genealogy services) can look after issues that may arise.

Fees

NSW Trustee & Guardian's fees are set by government. We will take time to explain our fees and provide assurance that our services are value for money. Document preparation fees and Will Safe storage fees are shown in the tables below. Preparation services are provided free for people eligible for a full Centrelink Age Pension (including people receiving other government benefits, such as a Department of Veterans' Affairs Pension, who would otherwise be eligible for a full Centrelink Age Pension). For all other fees, including deceased estate administration, see our website.

Will and Power of Attorney

Document	Will	PoA	Will & PoA*
Preparation	\$330	\$220	\$440
NSW Trustee & Guardian document update	\$220	\$165	\$330

Will Safe storage

Single document deposit (Will, PoA or EG**)	\$29
Deposit up to three documents	\$49
Deposit up to three documents for NSW Seniors Card holders	\$29

For clients who appoint NSW Trustee & Guardian as their executor or attorney (including first-named substitute only) document storage is free of charge.

*Power of Attorney ** Enduring Guardianship
All fees quoted include GST and are correct at the time of publication.



Your planning ahead documents are safe with us.

NSW Trustee & Guardian.
Writing Wills for ages.

Planning ahead checklist

This checklist will help you think about what to consider before planning ahead and what you may need to bring to your appointment when you make the documents.

Will

- Details of your assets e.g. property, bank accounts, superannuation and investments.
- Names and addresses of your beneficiaries.
- Specific gifts you wish to make – do you want to leave personal items or sums of money to particular people or organisations? You can consider leaving a gift to a charity or organisation for the ongoing care of your pet.
- Decide who you will appoint as guardian of your children.
- Decide who to appoint as your executor.
- Details of your funeral arrangements.

Enduring Guardianship

- Choose your enduring guardian – the person(s) you want to make health and lifestyle decisions for you.
- Determine the decision making areas your guardian will have authority over.
- Consider any specific directions you would like to give your guardian.
- Arrange to sign the Enduring Guardianship appointment form, together with your intended guardian, before a qualified witness.

Power of Attorney

- Choose the person or trustee organisation you want to appoint as your attorney, to make financial and legal decisions for you.
- Arrange to sign your Power of Attorney before a qualified witness and have your attorney accept the appointment.

Storage of your planning ahead documents

- Decide where to safely store all of your planning ahead documents so they can be easily retrieved when needed.

Get started now, we make it easy and flexible



Start your Will using our online portal
www.tag.nsw.gov.au/portal



Book to attend a plan ahead day in your area
www.tag.nsw.gov.au/planahead



Call us **1300 364 103** (local call cost only),
+61 2 9240 0700.



Visit one of our branches: **Bathurst, Broken Hill, Lismore, Newcastle, Parramatta, Port Macquarie, Sydney CBD, Wagga Wagga, Wollongong.**



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