



Estate Planning

Guardian Trust

Life is uncertain. Enjoying your assets needn't be.

Some things in life are certain, others are unforeseen. How can you guarantee your assets will be protected and your loved ones taken care of, however life unfolds?

In two words: Estate Planning. This essential process ensures you and your family continue to enjoy the benefits of your assets, for as long as they're needed.

The future, your way.

Passing on your estate to future generations, ensuring continuity of your arrangements, protecting your assets, and planning for the future – this is the essence of Estate Planning.

But where do you start? By working with an expert trustee company.

Guardian Trust is New Zealand's premier trustee company, with a heritage that reaches back over 125 years. Our reputation is built on four core strengths: expertise, impartiality, confidentiality, and relationships that last across generations.

Your Guardian Trust Client Manager will draw upon his or her extensive estate planning experience and bring in other specialists within the team, such as; lawyers, accountants, and investment advisers, as required. Together, they will work with you to:

- Help you identify and articulate your goals.
- Develop solutions to meet your goals.
- Provide you with timely information to help you make informed decisions.
- Help schedule regular reviews and updates of your plans.



How we can help you.

Wills

A Will is an essential part of any estate plan, regardless of your age. A well-drafted Will gives instructions for the division of your assets when you die. It ensures your wishes are followed and your assets pass quickly to the people you choose. Guardian Trust is ideally placed to:

- Help you understand legal requirements.
- Complete Inland Revenue formalities.
- Deal with claims against your estate.
- Distribute assets as instructed by your Will.
- Act compassionately and impartially with your family and beneficiaries.



Enduring Powers of Attorney

If you are unable to act for yourself, whether through accident, illness or an unplanned trip away, an Enduring Power of Attorney ensures the continuity of your affairs by appointing someone to act on your behalf. Unlike a Will, an Enduring Power of Attorney operates while you are alive and, unlike other Powers of Attorney, continues to operate even if you lose capacity.

Enduring Powers of Attorney are invaluable in the event of an accident or illness. Equally, if you are overseas, your attorney can act on your behalf where necessary.

Trusts

A Trust is a legal arrangement whereby trustees hold assets for the benefit of beneficiaries. Its primary purpose is to safeguard assets and manage their transfer from one generation to another.

Trusteeship is Guardian Trust's core business. We have offered a wide range of Trust-related services to generations of clients, and our reputation, range of services and ability are unrivalled.

Five reasons to consider establishing a Trust:

1. Safeguard your most valuable assets today

Because the trustees 'own' the Trust assets, those assets cannot be used to meet claims against you and your family, whether as a result of relationship break-ups or business creditors.

2. Pass on assets to the next generation

A Trust is the ideal way to pass on assets to future generations. It can be used to pass on particular assets to certain beneficiaries, and is also a useful way to apportion benefits or even exclude beneficiaries from your estate, since unlike Wills, the opportunities to challenge a Trust in court are limited.

3. Ring-fence funds for a specific purpose

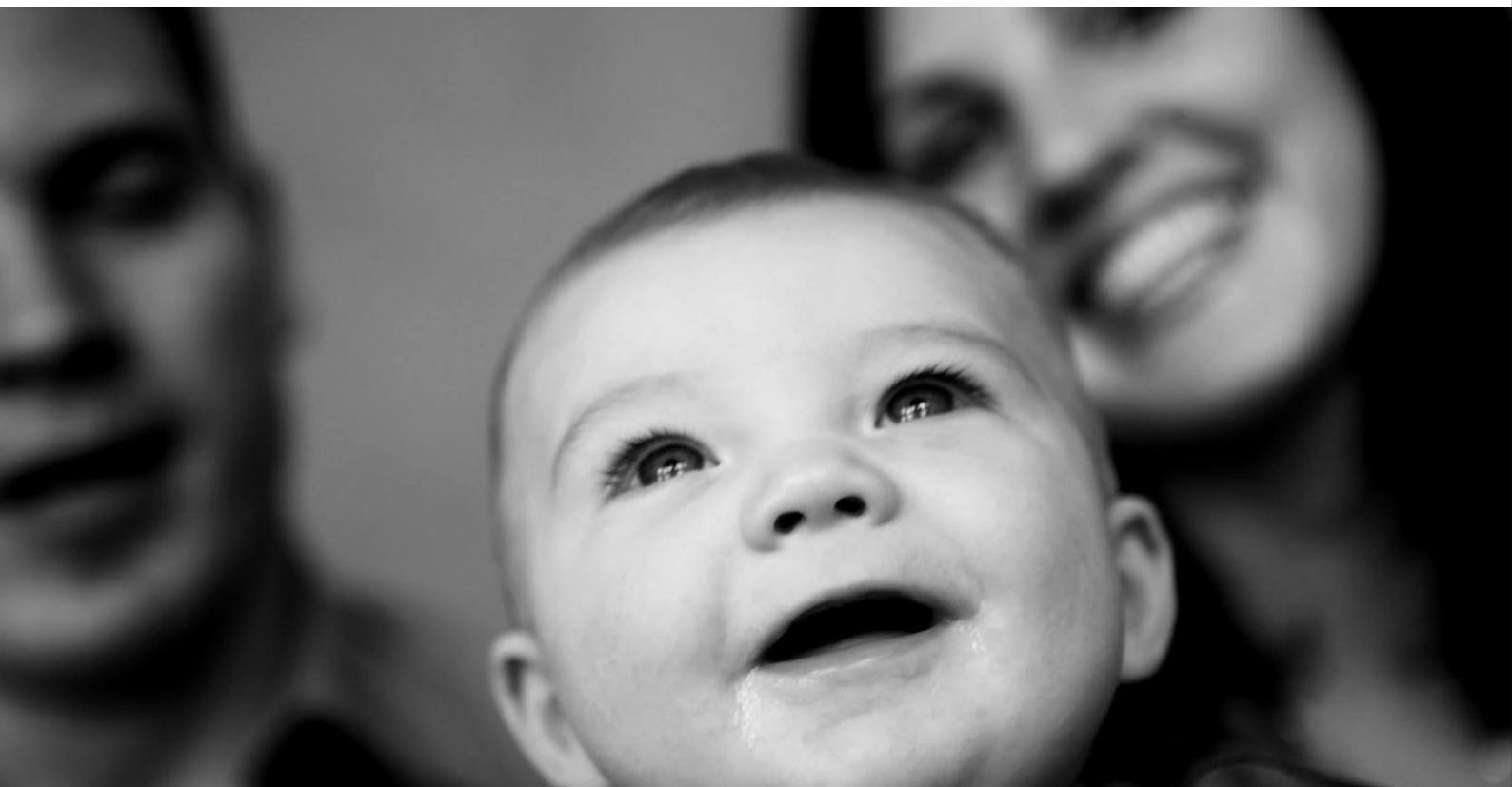
Trusts can be used to set aside funds for particular reasons, such as establishing your retirement fund, allocating education funds for children or grandchildren, or even pre-paying your funeral costs.

4. Derive tax savings

Trusts can provide tax advantages, such as through distributions to certain beneficiaries.

5. Create a philanthropic legacy for the future

If you have a cause you are passionate about supporting or specific philanthropic goals, you can set up a Trust for charitable purposes where funds are grown over time and distributed to causes for perpetuity.



e.g. The Harveys of Christchurch

Alan Harvey's* parents have been Guardian Trust clients for more than 30 years, and when Alan's first child was born they recommended he and his wife, Gillian, see Guardian Trust too.

Until then, Alan and Gillian had been concentrating on getting themselves on a sound financial footing. Thinking beyond the next year or so hadn't been a priority. With a child, long-term planning suddenly took on a new importance.

Guardian Trust immediately helped Alan and Gillian put together an action plan, write a Will, draw up Enduring Powers of Attorney, and place their house into a Trust.

The result? The wealth that Alan and Gillian had already created is now secure, for both their benefit and their child's. What's more, the family's future is now also secure – whatever circumstances lie ahead, all present and future wealth is now available to the beneficiaries Alan and Gillian choose, and will be managed according to their wishes.

Simon, Alan and Gillian's Guardian Trust Client Manager, has now been working with two generations of the Harvey family. He is helping Alan and Gillian build a solid and secure future for themselves and their growing family.

*This scenario is not based on an actual client, but reflects the experiences of many Guardian Trust clients.

Why Guardian Trust?



Guardian Trust will always act in the best interests of you and the beneficiaries of your estate. Rest assured, we will be here now and in the future to give you the best possible advice and most up-to-date information to ensure your estate plan meets all your needs.

With professional support and expert advice from your personally appointed Client Manager, you can be sure your affairs are managed just the way you want.

Guardian Trust has been taking care of individuals and their families since 1882. We take pride in delivering a traditional approach to business that puts the client first. We believe that mutual trust, integrity and dealing with our clients face-to-face are not old-fashioned concepts, but the best way to do business.

Guardian Trust is a wholly-owned subsidiary of the Suncorp Group, one of Australasia's leaders in banking, insurance, investment and wealth management. Through its network of offices and business partners, Guardian Trust manages approximately \$4.15 billion in assets under direct management on behalf of investors and some 6,000 Trust and Financial Services clients.

A Disclosure Statement is available free of charge, on request.

Call 0800 87 87 82 to arrange a no-obligation meeting with a Client Manager at a Guardian Trust office near you, or visit www.guardiantrust.co.nz.



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