

Perpetual Guardian Newsletter Summer 2014/15



Season's Greetings



This year has been full of change for everyone at Perpetual Guardian. As we integrated the two businesses, we have seen teams from Perpetual Trust and Guardian Trust join forces in branches and centres across the country. We are excited with the strength of the new brand of *Perpetual Guardian* and the heritage this brings with it, having served New Zealanders for more than 130 years. We have every intention of preserving and rapidly building on these very solid foundations.

Looking forward to next year, the Perpetual Guardian team has great aspirations. One of our goals is to make sure every New Zealander

who should have a Will, has a Will, by making them accessible and affordable for everyone. Our new online Will-writing service, ewills.co.nz means that you can now instruct your Will from the comfort of your arm chair at home and we are continuing to improve the range of products we offer you.

Next year you will be seeing more exciting initiatives from us in the digital space which we look forward to sharing with you. You can continue to expect high-quality services, and a committed team with an outstanding wealth of skills and knowledge at your fingertips.

We wish you a safe holiday with lots of fun and sun, and a prosperous New Year.

Warm regards,

John McFetridge

John McFetridge,
Personal Client Services Director

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Walking Stars 2014

Perpetual Guardian was proud to be the platinum sponsor of Walking Stars on Saturday 22 November, at the Auckland Domain.

Walking Stars is a night-time, walking half-marathon which raises essential funds for the Cancer Society and Look Good, Feel Better.

A large part of the event was about remembering loved ones who have battled cancer. Participants wore bibs on their back, with a message about why they were walking, and there was also a 'dedication wall' which walkers could write on.

We were there with our marquee, giving away much-needed water, fruit and snacks to the walkers.



The Perpetual Guardian team were all smiles before the walk.

They embarked on their formidable mission at 8pm and the first walkers returned just before 11pm.

It was a fantastic night with a great atmosphere, and spirits couldn't be dampened by the rain.

The Perpetual Guardian team raised over \$2,000 for charity. A special congratulations to staff member Clare Guild, who raised \$457 of this amount.

Overall, Walking Stars raised more than \$180,000, which will provide vital funds for cancer research and relief across New Zealand.

Congratulations to all those who took part and volunteered at the event.



Protect Your Online Assets

When we think of our assets, we tend to imagine our house, our car and our bank accounts - but what about our Facebook account or our email login?

We conduct a large portion of our lives online, and this means we inevitably accumulate digital assets – some of which have real worth.

Earlier this year the computer security company, McAfee did a worldwide survey which revealed that the average person's digital assets were valued at over NZ\$45,000, including \$17,000 for personal memories stored on our devices, and \$6,400 for personal records.

The same study showed that 55% of us store digital assets on our devices that would be impossible to recreate, re-download or repurchase. So, why don't we do more to protect ourselves and the information stored on our devices?

The WILLplus service by Perpetual Guardian offers you a Digital Vault - a secure digital storage facility which will keep your important documents - whether they be of sentimental or

practical value, such as your Will, Trust deeds or birth certificates. Conveniently, access to these documents can then be given to the various people who need them, such as family members, accountants or the executor of your estate.

As well as protecting your essential documents, WILLplus offers two other valuable benefits at no additional cost:

1. Review

As part of the package, you can keep your Will up-to-date with our annual review. This review allows you to update your Will to account for any life changes which may have taken place over the year. These may be things such as updating your beneficiaries, executors, guardians or any gifts. This process ensures

that your things go to the people you intend, and that your loved ones will be protected as you would want.

2. Help

We are launching Bereavement Help, an online support service for when a loved one passes away. Bereavement Help provides online information about what to do next, and a free-phone to call if you need help.

For only \$34.95 a year the WILLplus service makes it easy to protect your digital assets, as well as ensuring your estate planning is up to date.

If you would like more information about WILLplus, call us on 0800 773 002, or email us at willplus@pgtrust.co.nz.



Update on Philanthropy

If it doesn't exist on the internet, it doesn't exist. We used to say this hypothetically but as time goes on, it's proved to be a truism, especially for the younger generation.

We know from over 130 years of experience that many don't prioritise life planning or having a Will, let alone considering leaving a charitable gift in their Will.

This is especially true for those under 30 where more than 50% don't have a Will at all, and of all the Wills written in New Zealand only 7.5% have made a charitable gift.

With this in mind Perpetual Giving, the Philanthropic arm of Perpetual Guardian, launched its first initiative: \$20 online Wills. The offer was available to supporters, employees and donors of our Perpetual Giving members (registered charitable organisations) until the 30 November 2014.

Although the campaign was subject to

mixed reviews, we champion the idea that everyday people can, and should write a Will - and even better, think about leaving a charitable gift in their Will.

At Perpetual Guardian we are passionate about philanthropy; we are trying to use what we have learned to encourage the younger generation to think about life planning and charitable legacies now by creating an online Will service, and making it affordable for everyone.

We have held a number of philanthropic events this year, including the Rose Hellaby Awards in July, and the David Johnstone Scholarship Awards in December. Both were great examples of the good work the charitable trusts we manage perform in the community.

New Zealanders are one of the most generous nations in the world, second only to the United States of America.

Together let's make giving the social norm. We can help by honouring your vision and protecting your legacy now and in the future.



Diane Koti was a grant recipient at Rose Hellaby

Online Granting

Perpetual Guardian manages over 650 Charitable Trusts each with a different set of circumstances set out by the settlor or Will maker. An important part of advancing the charitable purpose of our Charitable Trusts is managing the annual granting process.

Charitable beneficiaries may be specifically named in the



establishing documents or open and subject to the discretion of the Trustees.

Perpetual Guardian is continuously striving to improve its granting process with the goal of ensuring regulatory compliance, while providing grants to support initiatives that work towards resolving social issues impacting New Zealanders.

In 2012 Guardian Trust introduced a new online granting process with online electronic grant applications. Where possible, our discretionary charitable trusts are advertised on our website. The new and efficient service allows for charitable organisations or individuals who are seeking funding to monitor our website for funding opportunities.

As each online Charitable Trust opens for applications, Perpetual Guardian constructs a fund guideline. This sets out a description of the settlor or will maker's background as well as the criteria to apply and an approximate amount that is available for distribution.

All of this is designed to guide charitable organisations or individuals



Some of the scholarship recipients at the David Johnstone Scholarship Awards, Hamilton.

to assess whether they fit the Trust's specific criteria prior to submitting an application.

According to the feedback received to date this service provides many benefits to the charities which apply for funding and to the trustees, co-trustees or advisory trustees as well.

These include, but are not limited to standardised applications, the ability to upload documentation electronically, that the charities no longer need to print and send costly brochures or copies of audited accounts and that the website provides a central and easy to access

location for organisations to view the charitable Trust timeline.

Looking forward, we expect these changes will greatly facilitate the online granting process.

In our next newsletter, we will discuss the impact of the new Charities Amendment Act 2014, which comes into effect 1 April 2015.



Our Team

At Perpetual Guardian, we believe a great team is our most valuable asset. Our people are passionate about what they do and have a genuine interest in the well-being of our clients.

We recruit, train, empower and recognise our team members to deliver comprehensive financial solutions and services to you, our clients.

We believe that trusted relationships are built through our core values of communication, quality service, respect and integrity.

We would like to introduce Eden McNamara and Karen Donald, two of our front line staff members. They provide a first point of interaction for our clients, and you may already speak with them regularly. Read on to learn a little more about Eden and Karen.

Eden McNamara, Client Assistant, Greenlane

I provide administrative support to our Client Adviser and Northern Regional Manager. I also provide assistance to our Greenlane branch Client Managers, I'm the point of contact for our branch's suppliers and the "go to person" for IT in my office.

I work with a great bunch of people, they support each other and are always willing to help out where they can. They have such a breadth of knowledge, they work hard but always know how to have a laugh. In my office we also share a common love for food and there's never a shortage of morning teas or shared lunches.

My weekends generally consist of socialising with friends, shopping and I get out every now and then for a game of golf. I love to travel so I'm always planning the next trip!



Karen Donald, Receptionist, Auckland Central

My average day is a bit like the movie "Fast and Furious"! I answer the phones, manage stationery, greet clients and help out where I can. Then there go the phones again!

The best part about working for Perpetual Guardian is being able to share my company knowledge with staff, and being part of a company that wants to move forward and grow.

Having worked for Perpetual Guardian for 15 years, at work I try to inject humour into the right areas and make people's day. At home, I love spending time with our dog... and her friends. I also love doing DIY.



Moving the Trust Industry into the Digital Age

Trust companies have traditionally been seen as rather old-fashioned and stuck in their ways, but we are here to turn that idea on its head. We have been providing New Zealanders with expert estate planning options for more than 130 years, but this doesn't mean we're fuddy duddies! As a business, Perpetual Guardian is committed to being an innovative company at the forefront of technological developments.

We have been launching a number of digital initiatives, including our ewills.co.nz website, which allows people to complete their Will online in the comfort and privacy

of their own home. We are also releasing the Perpetual Guardian Digital Vault, which makes storing all of your documents in one place convenient and simple, with a high level of security.

As part of our digital strategy, it is important that we're able to communicate with you electronically, so we can keep you informed and up-to-date with all our services, and we can reduce our carbon footprint at the same time.

We would appreciate it if you provided us with an email address so that we can keep in touch. Every client who sends us their email details will go into the draw to win a summer gift hamper pack worth \$200.



Send us your email and win!

To go into the draw to win a Summer Gift Hamper with a value of \$200, send your email address to hello@pgtrust.co.nz with the subject line 'Summer Gift Hamper' along with your full name and date of birth, (so that we can match your email with our client records). Competition closes 31 January 2015.

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