

LEGACIES

Support the causes you care about

Perpetual Guardian has the expertise to match your philanthropic goals with the best long-term strategy and controls. We have the tried and tested experience to ensure your vision and dreams become a reality.

We put in place legal and administrative structures alongside an investment management strategy to optimise and secure your contribution. We have cultivated an unrivalled presence in the charitable sector to ensure smooth, seamless and transparent transfer of grants and distribution to causes.

At Perpetual Guardian we secure and manage a myriad of charitable trusts.

With over 130 years of heritage, we really are the trustee to fulfill your philanthropic goals. We ensure the legacy you leave endures in your name and delivers real value to the causes you choose.

DID YOU KNOW?

Gifts in wills provide an essential financial foundation for a large number of New Zealand charities.

Bequests and legacies for charity amounted to an estimated \$122 million in 2012. If we can grow this figure by just 5%, we can raise over \$6 million extra for New Zealand charities. No matter how big or small your legacy, it will make a difference.

Perpetual Giving is an initiative that is aimed at growing awareness of the benefits of leaving a charitable legacy in New Zealand and encourages ordinary Kiwis to consider leaving a gift.

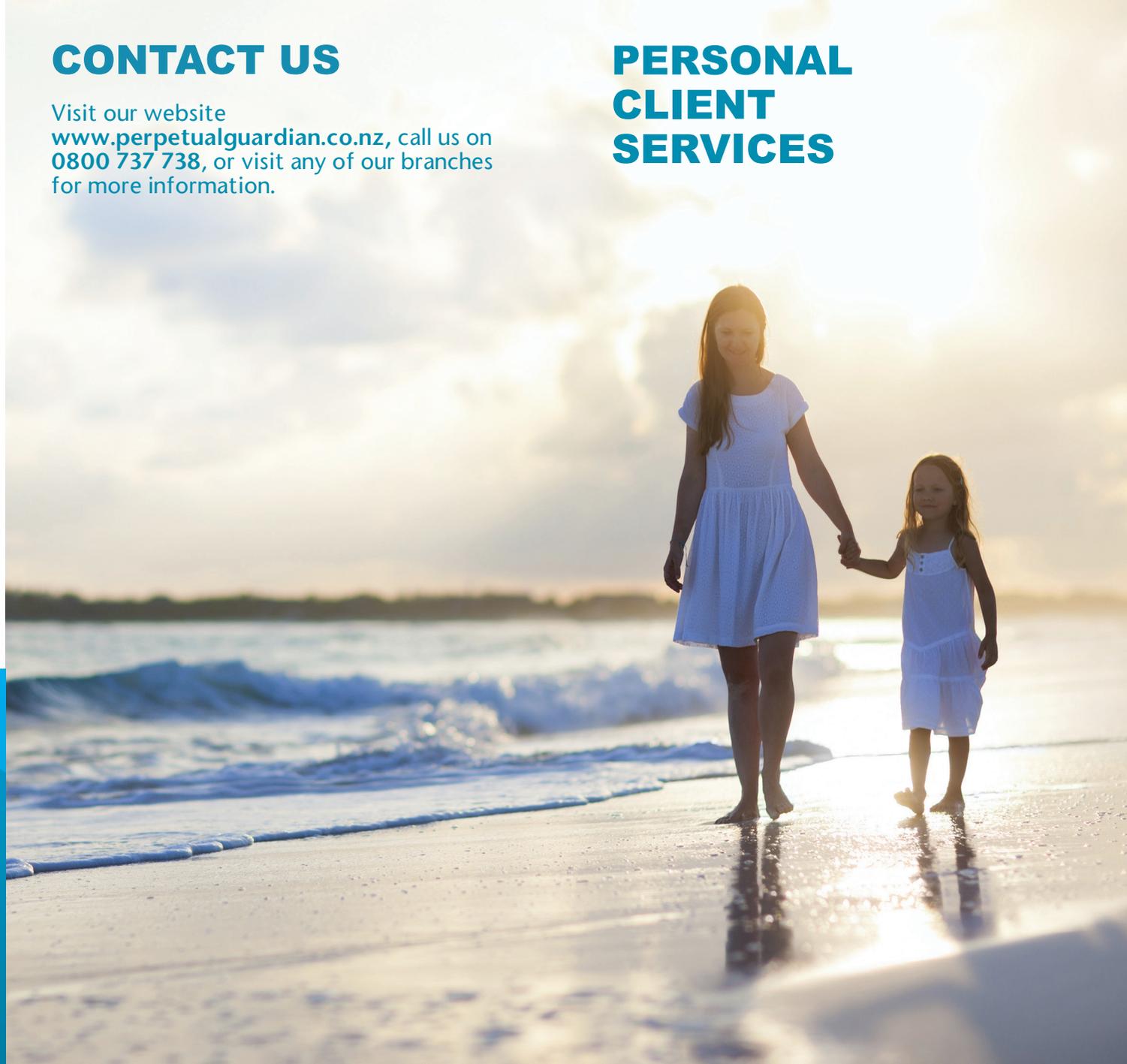
To find out more, go to: www.perpetualgiving.co.nz

CONTACT US

Visit our website

www.perpetualguardian.co.nz, call us on 0800 737 738, or visit any of our branches for more information.

PERSONAL CLIENT SERVICES



Perpetual Guardian is a trading name of The New Zealand Guardian Trust Company Limited, and Perpetual Trust Limited

 perpetual guardian

OUR STORY

Perpetual Guardian's foundations are built on more than 130 years of experience ensuring the well-being of New Zealanders, their families and their businesses.

Over the years, we've helped thousands of Kiwis meet their unique asset protection and preservation needs - from the simple to the complex.

Through the provision of expert trust and asset planning, as well as formation and management services across the generations, we've become leaders in the industry and, most importantly, trusted partners with our clients.

ESTATE PLANNING

Your wealth, your legacy

We all work to accumulate wealth and security for our families. It's important to know that everything you have strived so hard to achieve is there for your family in the years to come.

For many of our clients, it's not just about passing on wealth. It's about realising ideals and hopes for the future and cementing long-term values.

We work with you to:

- Understand what you value most and devise a strategy to honour this.
- Assist you in the preparation of a will and Enduring Powers of Attorney.
- Provide specialist advice on asset ownership and management through the establishment and ongoing administration of a trust or trusts.
- Support the administration of your trust with asset management, administration, tax and legal expertise.
- Plan and manage your wealth with tax efficiency and pass on your assets intact.

WILLS

Provide for your loved ones after you're gone

At Perpetual Guardian, we are experts at preparing plain English wills. A will is a legally binding record of your wishes that directly affects those close to you. This is how you ensure your assets are distributed as you want them to be when you die. An up-to-date, well-drafted will avoids uncertainty, delay and cost.

You should have a will to:

- Ensure that your hard earned assets go to those that you choose.
- Appoint someone who will ensure the terms of your will are carried out.
- Make sure all your last wishes are understood, e.g. wishes for your burial.
- Appoint a guardian for your children.
- Meet other wishes such as providing for your grandchildren's education or making a charitable donation.

ENDURING POWERS OF ATTORNEY (EPA)

Typically prepared at the same time as a will, an EPA helps protect against unforeseen circumstances by allowing an individual or organisation, referred to as an 'attorney', to act on your behalf, if necessary.

Such instances could be:

If you're overseas and need someone to buy, sell or manage assets or investment funds on your behalf.

If you have a debilitating illness or injury which prevents you from being able to act for yourself, e.g. being in a coma or becoming mentally incapable of managing your affairs.

Without an EPA in place, it falls to your family to apply to the Court for an order to appoint a property manager; a process which can be long, arduous and expensive.

TRUSTS

Look after your future

Trusts come in many shapes and sizes. They are an invaluable and efficient structure to separate and protect your assets.

A trust can:

- Protect your assets against undesirable beneficiaries.
- Protect your personal lifestyle from the risks associated with business.
- Provide for your dependents such as children and grandchildren (e.g. for their education, or if they have physical or other disabilities).
- Ensure continuity of family ownership.
- Protect assets you bring into a marriage or relationship.
- Provide long-term support for charity.
- Protect and grow your investment assets and enable these to be passed onto your loved ones.
- Limit claims being made against assets after death.

While trusts can be complex and involved, they can also be straight forward and are easily handled by our experts. We offer specific skills, responsibilities and knowledge in advising on and/or establishing your trusts to meet your goals in an ever-changing world. Our experts can also review your existing trust to ensure that it stands up to any scrutiny and the test of time.

We can happily advise and establish a structure that best suits you and your unique needs.

DIGITAL STORAGE

At a low cost, our secure digital vault is a great way to safeguard your documents away from accidents or prying eyes. It also allows you to access your documents 24/7, worldwide. Subscription to this service entitles you to an annual will review, free of charge.