

*Did you know that
unlike a Will, an EPA
works while you are
alive?*

It is usually unforeseen events such as an accident, illness, or even an unplanned trip away which can cause problems for you and your family.

An EPA will not only provide for unforeseen events, but it can also be used temporarily if you are going overseas and want someone to manage your affairs until you return.

*An EPA is a simple,
yet important part of
estate planning.*

Don't leave it to chance.

*Why everyone should
have an EPA*

Ensure the things that matter are always taken care of.

*Be smart ~
speak to us today.*

Visit our website
www.perpetualguardian.co.nz

Call us on
0800 737 738



You never know what to expect in life.

An Enduring Power of Attorney can ensure that someone you trust will look after the things that matter.

Generally prepared at the same time as your Will, an Enduring Power of Attorney – EPA – is a legal document which works while you are alive to allow someone else, an attorney, to act on your behalf if you can't or don't wish to. An attorney's main responsibility is to act in your best interests.

Our team of experts have a wealth of knowledge in the field, and will ensure you gain the best possible advice when instructing your EPA.

There are two types of EPA; you may choose one or both.

- **Property:** for managing your financial affairs and assets. There are benefits to appointing Perpetual Guardian as your property attorney. Our foundations are built on more than 130 years of experience. Our experts have the right combination of knowledge and skills to manage your assets when you can't or no longer want to.
- **Personal Care and Welfare:** for managing your personal health and wellbeing. This person will look after things like accommodation arrangements, medical decisions and purchasing clothing or personal items.

Your attorney's responsibilities

When you appoint an attorney, you can set some conditions. Ultimately your attorney must act in your best interests. They need to consult with you when acting on your behalf, encouraging you to develop and exercise the capacity you have. If you have named others in your EPA, your attorney must consult with them and keep them up to date regarding any actions taken. It is important that your attorney keeps accurate records of all decisions made, and of any financial transactions undertaken on your behalf.

Choosing your attorney(s)

You can have one or more attorney. It is very important that you appoint someone who you trust implicitly; we can assist you in identifying a suitable attorney or attorneys, and offer an independent and impartial perspective.

Before you meet with us, please consider:

- Who you wish to appoint as your attorney for Property.
- Who you wish to appoint as your attorney for Personal Care and Welfare.
- What assets need to be taken care of, e.g. your property, any debts, or money owed to you.
- Whether there are certain people that you wish to provide assistance to your attorney, such as family members or an accountant, before making decisions.
- Whether you want your attorney to report back to family members, by giving them annual accounts, for example.
- Whether you wish to appoint a replacement Personal Care & Welfare attorney in case the individual you appoint is not able to continue at some stage.