

New Zealanders love Trusts.

Trusts can be an important tool for asset protection, providing an effective insurance policy against unwelcome claimants such as creditors or undesirable beneficiaries.

Trusts do not need to be complicated. Our experts have specific skills, experience and knowledge in advising on and establishing Trusts to meet your goals in an ever-changing world.

Providing tailored solutions

At Perpetual Guardian, we understand everyone is different. We create individualised Trusts to meet your unique circumstances and requirements.

*Be smart ~
speak to us today.*

Visit our website
www.perpetualguardian.co.nz

Call us on
0800 737 738

What can a Trust do for me?

A Trust can be invaluable to help you to separate and protect your assets.

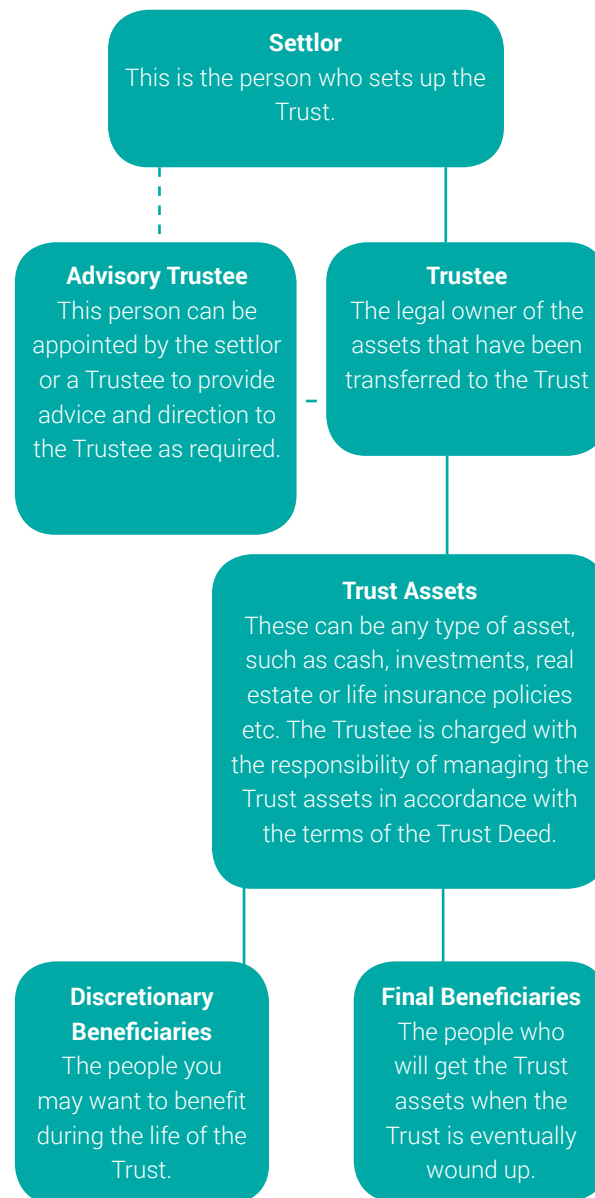
Trusts can come in many shapes and sizes. They can be structured to meet your needs, objectives and desired level of involvement.

A Trust can:

- *Preserve your assets;*
- *Protect your personal lifestyle from the risks associated with business;*
- *Provide for your dependants 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; and,*
- *Limit claims being made against assets after death.*

What is a Trust?

A Trust is a legal agreement where one party (the settlor), transfers assets to another party (the trustee), for the benefit of another party (the beneficiary).



Before you establish a Trust:

You will need to decide:

- Why you need a Trust;
- What property will go into the Trust;
- Who will benefit from the Trust;
- Who the Trustees will be;
- The terms of the Trust; and,
- A name for the Trust.

While Trusts can be complex and involved, they are easily handled by one of our experts who specialise in Trust and asset planning. We offer friendly and professional experience in advising you on the establishment of your Trust to meet your goals and regulatory requirements. Our experts can also manage and administer your Trust, as well as advise you on reporting requirements to the IRD and other organisations.