

GIVING

for everyone



OUR GUIDE TO **GIVING**

 perpetual guardian

We've been helping philanthropists for over 100 years at Perpetual Guardian.

It is through this that we've established a reputation for long-term planning, prudent management and specialist Trust administration.



WE ARE VERY PROUD TO BE NEW ZEALAND'S PRE-EMINENT PROVIDER OF PHILANTHROPIC SERVICES WITH A LONG HISTORY OF STRUCTURING AND HONOURING NEW ZEALANDER'S CHARITABLE INTENTIONS.

With over 600 charitable entities under management, we have the pleasure of distributing in excess of \$40 million into the community on behalf of our generous donors each year.

The most successful philanthropic enterprises are characterised by effective giving principals and rigorous investment strategies. Through our experience and expertise, we are able to assist in creating lasting legacies. We ensure that your philanthropic funding is translated into ongoing successful results.

Why use Perpetual Guardian?

- We are an expert trustee company built on more than 130 years of experience in establishing and managing Trusts and estate planning.
- We provide continuity (unlike an individual, we will not die, become ill or be absent from New Zealand when needed);
- We will be here when you and your family need us.
- Perpetual Guardian staff are professionals with extensive experience in their areas of expertise.
- We are independent, and will act objectively and impartially when dealing with family members.
- We will deal with your affairs promptly and efficiently.
- We offer a full range of associated services, including Trusts, Will preparation, and more.

Giving

Smart giving is the process of developing a perpetual funding stream which will continue to support your chosen cause over time. We will assist you in defining your goals and helping you choose a giving programme best suited to your objectives.



WE WILL HELP YOU IDENTIFY:

- Your philanthropic objectives;
- The amount you have available to gift;
- Causes you can support that best match your intentions;
- The length of time for which you want to provide support;
- The level of involvement you wish to have; and,
- The impact you would like to have.

INVESTING

Perpetual Guardian's aim is to make philanthropy more effective by applying sound investment principles. This includes maintaining the real value of capital in perpetuity, ensuring a stable level of

spending over time and maintaining equity for present and future generations.

How the funds are invested will depend on your overall philanthropic strategy, the size of the initial funding, and how much funding must be generated to achieve your goals. A commercial outlook is necessary to ensure a practical application of investment techniques which will generate funds far into the future.

SAFEGUARDING YOUR INTENTIONS

As the custodian of your philanthropic investment, we work hard to understand and act on your founding vision.

It is our obligation to distribute the funds in a manner which is consistent with

the Trust terms and the donor's original intention - individual or institutional.

Unfortunately, too few philanthropists include the necessary detail in their founding documents to ensure that future generations are able to make their charitable intentions a reality.

We will assist you in carefully considering a range of strategies to ensure that your intentions are well-understood and carried out.

WHEN CAN YOU GIVE?

The desire to give comes from the heart, but the ability to make an ongoing difference comes from sound thinking and careful planning. We have the expertise and experience to assist you in becoming more strategic and intentional in your giving so that your personal philanthropy can have greater impact at the right time.

Giving during your lifetime

Giving during your lifetime requires inspiration and if you really want to make a difference it requires good strategy as well.

There is a range of charitable vehicles which can help you define, secure and, if needed, perpetuate your charitable intentions:

- For those who wish to make large donations, a Charitable Trust structure may be the preferred solution. A Charitable Trust may have a limited lifespan or exist in perpetuity – both of these options can provide long-term support for the causes close to your heart.
- For the everyday philanthropist, contributing to a Foundation, such as the Perpetual Guardian Foundation may be more suitable. You can become part of a community of donors by contributing to a General Fund. Alternatively, you could create a Sub-Fund of your own, providing you with flexibility to determine where your funds are directed.
- You may also choose to make regular donations directly to charities of your choice. There are tax benefits for individuals and companies who make donations to organisations with approved donee status from the IRD.

Giving during your lifetime allows you to be actively involved in developing your philanthropic legacy and participating in the benefits it bestows.

Your involvement can be as much or as little as you would like – you can have a hands-on approach to the management and granting process, or you can take a purely strategic role.

After your lifetime

Giving during your lifetime leaves you with a small window of opportunity to conduct your philanthropy. This may not be the best means of achieving your goals, especially if your vision is to build sustainable charitable organisations or effect large-scale change.

You may choose to leave gifts to charities in your Will. This could be in the form of:

- A bequest/legacy of a fixed sum of money;
- A percentage of the net value of the residuary estate; or,
- A testamentary Charitable Trust.

By creating a testamentary Charitable Trust, you can ensure that your funds are distributed as you intend. You can appoint the beneficiaries by naming them in your Will or could provide guidance to a trusted adviser who will see to the application of funds in perpetuity.

When preparing your Will, we can provide guidance to make sure you have provided for the individuals you choose, or have an obligation to provide for, while ensuring your legacy can still fulfill your philanthropic goals.





How to give

WANT TO KNOW MORE ABOUT HOW TO GIVE? JUST TALK TO US

When we understand which causes are important to you, we can assist you to develop a plan that matches your values and goals.

We offer a range of options for impactful philanthropy, including:

- **The Perpetual Guardian Foundation Fund** – a permanent charitable resource tackling some of the most challenging issues facing New Zealand.
- **Existing Legacy Fund** – Join a community of donors to maximise the impact on a specific issue, (eg. the Environment Fund).
- **Create your own Legacy Fund** – a fund dedicated to your preferred cause that others can then contribute to.
- **Establish an individual charitable trust** – a stand-alone Legacy fund which fulfils your wishes for making a difference in your particular area of interest.

THE PERPETUAL GUARDIAN FOUNDATION

Often when people hear the word 'philanthropy', they tend to think of wealth and significant financial donations. The Perpetual Guardian Foundation, however, offers you the opportunity to become part of a community of donors for as little as \$5.

We launched the Perpetual Guardian Foundation in 2015, with the vision of making giving simple for everyone. There are several ways to get involved, including:

- Contribute to our General Fund (minimum of \$5 – no maximum). This is a permanent charitable resource which grows through your support and provides much-needed funding to non-profit organisations and causes.
- Establish your own Sub-Fund (minimum of \$50,000). We will work with you to create a giving programme customised to your passions and assets, whilst maintaining your personal and financial goals.

The Perpetual Guardian Foundation can help you support any charitable cause which is close to your heart. You can have an impact no matter how big or small your contribution.

CHARITABLE TRUSTS

The words 'charity' and 'philanthropy' are often used interchangeably but there is a difference between the two:

- Charity tends to be a short-term, emotional and immediate response which is focused on rescue and relief;
- Philanthropy, however, is a more long-term strategic approach focused on rebuilding and making a difference.

A Charitable Trust is a legal structure which acts as your vehicle for philanthropic giving. It is specifically designed for charitable purposes, whether it relates to the relief of poverty, the advancement of education or religion, or any other matter beneficial to the community.

Perpetual Guardian can assist you in creating the legal and administrative structures needed to optimise and secure your legacy. We have cultivated an unrivalled presence in the charitable sector to ensure effective governance of Trusts, investment strategy, and smooth, transparent transfers of grants and distributions to charitable causes.

OUR CONTACT DETAILS

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