

Financial Services Guide – Attorneyship Services

Effective 1 February 2024

For more details about State Trustees' charges, see [Commissions, Fees and Charges](#) after this Financial Services Guide.

About State Trustees

We are a government-backed company providing financial and legal services to Victorians from all walks of life. We help you look after your financial and legal affairs in times of need and when you pass away.

This Financial Services Guide (FSG) provides important information about our Attorneyship Services (Enduring Power of Attorney administration) that you should read and understand before we provide this financial service.

The matters covered by the FSG include:

- who we are;
- how we can be contacted;
- what financial services we are authorised to provide;
- how we (and any other relevant parties) are remunerated; and
- details of our internal and external dispute resolution procedures and how you can access them.

This FSG is designed to help you decide whether to use State Trustees' Attorneyship Services.

Where you appoint State Trustees as your attorney under an enduring power of attorney for financial matters and State Trustees subsequently acts for you under that power of attorney (for example, if you instruct us to act for you, or due to illness you become incapable of looking after your own affairs), the services we provide to you may include financial services. For example, if State Trustees, acting as your attorney, holds, acquires or disposes of investments on your behalf, this may involve the provision of financial services, such as dealing in a financial product or providing a custodial or depository service.

The Australian Financial Services License held by State Trustees authorises us to provide a number of financial services. These are set out in the answers to the questions below. However, many of the services State Trustees provides in its capacity as attorney are not financial services.

This FSG relates solely to the financial services provided under your enduring power of attorney for financial matters.

The distribution of this FSG has been authorised by State Trustees.

Your questions answered

Who will be providing the financial services to me?

- **State Trustees Limited**
(Australian Financial Services Licence No. 238037)
- **Address:** 1 McNab Avenue, Footscray Victoria 3011
- **Telephone:** 03 9667 6444 or 1300 138 672
(local call cost outside metropolitan area).

State Trustees is a State-owned company under the State Trustees (State Owned Company) Act 1994 (Vic).

What financial products and services are State Trustees authorised to provide me?

When State Trustees provides Attorneyship Services, some of the service may be governed by financial services legislation.

State Trustees holds an Australian Financial Services License that authorises it to provide, amongst other things, the following financial services to its clients:

- Provide a custodial or depository service; and
- Operate registered schemes; and
- Deal in the following financial products:
 - Basic deposit and payment products
 - Securities
 - Managed investment schemes including investor directed portfolio services
 - Government debentures, stocks and bonds
 - Life insurance
 - Retirement and savings account products and superannuation.

Fees and commissions

Does State Trustees receive remuneration, commission, fees or other benefits in relation to providing the financial services to me?

State Trustees charges fees and commissions that are set in accordance with the provisions of the Trustee Companies Act 1984 (Vic.) as in force on 10 May 2010, and the State Trustees (State Owned Company) Act 1994 (Vic.). State Trustees may be remunerated for services provided to you through the receipt of direct fees or commissions or a combination of both.

How are commissions calculated and how will I pay for the service?

The fees and commissions that State Trustees may charge for its Attorneyship Services are as follows:

Capital commission Charged on the gross value of the asset:	
Up to \$500,000	3.3%
Greater than \$500,000 and up to \$1,000,000	\$16,500 plus 1.5% of the amount over \$500,000
Greater than \$1,000,000 and up to \$3,000,000	\$24,000 plus 0.55% of the amount over \$1,000,000
Greater than \$3,000,000	\$35,000 plus 0.44% of the amount over \$3,000,000

Income commission

- Up to 6.6% (inclusive of GST) on the gross income received
- Up to 3.3% (inclusive of GST) on Centrelink or Department of Veterans Affairs pensions and allowances

Common Funds Investment Management Fees

- 0.88% (inclusive of GST) per year on the sum invested in any of the State Trustees common funds

Other fees in relation to the provision of services such as legal and taxation services may be payable if provided to you.

These fees are explained in the 'Commissions, Fees and Charges Guide' included with this Financial Services Guide.

The State Trustees representatives providing the services are salaried employees of State Trustees.

Do any relationships or associations exist that might influence State Trustees in providing its financial services?

From time to time, State Trustees may seek the advice and services of a third-party provider such as an insurance company or broker to assist in providing for the financial needs of the client. This provider may be a company who the client recommends or has previously used, or from the State Trustees pre-approved provider list. Every endeavour is taken to ensure the selected company is best suited to meet the client's needs. State Trustees operates a range of common funds that invest across the major sectors.

The fees State Trustees receives are explained under 'Income commission' (see left).

When State Trustees provides its services

Can I get detailed information about fees and commissions that I may pay for the provision of financial services?

Yes – our commissions, fees and charges are included with this Financial Services Guide. Read on for more information.

What information do you maintain in my file and can I examine my file?

State Trustees maintains records of communications about our services on file. State Trustees is committed to ensuring the privacy and security of your personal information. A copy of our privacy policy is available at www.statetrustees.com.au/privacy or on request.

If you wish to examine your file, you should ask us, and we will arrange for you to do so.

Are there compensation arrangements in place?

Australian Financial Services Licensees are required to have arrangements for compensating their retail clients for losses they suffer as a result of a breach by the licensee or its representatives of their obligations under the Corporations Act 2001 (Cth).

State Trustees Limited is licensed and has compensation arrangements in place. The arrangements consist of professional indemnity insurance cover that has regard to the nature of our business and its potential liability for compensation claims.

These compensation arrangements are in accordance with and satisfy the requirements for compensation arrangements under section 912B of the Corporations Act 2001 (Cth).

If you have any feedback or complaints

How do I make a complaint about the financial services provided to me?

We are committed to caring for Victorians from all walks of life, with the skills and experience to help you – whether your needs are complex or simple. We take pride in our service and listen to your unique needs and circumstances.

We welcome your feedback about our service and are committed to responding to your concerns or complaints quickly.

Contact the Client Feedback Team in the following ways:

- **Call:** 1300 138 672
- **Email:** clientfeedback@statetrustees.com.au
- **Mail:** State Trustees Client Feedback Manager,
1 McNab Ave, Footscray, Victoria 3011

We are committed to helping you in a timely manner; however, some complaints can be complex and may take us up to 28 days to investigate and respond. We will investigate for you as quickly as possible and will keep you informed of the progress. For more information on the Client Feedback team complaints process, visit www.statetrustees.com.au/complaints.

If you are still not satisfied with the outcome, alternative processes are available to you:

- a. State Trustees is subject to the Ombudsman Act 1973 and you can contact the Ombudsman on 03 9613 6222, toll free 1800 806 314, or in writing to:
The Victorian Ombudsman, Level 2, 570 Bourke Street, Melbourne, Victoria, 3000.
- b. State Trustees' external dispute resolution process includes the Australian Financial Complaints Authority (AFCA) and you can contact them by:
 - **Phone:** 1800 931 678 (Toll free)
 - **Mail:** Australian Financial Complaints Authority Limited
GPO Box 3 Melbourne, VIC 3001
 - **Fax:** 03 9613 6399
 - **Email:** info@afca.org.au
- c. The Australian Securities and Investments Commission (ASIC) has an Information Line on 1300 300 630 (cost of a local call), which you may use to make a complaint and obtain information about your rights.

Commissions, Fees and Charges Guide

Effective 3 April 2025

About State Trustees

We are a government-backed company providing financial and legal services to Victorians from all walks of life. We help you look after your financial and legal affairs in times of need and when you pass away.

This Commissions, Fees and Charges Guide provides important information that you should read and understand before we provide the following services:

- Preparing Wills, Enduring Powers of Attorney and Appointment of Medical Treatment Decision Makers,
- Attorneyship Services (Enduring Powers of Attorney administration), Trusts, Deceased Estates, and other non-VCAT appointments,
- Legal, Taxation, Financial Planning, and Common Funds.

For the commissions, fees and charges relating to the administration of the financial and legal affairs of a represented person, refer to our separate brochure 'Commissions, Fees and Charges Guide - Financial Administration services', available at www.statetrustees.com.au/fees.

All fees are inclusive of GST.



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Preparing your Will

Will appointment

A Will is a legal document that explains how you want your assets to be distributed after you die. State Trustees write more Wills than any other organisation in Victoria and we understand the complexities of the law.

Appointment types ¹		Rates (Inc. GST)		To qualify for a 20% discount Nominate us as Primary Executor in your Will  Activate your Financial Power of Attorney with State Trustees  Concession card holders⁷
Onsite (Footscray or Dandenong), or Offsite (at your location ²), or Virtual (video ³)		Singles (one-hour appointment)	Couples ⁴ (two-hour appointment)	
OPTION 1: Choose one document: 1. Will, or 2. Enduring Power of Attorney (personal and/or financial ⁵), or 3. Medical Treatment Decision Maker Authority ⁶		\$330	\$600	
OPTION 2: Two documents (from OPTION 1)		\$600	\$1,140	
OPTION 3: All three documents (from OPTION 1)		\$860	\$1,650	
Document signing (30 mins – if outside of initial appointment)		\$165		

Additional services ⁸	Rates (Inc. GST)
Additional time	\$330 per hour (charged in 15 min increments)
Urgent appointment surcharge (less than 7-days notice)	\$165
Offsite travel surcharge ²	\$330 per appointment (plus \$1 per km from our office, if outside Greater Melbourne / Melbourne Metropolitan Area)

Other services	Rates (Inc. GST)
Document registration or storage	Free
Document certification	\$5 plus \$1 per page certified.
NAATI certified interpreter services	Arranged by client at their expense.

Explanatory notes

¹ \$97 is the deposit required to secure an initial appointment. Refundable if appointment is cancelled at least 7 days in advance.

² Offered in Victoria only. Offered to clients who have special circumstances and subject to availability.

³ Virtual appointments may incur additional administration costs for dispatching and registering documents. Limited availability on request.

⁴ Couples rates based on preparing mirror documents for both parties.

⁵ An enduring power of attorney for financial matters allows you to appoint an organisation (such as State Trustees) or person to look after your financial and property affairs, including any legal matters that relate to these.

An enduring power of attorney for personal matters allows you to appoint someone who can make personal decisions about your personal and lifestyle matters. This can't be an organisation.

⁶ A medical treatment decision maker is the person you choose who can make medical decisions about your health and medical treatment because you are no longer able to make these decisions yourself.

⁷ Concession eligibility includes holders of a valid and current: Commonwealth Seniors Health Card, Centrelink Health Care Card, Centrelink Pensioner Concession Card, Veterans' Affairs Pensioner Concession Card, Veterans Gold Card and Veterans White Card for all Conditions.

⁸ Additional services charged in addition to an appointment type.

Attorneyship services

(Enduring Power of Attorney administration)

An Enduring Power of Attorney for financial matters is when you nominate a person (or organisation like State Trustees) to manage your financial and property affairs. The following fees relate to State Trustees administering your affairs when appointed as your financial attorney.

Capital commission - Calculated on the gross value of the asset	
Up to \$500,000	3.3%
Greater than \$500,000 and up to \$1,000,000	\$16,500 plus 1.5% of the amount over \$500,000
Greater than \$1,000,000 and up to \$3,000,000	\$24,000 plus 0.55% of the amount over \$1,000,000
Greater than \$3,000,000	\$35,000 plus 0.44% of the amount over \$3,000,000

Income commission - Calculated on the gross income received by the estate	
On pension and allowances received from Centrelink and/or Department of Veterans Affairs	3.3%
On all other income	6.6%

Depending on the nature of the client's affairs, State Trustees also provides other services for which fees are applicable. These may include:

- Legal services
 - Conveyancing, e.g. where sale or purchase of real estate is involved.
 - Litigation and legal advice services, e.g. where disputes around assets and liabilities need to be resolved.
- Financial planning services, e.g. where a financial plan is prepared.
- Taxation services, e.g. preparation and lodgement of income tax returns.
- Investment services, e.g. Common Funds.

The above fees are included in this document for your reference.

Deceased estate administration

This section relates to managing your deceased estate from the beginning to end. If you choose us as executor in your Will, we will take legal responsibility for your estate and handle all aspects of estate administration.

Capital commission	
Calculated on the gross value of the estate.	
Gross value of the estate:	Capital commission:
Up to \$500,000	5.5%
Greater than \$500,000 but no more than \$750,000	\$27,500 plus 3.85% of the amount over \$500,000
Greater than \$750,000	\$37,125 plus 3.25% of the amount over \$750,000
Capital Commission is negotiable for the portion of an estate over \$1,000,000 when appointing or authorising State Trustees to act.	

Income commission
Up to 6.6% charged on gross income received by the estate

The following fees are only charged to an estate if required:

Informal administration and survivorship	
Where formal Court authorisation is not required and no capital commission is taken	\$216 per hour
Administration fee charged for the transfer of jointly owned assets to survivor/s	\$880
Assisting with a survivorship application	\$216 per hour

Administration of Intestate Estates	
Services provided in respect of an estate that has vested in State Trustees Limited pursuant to section 19 of the <i>Administration and Probate Act 1958</i> (Vic.), including, but not limited to, holding, managing and distributing any monies.	
Senior Lawyer	\$563 per hour
Lawyer	\$455 per hour
Junior Lawyer	\$358 per hour
Para-Legal/Law Clerk	\$271 per hour
Legal Secretary/Administrative Support	\$228 per hour

Depending on the nature of the client's affairs, State Trustees also provides other services for which fees are applicable. These may include:

- Legal services
 - Conveyancing, e.g. where sale or purchase of real estate is involved.
 - Litigation and legal advice services, e.g. where disputes around assets and liabilities need to be resolved.
- Financial planning services, e.g. where a financial plan is prepared.
- Taxation services, e.g. preparation and lodgement of income tax returns.
- Investment services, e.g. Common Funds.

The above fees are included in this document for your reference.

Genealogy services	
Genealogy Researcher	\$265 per hour

Trusts

Trusts are usually set up through a Will or an agreement (known as a deed), which sets out the terms of the trust. State Trustees can help you determine the most suitable trust for your needs. You can ask our Will experts about establishing a trust.

Trust administration The same rates apply to agencies, court-appointed administrations, statutory administrations and other administrations.	
Capital commission Charged on the gross value of any assets of the trust	5.5%
Income commission Charged on the trust's gross income received	6.6%

Charitable Trusts	
State Trustees Australia Foundation A public charitable trust largely funded by individuals via bequests or by donation.	Administration fee Up to 1.056% per annum
Private Charitable Trusts Established through a Will or trust deed	Administration fee Up to 1.056% per annum
Commercial Trusts State Trustees acts as custodial trustee for a number of public companies and government bodies. As Custodian, State Trustees holds the funds or other assets of the trust and manages them according to the provisions of the trust deed.	Custodian trustee / administration fee Charged in accordance with the amounts set out in the trust deed (or other governing document) as agreed with the client

Trust documentation	
Fees for legal services, including preparation of trust documentation, are charged according to the hourly legal services rates.	

Depending on the nature of the client's affairs, State Trustees also provides other services for which fees are applicable. These may include:

- Legal services
 - Conveyancing, e.g. where sale or purchase of real estate is involved.
 - Litigation and legal advice services, e.g. where disputes around assets and liabilities need to be resolved.
- Taxation services, e.g. preparation and lodgement of income tax returns.
- Investment services, e.g. Common Funds.

The fees for the services listed above are on the next page.

Legal services

State Trustees provides legal services for our clients.

Service	Fees
Senior Lawyer	\$563 per hour
Lawyer	\$455 per hour
Junior Lawyer	\$358 per hour
Para-Legal/Law Clerk	\$271 per hour
Legal Secretary/Administrative Support	\$228 per hour
Outcome-dependent fee where insufficient funds (for litigious matters):	Additional fee not exceeding 25% of the total amount of the legal fees otherwise payable
Photocopying for the legal services of document preparation, legal advice and litigation:	\$0.50 per page

Where, in relation to a claim brought by State Trustees on behalf of and for the benefit of an estate (including the estate of a represented person):

- (1) legal services are reasonably required; and
- (2) the estate has insufficient funds to pay for those legal services;
State Trustees may opt to provide those legal services on the basis that:
 - (a) subject to (c), if the bringing of the claim does not result in a successful outcome for the estate, State Trustees will not charge for the provision of those legal services; and
 - (b) if the bringing of the claim results in a successful outcome for the estate, the fees that State Trustees will charge for the provision of those legal services will consist of:
 - (i) the fees otherwise payable for those legal services (determined on the basis set out in respect of 'Legal fees' above); and
 - (ii) an additional fee not exceeding 25% of the total amount of the fees payable under (i) above.
 - (c) if State Trustees' appointment by VCAT to administer a person's legal and financial affairs ends or is discharged prior to an outcome being reached, the fees set out in (i) above will become payable, but not the additional fee in (ii), unless a new arrangement is made to continue the claim.

Probate fees

Charged in accordance with current Supreme Court (Administration and Probate) Rules 2014 (Rules).

For work it performs in obtaining a grant of representation, or the resealing in Victoria of a grant obtained in another jurisdiction, State Trustees will not charge a fee under the Rules in respect of:

- (a) Rule 9.01 (basic charges); or
- (b) Rule 9.03 for work done by a Probate clerk in the preparation, and the swearing or affirmation, of any affidavit.

If this work is outsourced to an external law firm, the fees charged by the law firm apply and are paid by the client.

Conveyancing services

Service	Fees
Sale or purchase of residential real estate	\$1,342* per sale or purchase
Sale or purchase of commercial real estate	\$1,507* per sale or purchase
Sale or purchase of retirement village property	\$1,507* per sale or purchase

* Fee includes one transfer of land, one discharge of mortgage, and one withdrawal of caveat but doesn't include the other services listed below.

Service	Fees
Transfer of land: Where the property concerned needs to be transferred to the beneficiaries or a third party.	\$748
Caveat or withdrawal of caveat over property: Caveats are registered on certificates of title to protect an interest in the property, e.g. as a life tenant in accordance with the terms of the Will. A caveat prevents the registered owner from dealing with the property without first obtaining the caveator's consent.	\$231
Arranging the discharge of mortgage with the lender: A discharge of mortgage is obtained from the lender when the loan is discharged.	\$330
Application by personal representative or survivorship application: When State Trustees is the executor in order for the property to be sold or subsequently transferred to a beneficiary. In the case of a property owned by joint tenants a survivorship application may be required.	\$385
Lost title application: Getting a replacement certificate of title where the original has been lost or stolen. This fee includes the three statutory declarations usually needed for these applications.	\$1,408
Notice of rescission: We may need to formally issue a notice of rescission if the sale or purchase of a property is cancelled during the contract of sale period.	\$528
Any other conveyancing services not listed above	\$275 an hour or as agreed

Taxation services

State Trustees provides tax services for our clients.

The time stated is the threshold for the given category of standard return, or standard review. Any additional time required will be charged at \$363 per hour (pro-rata).

Tax return	
Individual tax return (including for the beneficiary of a trust)	\$385 per standard return (1.1 hours)
Deceased estate or trust tax return (other than for a life interest trust)	\$495 per standard return (1.3 hours)
Life interest trust tax return	\$611 per standard return (2 hours)
Date of death tax return	\$726 per standard return (2 hours)
Deceased estate or trust final tax return	\$907.50 per standard return (3 hours)

Tax reviews	
Final tax review for a deceased estate or trust	\$726 per standard review (2 hours)
<i>Automated tax review for an estate or deceased estates, trusts, powers of attorney clients and represented persons' affairs administered by State Trustees with assets valued at:</i>	
Less than \$10,000	Free
Between \$10,000 and \$20,000 inclusive	\$69 per review
Greater than \$20,000	\$116 per review
Tax review (other than those stated above)	\$286 per review

General tax and accounting services	
Instalment activity statement return	\$217.80 per instalment activity statement
Franking credits refund	\$69 per application
Business activity statement return	\$616 per business activity statement

Specialised taxation and accounting services	
Capital gains reconstruction	\$363 per hour (minimum one hour, and pro-rata thereafter at half-hour intervals)
<i>Taxation preliminary advice service</i>	
Financial Administration clients and Deceased Estate Administration*	\$275 per advice
All other clients / estates	\$217.80 per advice
Account by administrator preparation	\$726 per document

* The taxation preliminary advice service fee for these clients/estates includes a lost superannuation search and a request for the provision, followed by a review, of all available information held by the Australian Taxation Office.

Other taxation services	
Automated imputation credit refund application for deceased estates, trusts, powers of attorney, and represented persons' affairs administered by State Trustees.	\$69 per application
Taxation services not otherwise stated	\$363 per hour

Financial planning services

State Trustees provides financial planning services, such as creating financial plans, for the Trustees of our clients.

Core Services ¹ The base fee for all plan types.		
Services	Financial plan For clients with investable assets of \$150,000 or more	Standard plan For clients with investable assets between \$30,000 – \$149,999
Plan ²	\$2,390	\$360
Periodic review	\$1,390	\$360
Automated review	N/a	\$120
¹ Includes financial planning costs where all funds are invested in State Trustees Common Funds. ² New Strategy fees are charged for an initial Plan, or an existing Plan with a change in circumstances or strategy (see the 'Extra Services' table below).		

Extra Services ¹ If required. Charged in addition to base fees.				
	Financial plan For clients with investable assets of \$150,000 or more		Standard plan For clients with investable assets between \$30,000 – \$149,999	
Asset Types	New strategy ² (each asset)	Strategy review (each asset)	New strategy ² (each asset)	Strategy review (each asset)
Trust entitlements	\$130	\$130	N/a	N/a
Term deposit / Term annuity	\$160	\$160	\$120	\$120
Funeral bond	\$440	N/a	\$150	N/a
External investments ³	\$440	\$330	\$150	\$150
Superannuation or Pension account ⁴	\$970	\$480	\$300	\$150
Successful Total & Permanent Disability (TPD) Claim Funds	\$970	N/a	N/a	N/a
Aged care considerations	\$1,210	\$660	\$400	\$220
Annuities or Investment bonds	\$1,810	\$880	\$400	\$220
Investment properties (inc. former principal residence)	\$1,810	\$970	\$400	\$400
Special Disability Trust (SDT)	\$2,990	\$130	N/a	N/a
Extra time (hourly rate)	\$395 per hour		\$395 per hour	

¹ Charged where the relevant circumstance applies, and in addition to the base fees in the 'Core Services' table above. The extra services shown do not cover all asset types. Any other asset types are charged at the hourly rate based on time spent.

² New Strategy fees are charged for an initial Plan, or an existing Plan with a change in circumstances or strategy.

³ Includes low-complexity external investments not otherwise specified. Higher-complexity external investments are charged at the hourly rate based on time spent.

⁴ Excludes Self-Managed Super Funds (SMSF), which are charged at the hourly rate based on time spent.

Common Funds

State Trustees may invest money under its administration in one or more of State Trustees' Common Funds when acting as executor, trustee, attorney, administrator etc.

Management fee on funds held in a Common Fund	0.88% per annum
Other direct fund expenses, e.g. audit and legal fees, are paid from the Fund	

Other services

Advances: Interest charged is no greater than the interest rate fixed under Section 2 of the Penalty Interest Rates Act 1983, less 2.5%.

Hourly fee: For any of its administrative services, other than those provided under court or tribunal appointments, State Trustees has the discretion to negotiate an hourly fee or alternative commission, in lieu of the commission to which it is otherwise entitled.

The rates and types of commissions, fees and charges are subject to change from time to time. Some of State Trustees' fees, commissions and charges are governed by Victorian legislation, including the **State Trustees (State Owned Company) Act 1994** (Act) and the **Trustee Companies Act 1984** (in the form preserved by s 20A of the Act).

For information about the commissions, fees and charges that may apply in relation to the administration under an order of VCAT of the financial and property affairs of represented persons, please refer to **State Trustees' Commissions, Fees and Charges Guide** – Financial Administration services, available at www.statetrustees.com.au/fees.

The full scale of charges is lodged with the Treasurer of Victoria and with the Director of Consumer Affairs Victoria, and published in the Victorian Government Gazette.

Questions?



Call State Trustees
1300 138 672



or visit:
www.statetrustees.com.au



A phone solution for people who are deaf
or have a hearing or speech impairment

TTY users phone **133 677** then ask for 03 9667 6444

Speak and Listen users phone **1300 555 727** then ask for 03 9667 6444

Internet relay users connect via www.relayservice.com.au
and ask for 03 9667 6444

State Trustees Limited

ABN 68 064 593 148
AFSL No. 238037

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Dandenong

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Dandenong,
Victoria 3175

Bendigo

41 Edward Street,
Bendigo,
Victoria 3550

State Trustees aims to provide you with the best service at all times.

If you have any comments on our service, or concerns, please contact our Client Feedback Team on (03) 9667 6200.