

# Our services



# What we do

We help Victorians from all walks of life with their financial and legal affairs in times of need and when they pass away.

With diligence, care and comprehensive expertise, we provide the support necessary to ensure peace of mind for the road ahead.



Wills and Powers of Attorney



Attorneyship Administration



Trust Administration



Deceased Estate Administration



Financial Administration



Charitable Giving



**Our aim is simple:** to provide Victorians with complete confidence that their financial and legal affairs are in good order.

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# Wills

**A clear and up-to-date will can give you peace of mind that the financial wellbeing of your loved ones is planned for after you are gone.**



## What is a will?

A will is a legal document that lists how you want your assets distributed after you die. Your assets are your property and belongings that have value like a house, car and bank accounts. When you die, your assets are called your estate.

In your will you can also include:

- who you want to look after your children until they turn 18
- what you want to happen at your funeral
- if you want money donated to charities and causes that you care about.

A will also allows you to appoint an executor – the person or organisation responsible for following the instructions in your will and distributing your assets.

## What happens if you die without a will?

If you die without a will, you die 'intestate'. Being intestate means that the law of the state or territory you live in will decide how your assets are managed and distributed.

The law will not take into account your wishes for who you want your assets to go to.

Creating a will and updating it regularly means you can control which family members, friends or charities will receive a benefit from your estate after you die.

## Why choose us to help you write your will?

- We write more wills than any other organisation in Victoria
- We understand the complexities of the law relating to wills and estates
- You get high quality guidance and expertise
- You can safely store your will for free in the Victorian Wills and Powers of Attorney Registry.

**www**



You can view all fees and charges on our website  
**[statetrustees.com.au/fees](http://statetrustees.com.au/fees)**

## Your will options

There are two ways we can help you prepare your will:

### 1. Face-to-face with a professional will writer

A standard will appointment takes around one hour. During the appointment, our will writers will step you through each section of your will including your beneficiaries, executor, powers of attorney, gifting, trusts and charitable giving. They will answer your questions and make sure your will accurately reflects your wishes.



Book your appointment online or call us on **1300 138 672**.

We can also help you prepare your Powers of Attorney (including Medical Treatment Decision Maker Authority) at the same appointment.

### 2. Write your own with the State Trustees Online Will

The Online Will is a good option for those with straightforward circumstances. It is an easy step-by-step process.

The Online Will guides you through completing your will by asking you a series of questions online. You are able to save and edit your will before completing it within 90 days and your completed will is then emailed to you for signing.

## Safely storing your will

After you have written or updated your will, you should store the original in a safe place. We manage the Victorian Wills and Powers of Attorney Registry as a safe place to store your will and powers of attorney documents. Over 80,000 Victorians choose to store their documents with us.

Make sure your executor knows where to find your documents when they need to.



For more information about the Victorian Wills and Powers of Attorney Registry, call us on **1300 138 672** or visit us at [statetrustees.com.au/register](https://statetrustees.com.au/register)



# Charitable giving in your will

Supporting a charity or charitable cause in your will allows you to leave a wonderful legacy and will bring you the satisfaction of knowing you are providing for the causes most precious to you.

## Getting started

Our dedicated team can help you choose the best way to give based on the size of your gift, the charities or cause you want to support and the impact you want to create.

Some people may choose to leave a gift in their will directly to their favourite charity.

While there is value in making a one-off gift directly to charities, we provide a service that delivers a much bigger impact for your chosen cause or charity with your gift over the long term. This is called 'giving in perpetuity'.

Giving in perpetuity uses a trust to provide ongoing financial support to your chosen cause or charity by investing your original gift and distributing the proceeds each year over the long term.



Our expert team is here to deliver on your wishes outlined in your will and make sure that selected causes, charities or projects maximise the ongoing impact of your donation.

You can give in perpetuity through our public foundation – the State Trustees Australia Foundation, or we can set up a private charitable trust for you.



To find out more about the State Trustees Australia Foundation, or to understand the best way to support your charity or charitable cause, call the Charitable team on **03 9667 6740** or email **[charitable@statetrustees.com.au](mailto:charitable@statetrustees.com.au)**

## State Trustees Australia Foundation

Founded in 1994 as a perpetual charitable trust for all Victorians, The State Trustees Australia Foundation is a registered charity with the Australian Charities and Not-for-profit Commission (ACNC).

You can leave a gift to a charitable cause close to your heart through the State Trustees Australia Foundation. We then work closely with the charitable sector to fund important work for generations to come.

### Select your chosen cause or charity

When leaving a gift to the State Trustees Australia Foundation you can choose your own cause or charity to benefit from your gift or you can select one of the focus areas carefully managed by our expert team.

#### The State Trustees Australia Foundation focus areas are:

- ✓ Improving the quality of life for older Victorians.
- ✓ Encouraging community participation for people with disabilities.
- ✓ Helping disadvantaged children to thrive.
- ✓ Addressing key mental health issues in the Victorian community.

### Create a sub-fund in your name

Your gift can create a sub-fund in your name, or the name of your loved one, to ensure your legacy is shared with the charities that benefit from it each year.

### Giving through a Private Charitable Trust

We can also create a private charitable trust that can be named after you or a loved one.

We often set them up for people who want to use their assets for something in particular, such as scholarships.

We carry out your charitable wishes using the income earned from your gift, while your gift is invested to continue your impact into the future.



# Powers of Attorney

## (including medical treatment)



### Why prepare a Power of Attorney?

A Power of Attorney is an important legal document that can be made by anyone aged 18 and above who has decision-making capacity. We can all experience illness or injury unexpectedly, and as a result, become unable to manage our own affairs. A Power of Attorney lets you choose someone you trust, called an Attorney, to step in and make decisions on your behalf when you are unable to do so. You are able to limit the Attorney's power to specific matters and elect when the Attorney's powers commence.

### Types of documents we prepare

We have assisted thousands of Victorians to prepare Power of Attorney documents that meet their personal needs. Types include:

#### 1. Enduring Power of Attorney (Financial)

Appoint a person or professional to manage your financial affairs, including any related legal matters. You can appoint State Trustees for this type.

#### 2. Enduring Power of Attorney (Personal)

Appoint a person or professional to make non-medical decisions relating to your personal situation and lifestyle. You cannot appoint State Trustees for this type.

#### 3. Medical Treatment Decision Maker Authority

Similar to a Power of Attorney, this document allows you to appoint a person or professional to legally make medical treatment decisions in the event you cannot due to injury or illness. You cannot appoint State Trustees for this type.



It's never too early to prepare your powers of attorney documents or appoint a medical treatment decision maker.



## State Trustees as your financial attorney

You can appoint a professional with years of experience in Attorneyships, such as State Trustees, to help you manage your affairs.

If you appoint State Trustees as your financial attorney, we will:

- make payments to and for you
- make financial decisions with your input (while you retain capacity)
- maintain records about the management of your financial and legal affairs
- manage assets such as an investment property
- keep you informed about how we are managing your financial and legal affairs
- help prepare your tax return
- make sure you are getting all the payments you are entitled to

- create a budget for your income and invest any extra funds
- protect your money, assets and legal rights
- work with your support network to understand your needs and wishes.

Please read the Financial Services Guide (FSG) available at [statetrustees.com.au](https://statetrustees.com.au) before you make a decision.

You can view all fees and charges on our website [statetrustees.com.au/fees](https://statetrustees.com.au/fees)



If you want us to help you prepare these documents, or want to discuss appointing us as your financial power of attorney, call us on **1300 138 672** or book online at [statetrustees.com.au/book](https://statetrustees.com.au/book)



# Deceased Estate Administration

You can choose us as the executor of your will or we can provide support to other executors.



## Two ways we can help

### **Deceased Estate Administration – managing your estate from beginning to end**

If you choose us as executor in your will, we take legal responsibility for your estate and handle all aspects of estate administration. This includes:

- collecting the assets, and selling them (if required)
- paying off outstanding debts from estate funds
- organising the paperwork, including applying for probate and lodging tax returns
- distributing your estate to the beneficiaries
- we act impartially at all times with a focus on carrying out the wishes of the person who has died
- use our experience to help you get the best outcome possible
- we have a range of financial, legal and professional services under one roof for added convenience.

### **Executor Assist – helping executors with the tasks they need to do**

If you've been appointed as the executor of the estate but need help with some of the complex tasks, we can help.

We have specialist services to help executors with:

- preparing tax returns
- applying for a grant of probate
- property services
- finding beneficiaries and genealogy services
- legal and conveyancing affairs of the estate.



Call our Deceased Estates team on **1300 138 672** for support in administering your loved one's estate.



## Why choose us as your executor

As Victoria's leading administrator of deceased estates, we take the pressure off your loved ones at a difficult time. Our experience can also help you to get the best possible outcomes.

Our specialist services provide:

- **Stability and reliability:** Hundreds of thousands of Victorians have relied on us for more than 80 years
- **Government backing:** We're backed by the Victorian Government and accountable to the people of Victoria.
- **Expertise and experience:** You can be confident you're being guided by a team of experts who administer thousands of estates each year
- **Convenience:** We provide in-house support with a range of specialist services like taxation, trusts, genealogy, property, legal services and more
- **Safety and security:** We identify and reduce potential legal and financial risks to safeguard your estate

- **Peace of mind:** You'll have complete confidence your affairs are in good order and we'll relieve the stress and burden from your loved ones.

## Fees

Whether you create your will on your own, with a lawyer, or with State Trustees, there is no fee to appoint us as your executor. The fees for administering your estate are covered from your estate when you die.

You can view all fees and charges on our website [statetrustees.com.au/fees](https://statetrustees.com.au/fees)

www



To appoint State Trustees as your executor, book an appointment with a will writer by calling us on **1300 138 672** or at [statetrustees.com.au/book](https://statetrustees.com.au/book)

# Trust Administration

**We can help you include a trust in your will that begins when you pass away, create a trust deed to establish a trust while you're alive, and act as trustee to manage a trust.**

## What is a trust and a trustee?

A trust is a legal relationship in which a trustee is appointed to look after assets for a person or organisation. The people or organisation that receives a benefit from the trust are called the beneficiaries.

The trustee is the person or organisation who is legally responsible for managing the trust's assets. They must do this in line with the terms of the trust and the law. The terms are included in the will, trust deed or court order.

The trustee manages the trust assets on behalf of the beneficiaries while the assets are held in the trust. The trustee must always act in the best interests of the beneficiaries and within the rules of the trust as determined by the trust deed and the law.

Individuals, companies and the public trustee in each state and territory, such as State Trustees, can act as a trustee.



## How do trusts work?

Trusts are usually set up through a will or an agreement called a deed. This sets out the terms of the trust, including:

- who can receive benefits from the trust (the beneficiaries)
- what assets are in the trust
- when the beneficiaries can receive benefits from the trust.

We can help you choose the best type of trust for your needs.

## Common types of trusts

### Testamentary trust

Your will can set up a testamentary trust to manage estate assets and can also be used to provide income for your beneficiaries after you die.

### Injury and compensation trust

A court order or settlement usually sets up an injury and compensation trust where funds have been paid to a person for personal injury and compensation. Often, these funds need to be held in trust for the person who was injured, who is known as the beneficiary.

### Superannuation minor's trust

A superannuation minor's trust is set up after you die to leave a share of your superannuation to a child when they reach a particular age.

### Special disability trust

A special disability trust is set up to help immediate family members and guardians provide for a person with a disability. The trust can be set up through a will or living family members can set it up to benefit their relative with disability. This is a Federal Government initiative that attracts special benefits.

### Minor's trust

A minor's trust manages and protects assets for a child until they reach a particular age. This can be set up via a will to manage an inheritance or contributions from relatives and friends.

### Inter-vivos trust

An inter-vivos trust is set up during your lifetime to support beneficiaries, such as a family member with disability.

### Private charitable trust

A private charitable trust allows you to choose which charity or charitable cause you want to support over a period of time. It can be set up while you are alive or through your estate after you die.

## How do I set up a trust?

We can help you set up a trust to protect the future of your loved ones. This is typically done by booking a will appointment with us. We can also act as trustee and meet all the duties and responsibilities of the role.

## Who can look after my Trust?

If you are an existing trustee and are no longer able or willing to do the role, you may be able to transfer these responsibilities to State Trustees. This is where you appoint us to act as trustee.

You can view all fees and charges on our website [statetrustees.com.au/trusts](https://statetrustees.com.au/trusts)



Book an appointment with a Will Writer to discuss your Trust options. Book at [statetrustees.com.au/book](https://statetrustees.com.au/book)

# Financial Administration



There are times when people need help with their financial and legal affairs. For example, someone who has a disability, illness or injury may need some support to manage their finances and make sure they are getting all the payments they are eligible for.

The Victorian Civil and Administrative Tribunal (VCAT) can appoint us to help. Once VCAT has appointed us, our financial consultants provide ongoing support that matches the needs of each person.

We have been helping people with Personal Financial Administration for decades. We currently help over 9,000 Victorians with their everyday financial and legal matters.

## How we support you

### Budgeting assistance

We work with you to create a budget and plan for each bill to make sure you have enough money to pay them.

### Paying rent and bills

We pay regular accounts and bills from the money you have on time.

### Managing property

We can support you living in your own home, or relocate. If needed, we can help you rent or sell your property.

### Maximising your income

We identify and gather any income you're owed, while also checking for other income or benefits you may qualify for.

### Working with agencies

We work with Centrelink, Department of Veteran Affairs, National Disability Insurance Scheme (NDIS) and international pension agencies to help you get any additional benefits you're entitled to.

### Superannuation claims

We assist with early superannuation claims, including insurance-related claims.

www



You can find out more at  
[statetrustees.com.au/financialadministration](https://statetrustees.com.au/financialadministration)

### **Managing debts**

We manage your existing debts and negotiate with creditors to explore repayment options to help reduce your stress of dealing with collection agencies.

### **Legal matters**

We can investigate and manage any current or future legal issues you may have. We provide assistance with Transport Accident Commission (TAC) claims, WorkCover claims or other legal entitlements.

### **Financial independence**

Where suitable, we work closely with you to help you manage your financial and legal affairs.

### **Aged care transition**

We assist with financial assessments, bond negotiations and property preparations.

### **Aged care residence**

We manage nursing home fees, pharmacy accounts and other expenses.

### **Safe-guard your finances**

We protect your money from those who may try to take advantage of their relationship with you to access it.

### **How to access this service**

The Victorian Civil and Administrative Tribunal (VCAT) can appoint us to manage your financial and legal affairs or the affairs of someone you know, when decision making capacity is lost. The process for this is:

#### **Apply to VCAT**

Submit an application with supporting documents.

#### **Assessment hearing**

VCAT will review your application and may schedule a hearing.

#### **VCAT appointment**

An administrator such as State Trustees may be appointed.





# Contact us

Talk to us about how we can help you feel confident that your financial and legal affairs are in good order.

www



You can make an appointment or find more information on our website: **statetrustees.com.au**

## Call us



### Telephone

1300 138 672  
8.30am – 5.00pm  
Monday – Friday

## Write to us



### Mailing address

GPO BOX 1461,  
Melbourne,  
Victoria, 3001

## Visit us (By appointment)



If you would like to visit us in our Melbourne or Bendigo offices, please make an appointment first so that we can have a consultant available to help you.

## Connect with us



@statetrusteesvictoria



@company/state-trustees



@statetrusteesvictoria