



## PRIVATE CLIENT SERVICES

The best partnerships are  
built on solid foundations



## You have a lot to build on with Equity Trustees

You strive to achieve the right balance in life. Between success and family; financial and personal goals.

You may have already achieved beyond the average, but you're not about to rest on your laurels.

At Equity Trustees, we take the time to gain a good understanding of your long-term goals before offering advice to help you achieve them. We've been helping individuals and families manage their wealth for over 100 years. Prudently and responsibly.

***Discover why Equity Trustees manages over \$1 billion in assets on behalf of our estates, trusts and private clients.***

### It's all about highly personalised services to help manage your wealth

#### Now and always

Individuals and their families have been at the core of Equity Trustees since 1888. We're unlike most financial institutions: Genuine long-term relationships with our clients are the rule rather than the exception.

As a statutory trustee company, Equity Trustees is bound to provide the highest duty of care to clients. As you read this brochure, you'll see examples of just how seriously we take that responsibility.

Equity Trustees is regulated by the Trustee Companies Act 1984 (Vic) and the Financial Services laws. We're also a publicly listed company on the Australian Stock Exchange with a robust risk management and compliance regime.

This brochure introduces you to our Private Client Services:

- Portfolio Management
- Asset Management
- Tax Planning
- DIY Superannuation
- Philanthropy
- Estate Planning
- Wills
- Trusts

#### Portfolio Manager

Equity Trustees' Portfolio Manager Service is a complete investment advisory and administration product. We can provide everything you need from managing your assets to offering investment advice. We can even pay your bills.

Simply choose the level of service that suits you:

##### CUSTODY

If you want to make your own investment decisions but prefer us to look after the paperwork and reporting, the Custody Service is right for you. It essentially involves recording assets and capital gains tax (including collecting investment income) and providing detailed reports of transactions and portfolio valuations.

##### ADVISORY

If you want professional investment advice and portfolio administration but still want control over how your funds are invested, we suggest our Advisory Service. It combines Custody Services with asset planning advice and portfolio management, investment recommendations and reporting.

##### TOTAL CARE

If you no longer wish to manage your affairs – or you are no longer able to – we offer this comprehensive financial management service. It combines Custody and Advisory Services with discretionary portfolio management (if required), together with bill paying, preparation of tax returns and estate planning.



We'll help you build  
your wealth

Or share it

### **Asset Management**

Reviewing and managing investments held by Private Clients is the role of our Asset Management team. They consider investments in all asset classes, specialising in the Australian equities market, in order to provide recommendations designed to add significant value to your portfolio.

The team adopts a disciplined, prudent investment process designed around long-term investing as opposed to short-term speculation. We believe this is the key to generating value over the long term.

As part of our prudent investment process, we always look to incorporate the taxation consequences of each investment decision and actively discourage the excessive trading of investments.

Our clients value our advice because our interests are aligned with the long-term growth of their portfolios. We're not motivated to encourage unnecessary trades or to promote investments not consistent with your needs.

***Where possible, we like our clients to invest directly into the Australian equity market rather than investing through a managed fund. We do this because it can save you fees and ensure the portfolio best fits your investment profile.***

### Tax Planning

Equity Trustees provides tax services to individual clients, small businesses, beneficiaries and family trusts. Naturally, we also specialise in tax matters relating to deceased estates.

Our tax team provides services tailored to your particular circumstances in a professional and ethical manner to help you navigate Australia's complex tax system.

Services range from income tax returns, ongoing trust returns, capital gains calculations and all GST related matters.

### DIY Superannuation

It's worth considering a DIY Superannuation fund if you have at least \$300,000 to invest in superannuation now, with the capacity to make contributions in the future.

Cash and assets can be contributed to the fund and managed to provide for your retirement through a lump sum or an income stream – or a combination of both.

Creating your own superannuation fund greatly expands your investment choice, allows you to take advantage of more sophisticated wealth accumulation strategies and gives you a direct say in the management of your retirement savings.

Our DIY Superannuation service provides the flexibility for you to act as the trustee of your fund or appoint us to act as trustee for you. Many of our clients entrust the management of their superannuation fund, as well as their personal finances, to the team at Equity Trustees.

### Philanthropy

We are proud to act as sole or joint trustee for over 170 perpetual charitable trusts that distribute in excess of \$15 million annually to charities.

Managing perpetual charitable trusts requires specialist knowledge in the areas of investing, taxation and grant making. The kind of expertise Equity Trustees has offered since we were founded.

Our Philanthropy Services are designed to help clients achieve their philanthropic goals. We can advise on: establishing and administering Charitable Trusts and Foundations; managing investment portfolios held within the Trusts; and grant making.

You may appoint us in perpetuity as a charitable trustee via a Will or as the responsible person for a prescribed private fund during your lifetime.

***Since 1960, the £1 million left in trust with us by the late Harry Lyon Moss has grown to in excess of \$58 million and has distributed over \$30 million to Melbourne's Royal Children's Hospital.***





## We've helped provide financial security for 5 generations of Australian families

### Estate Planning

The largest inter-generational transfer of wealth the world has ever seen is currently taking place. In Australia, Equity Trustees has the experience and expertise to smoothly administer what otherwise could be a difficult transfer of wealth. Yours.

We often act as the sole executor of our clients' estates but we'll be pleased to act as co-executor with other trusted advisors if you wish. We know this area well. After all, Victorians have been turning to Equity Trustees for this kind of assistance since 1888.

As a professional trustee company, we have a strong relationship with the legal community, one based on trust and respect. In fact, many prominent members of the legal fraternity, past and present, have been directors of Equity Trustees.

***Equity Trustees' directors have included three former High Court judges, eight former Victorian Supreme Court judges and two former Prime Ministers.***

## Wills

### *Why you need one*

A Will is a document that sets out what should happen to your assets on and after your death. It lets you provide for your loved ones and removes uncertainty about how your estate is to be distributed. It also nominates who has responsibility for carrying out your wishes.

If you are 18 or older (and of sound mind), you should have a Will. It's the only way you can ensure your wishes are carried out as you want them to be. It also minimises any misunderstandings, arguments and unnecessary distress for your loved ones.

### *What happens if you don't leave a Will?*

If you die without making a Will, everything you own will be distributed according to the law in your State – your wishes will not be taken into account.

If you have not made adequate provision for dependent family members, the distribution of assets in your Will could be challenged under Testator's Family Maintenance legislation. Even non-family members may have a claim over part of your estate if they have become dependent on you!

***If you're unclear about aspects of your Will, ask Equity Trustees for a free initial consultation. Drawing up a Will is not expensive – especially for the peace of mind it provides. We can even store your Will and act as your executor if you wish.***

## Trusts

Trusts are complex entities to administer and, at Equity Trustees, we have the specialist skills to undertake this challenging role. We understand the legal, investment and taxation issues surrounding trusts. We have well developed processes for exercising trustee's discretion and we have an asset recording system that ensures beneficiaries receive current and clear statements about the trust's assets.

Trusts have traditionally been used as a mechanism to minimise tax. Although the tax benefits are not as great as they once were, there are still many reasons why people wish to establish trusts. These include:

- Blended families, ensuring the assets are distributed as intended
- Providing protection to beneficiaries who are unable to look after themselves or their financial affairs
- Setting up a charitable trust or foundation
- Securing assets for the benefit of future generations





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