

## NSW Trustee & Guardian – Common Fund Safety & Security

While NSW Trustee & Guardian is acting on your behalf, your money will form part of NSW Trustee & Guardian's Common Fund. All funds received on your behalf are automatically placed in the Primary Portfolio. This Portfolio is capital guaranteed, meaning that every dollar invested will be returned to you. In addition, you will also receive interest on your money, at rates determined by NSW Trustee & Guardian as circumstances warrant. If your interest remains in the Portfolio, its return to you is also capital guaranteed and it, in turn, attracts further interest.

A Common Fund management fee of 0.825% (incl GST) of the value of the Fund is charged by NSW Trustee & Guardian against the income earned by the total Common Fund. This fee is deducted before the interest is paid to clients and the published rate is paid to clients in full.

The Primary Portfolio invests in fixed interest securities, such as bonds, commercial mortgages, and term deposits, which are generally held to maturity. Market price fluctuations pose minimal risk with a hold to maturity strategy, as the face value will always be then due and payable. Our capital guarantee ensures the return of your money.

Our ongoing commitment is to act in the best interests of our clients and to protect those interests on behalf of our clients.

## Services

We can assist you with:

- > Will Making
- > Estate Administration
- > Executor Services
- > Trusts
- > Powers of Attorney

## Branches

- > Armidale
- > Bankstown
- > Blacktown
- > Broken Hill
- > Burwood
- > Chatswood
- > Country (NSW)
- > Dee Why
- > Gosford
- > Hurstville
- > Lismore
- > Liverpool
- > Miranda
- > Newcastle
- > Parramatta
- > Port Macquarie
- > Sydney Central
- > Wollongong

**There is an agent for NSW Trustee & Guardian  
at every Local Court in NSW.**

**1300 364 103** (local call cost only)  
**[www.tag.nsw.gov.au](http://www.tag.nsw.gov.au)**

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## Powers of Attorney

Flexible management for your financial affairs



NSW Trustee  
& Guardian  
Justice & Attorney General

## Introducing Powers of Attorney

### Assistance with managing your financial affairs when you need it

You've made your Will and looked after your assets' future, now what about yourself?

## Future Assist

### Because you never know what might happen

Future Assist is a "just in case" power of attorney designed to provide you with a safety net. With this plan, you will have the expert and immediate assistance of NSW Trustee & Guardian should you be unable to manage your financial affairs in the future. It is an ideal companion document to your Will.

Establishment Fees	NIL – Where NSW Trustee & Guardian is appointed sole attorney OR in place of your spouse, de facto spouse or partner/person you are living with in a close, caring relationship.
Ongoing Fees	NIL.
Upgrades	A fee of \$550* applies when Future Assist is activated (upgraded to Active Assist).

\*All fees quoted include 10% GST. Current at time of publication.

## Active Assist

### Tailored to meet your financial needs

Active Assist gives you the freedom to choose the exact level of assistance you need through a power of attorney. If you want to free up your time, we can manage your day to day financial tasks for you.

This can include the collection of income; payment of bills; maintenance and management of property; processing of health fund accounts and the investment of your surplus savings.

We can, for an additional fee, also assist you with portfolio reviews, tax returns and the buying and selling of real estate (including dealing with interests in retirement villages). There are many other reasons you may find an "Active Assist" power of attorney useful at any time:

- > you may be going overseas or around Australia and don't want to deal with these affairs while you're away;
- > you may want to place funds in a secure, government guaranteed account with interest calculated daily and flexible access;
- > you may not wish to burden a family member or friend with the responsibility of looking after your financial affairs.

You can also use Active Assist if you find it daunting dealing with banks and other financial institutions. Or, you may wish to actively oversee the management of your financial affairs, but no longer worry about the bills and other day to day demands. As well, this service can be used to ensure that, if you lose the ability to self manage, NSW Trustee & Guardian can do this for you under Future Assist (your enduring power of attorney).

Establishment Fees	\$550*
Ongoing Fees	An ongoing fee of 1.1% p.a.* of the value of your income producing assets and investment assets under administration by NSW Trustee & Guardian is charged half yearly in arrears. The minimum fee chargeable is \$1100 p.a.*

\* All fees quoted include 10% GST. Account keeping fees of \$11.00 per month apply to Active Assist plans. Current at time of publication.

## Funds Assist

### Another Power of Attorney option. A safe account to secure your savings

Through a power of attorney, you can choose to invest some or all of your savings or retirement funds with us, knowing your money is secure and readily accessible. With interest calculated daily, Funds Assist is available for deposits over \$20,000\*\*. The net return is

optimal for amounts over \$100,000 because of the minimum fee. There are no establishment fees, early termination fees or exit fees – just a tax deductible annual fee of 0.75%.

Funds Assist offers the flexibility and convenience of your money at call, up to 12 free withdrawals a year and the security of a NSW Government Guarantee. Your funds are placed in NSW Trustee & Guardian's Common Fund Primary Portfolio.

You can upgrade to our Active Assist at any time if you want us to assist you in the management of any other financial tasks such as paying bills, collecting income and managing investments, or if you lose your ability to self manage.

Establishment Fees	NIL.
Ongoing Fees	An ongoing fee of 0.75% p.a.* of the value of funds held is charged half yearly in arrears. The minimum fee chargeable is \$750 p.a.*
Upgrades	An establishment fee of \$550* applies when Funds Assist is upgraded to Active Assist.

\* All fees quoted include 10% GST. Current at time of publication; subject to change without notice.

\*\* Current interest rate available on our website [www.tag.nsw.gov.au](http://www.tag.nsw.gov.au) (see 'Powers of Attorney'-'Fees and Charges').

## What do I do next?

Simply make your Power of Attorney at any of NSW Trustee & Guardian's 18 branches throughout NSW. For further information or to make an appointment call **1300 364 103**.

You can also start your Power of Attorney online by visiting **[www.tag.nsw.gov.au](http://www.tag.nsw.gov.au)**