

PERPETUAL PRIVATE CLIENTS

Perpetual Overview

Perpetual provides a holistic approach to total financial well-being and can assist with the big picture. Perpetual offer advice and services to suit your overall financial needs and achieve the full financial vision you have for you and your family.

When you become a Perpetual Private Client, our personalised service to you includes advice from a team of experts in financial planning, tax, estate planning, investment and philanthropy. This advice is supported by an ongoing relationship with Perpetual and your adviser. Perpetual specialise in full service financial management – and have been a valuable resource to families for generations.

On the other hand, you can decide the level or nature of advice you require and can tailor your relationship with us accordingly. See how you fit into these financial scenarios and [talk to us](#) about any one of them.

- **You require expert financial strategies specific to your situation**
You may be comfortable managing your investment portfolio, yet could benefit from seeing how to optimise your superannuation, investment, tax and debt issues in ever-changing legislative and market conditions.
- **You require administrative support**
Perpetual can help you put your financial plans into action, including establishing financial structures and tending to all documentation and legal and regulatory issues. Perpetual can also act as custodian of your investments and financial holdings, taking full responsibility for their safekeeping, administration and record keeping.
- **You require ongoing advice and management**
Perpetual monitor your financial program to ensure it remains on track to achieve your financial objectives. Perpetual can:
 - manage your investment portfolio and financial structures
 - monitor investment performance
 - provide regular reviews and updated recommendations.
- **You want to delegate your financial management**
Working within strict guidelines that are agreed with you in advance, we will monitor, review and fine-tune your investment portfolio on your behalf.
- **You require temporary or ongoing Full Personal Care**
You receive the highest level of personal and financial care as a Private Client under any circumstances. Full Personal Care can be implemented automatically through an enduring power of attorney if you become incapacitated or too ill to manage your own financial affairs. Or you may arrange this service if you are planning extended travels. In addition to our advice and administrative support, we can attend to all aspects of your financial affairs from collecting investment income to paying bills.

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Perpetual Tailored Advice

As a Private Client, you can expect very personal service from Perpetual. Once Perpetual get to know you, your goals for the future and your current financial situation, their tailored advice will only include recommendations that are relevant to you.

Key financial areas of advice:

- Personal wealth management
 - Perpetualalth maximisation opportunities
 - Superannuation advice
 - Strategies for wealth protection
 - Investment recommendations
 - Retirement planning
 - Small business advice
- Estate planning
- Philanthropic Services
- DIY Super

Personal Perpetualalth Management

Perpetual take a long-term view to develop wealth-building financial strategies that cover an entire working life, retirement years and even the next generation. This philosophy in managing clients' affairs has been upheld by the business since 1884. Taking the long-term view does not mean sacrificing flexibility. Perpetual's strategies help to ensure maximum investment mobility.

Services:

- Investment advice
- Perpetualalth accumulation and gearing
- Investment administration
- Superannuation
- Tax-effective investing
- Retirement planning
- Redundancy advice
- Insurance advice
- Managing compensation trusts
- Small business advice
- Capital gains tax management
- Expatriate and immigration services

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- **Investment advice**

Perpetual can provide professional assistance to develop and construct an investment portfolio for now and the future with investment objectives, strategies, timeframes and risk profiles that are specifically tailored to each client.

To add real value, investment advice cannot be a static one-off event - Financial markets, and personal and business circumstances do change. Once an investment portfolio is in place, Perpetual can monitor its performance to ensure it continues to meet investment criteria and advise you when to adjust or change your strategy.
- **Perpetual wealth accumulation and gearing**

Establishing clearly defined, realistic goals is key to any successful wealth accumulation program. Your salary, investments and other earnings should be structured in the most effective way and superannuation entitlements should be maximised. Perpetual can show you how to prudently use borrowings to help accelerate wealth accumulation. While borrowing to invest does carry additional risks, Perpetual will assist in designing and implementing a gearing strategy to help manage those risks.
- **Investment administration**

Perpetual offer a full range of custodial services including consolidated and up-to-date reporting on all investments. These services are flexible and cover a broad range of superannuation and non-superannuation assets including listed company shares, debentures, securities, cash deposits, bank bills, real estate, tradeable options, listed and unlisted trusts, overseas investments, infrastructure bonds, derivatives, commodities, collectables, or any other investment category you choose. See Portfolio Administration Services below for more detail.
- **Superannuation**

Whether you're looking for the right personal superannuation solution or a business with more complex superannuation needs, Perpetual has solution. Perpetual has been involved in the establishment and ongoing management of DIY Super funds for over 15 years and regularly works with clients and other professionals to deliver the mechanisms that allow you the client to efficiently operate your own DIY superannuation fund.
- **Tax-effective investing**

Perpetual provide access to tax, financial and legal expertise to minimise your tax burden as well as tax-effective advice on ownership structures. Perpetual work with Inventure Adam & Rogers and (if applicable) other financial and legal institutions that you use, to ensure you are receiving the best possible solution for your needs. Our goal is to structure your finances to help build and protect your personal and family wealth now and through future generations.
- **Retirement planning**

Whether you have retired or are planning for retirement, Perpetual assist with strategic retirement planning solutions. Perpetual take into consideration your financial position to determine how your investments can continue to finance the lifestyle you've become accustomed.
- **Redundancy advice**

One of the first thoughts for many facing redundancy is surviving financially until another employment opportunity comes along. There are, in fact, many important financial decisions which need to be made by anyone facing redundancy. Perpetual can advise you

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on the tax-effective ways to receive and invest your redundancy payments and superannuation entitlements.

- **Insurance advice**

A major fear is that we may not be able to financially provide for direct family in the event of illness or loss of employment. Perpetual has experience and knowledge in the insurance industry, providing the right insurance solution for you. Perpetual deal with a range of insurance providers, sourcing competitive rates for all types of insurance including life, trauma, total and permanent disablement and income protection insurance.

- **Managing compensation trusts**

People who have been awarded compensation for serious injury often require special financial care beyond their medical care. Perpetual can help ensure compensation funds are safeguarded and invested appropriately to provide the financial support required to meet specific needs. This includes a regular income stream as well as any special funds that may be needed for medical care or modifications to the family home. Find out more about Compensation Trusts within our Trust Services section.

- **Small business advice**

Perpetual can assist small businesses with administration or long-term business planning, providing advice for today and the future, from superannuation and insurance through to business succession planning.

- **Capital gains tax management**

Perpetual have been involved in Capital Gains Tax (CGT) administration since its inception and have considerable expertise in managing its impact on investments. Clients can see a clear, up-to-date picture of your CGT position across shares, real estate, managed funds and any of your other investments with our specialised programs. Perpetual can provide you with an accurate analysis of the CGT impact that will result from any adjustments to your portfolio and help you manage CGT and cash flow considerations to your best advantage.

- **Expatriate and immigration services**

Perpetual can assist with compliance to Australian tax laws while living overseas, as well as other strategic financial advice and management services to help ensure your finances are safeguarded while abroad.

The Perpetual Portfolio Administration Service

Leave the tedious task of portfolio management to Perpetual and focus on your investment strategy. Perpetual can look after the administrative burden of your investments while you focus on what to buy, sell, retain or transfer and through what structure.

Perpetual provide custody of your assets and administer all the transactions. Perpetual provide detailed and consolidated reports that review your performance which are clear and streamlined to allow for quality investment decisions.

Perpetual's Portfolio Administration Service capabilities apply to most types of portfolio assets including:

- Cash, bank bills, term deposits, debentures and other corporate securities as well as government and semi-government stock
- ASX listed securities (including shares, options and unit trusts)

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chartered accountants

- Managed funds (unlisted trusts), both retail and wholesale
- Private unit trusts

The service is usually provided by your financial advisor. However, Perpetual's comprehensive administration capability allows financial advisers to work with Perpetual and focus on other areas providing accounting and financial expert advice and services to clients.

Employer Sponsored and Corporate Super

Perpetual offers tailored solutions for workforce superannuation for 2 to 2000 employees. Offering flexible and competitive super plans with access to leading fund managers representing a range of investment options. Both the Perpetual Wealth Focus Super Plan and the Perpetual Select Super Plan are offered, as well as the Australian Eligible Rollover Fund.

Trust Services

All trusts, by design, provide and perpetuate wealth. Depending on your requirements, with proper advice and structuring, a trust can provide many benefits. Trusts available:

- Testamentary
A testamentary trust is one you establish as part of your Will.
- Compensation
People who have been awarded compensation for serious injury not only require ongoing medical care but also special financial care.
- Discretionary / Family
Trustee decides which beneficiaries receive income or capital and to what extent.
- Superannuation Proceeds
Receive a lump sum death benefit payment from a super fund.
- Protective
Earmark funds for specific purposes or access, whether for a disadvantaged or spendthrift child.
- Unit
Beneficiaries hold units in a trust, much like a company.
- Charitable
Select a range of charitable vehicles to suit the philanthropic intent of most individuals, families and companies as the beneficiaries.

Perpetual also provide trusteeship services, allowing the transfer of trusteeship to Perpetual. Additionally, Perpetual can be appointed trustee for sale of property jointly owned and bring an impartial view to disagreements.

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Perpetual's Trust Investment Philosophy

The 12 commitments:

1. Perpetual will take a long term approach to investing
2. Perpetual will diversify our trust investment portfolios, both across and within asset classes to reduce risk
3. Perpetual will not attempt to time markets or tactically asset allocate across asset sectors
4. Perpetual will not attempt to trade investments within an asset class in an attempt to increase short term performance
5. Perpetual will use both managed and direct investments as appropriate
6. Perpetual will manage the investment income needs of trust beneficiaries, including the need for a growing income stream in the future
7. Perpetual will aim to protect the real capital value of our trust investment portfolios as well as aiming to achieve a reasonable rate of capital growth as appropriate to the circumstances
8. Perpetual will take into account the effects of taxation and costs in managing an investment portfolio
9. Perpetual will be flexible in meeting the needs of co-trustees and all beneficiaries while maintaining the consistency of our principles

Perpetual will take into account:

10. The situations of the beneficiaries, including the circumstances, needs and interests of the life and remainder beneficiaries as known to us; and
11. The need for income, including the interests of life beneficiaries; and
12. The need for capital growth, including the interests of remainder beneficiaries.