



# TRUSTS



**Equity Trustees**

Incorporating



Australian Executor Trustees

**1300 133 472**  
**[eqt.com.au](http://eqt.com.au)**

## WHAT IS A TRUST?

A trust is a legal agreement between you and a trusted person, or organisation, to hold assets such as cash, real estate and other investments for the benefit of someone else.

A trust can be used to support a charity, to protect assets until a child reaches a specified age or to provide income for family after your death.

As well as protecting assets, trusts can offer valuable tax planning advantages.

## IS A TRUST RIGHT FOR YOU?

To understand whether establishing a trust is a good decision for you or your family, the following questions might help:

- Do you have complex assets that require professional stewardship?
- Do you have a family member who is unable to manage their affairs now or in the future due to intellectual impairment, a degenerative health condition or addiction?
- Do you have a family member who is at risk of divorce, bankruptcy or litigation?
- Are you part of a blended family?
- Are you interested in tax savings for your beneficiaries?
- Would you like to support charitable causes now or in the future as part of your estate?

If you answered 'yes' to any of the above, we recommend you get advice regarding establishing a trust.

## ROLE OF A TRUSTEE

A trustee is a person or company, who manages the trust and is the legal owner of the trust assets. Trustees have a duty to carry out the terms of the trust, act in the best interests of all beneficiaries, and avoid conflicts of interest or resolve them if they arise. Above all, a trustee must be impartial and prudent.

There are many different types of trusts that we can establish and manage for you, each of which serve a specific purpose:

- Inter vivos, including family trusts
- Testamentary trusts
- Special Disability trusts
- Minor's trusts

## WHY APPOINT EQUITY TRUSTEES?

Trust administration is complex and the duties of trustees can be onerous. The trustee has a fiduciary responsibility to all beneficiaries.

By appointing Equity Trustees as trustee, you are putting the trust you establish in the safe and capable hands of Australia's leading provider of trustee services.

All trustee functions are performed in-house, with our own investment advisers, tax specialists and lawyers working together to assist beneficiaries and manage trust assets.



### LICENSED TO PROVIDE TRUSTEE SERVICES

Equity Trustees is a licensed trustee company, regulated by the Australian Securities & Investments Commission (ASIC). We adhere to ASIC standards of corporate governance, maintaining capital requirements, insurance, separation of corporate and client assets, and statutory duties of care.



## OUR TEAM

Over the course of more than 130 years, we have managed the widest variety of trusts, established for a wide variety of purposes – as well as a diverse group of clients with different needs, motivations and legal obligations. Each requires a tailored approach to establishing and then managing the trust.

With a combined experience of almost 200 years in trusteeship, our team of Trust Managers demonstrate technical expertise and insight – delivered with empathy and care for all beneficiaries and related parties associated with any specific trust.



### PERSONALISED SERVICE

Every trust that we manage has a dedicated trust manager, who is responsible for the day-to-day administration of the trust as well as building relationships with beneficiaries while being mindful of the aims and motivations of the person who established the trust (reflected in the trust deed).



### CHECKS AND BALANCES

To ensure objectivity, impartiality and integrity, all significant discretionary decision-making relating to the trust is made at a committee level and not just by individual trust managers. Our committees comprise a cross-section of highly specialised and experienced senior staff.



### PRUDENT MONEY MANAGEMENT

Our investment philosophy is careful and we value long-term growth objectives. We ensure that trust assets are managed in accordance with beneficiary circumstances, the need for diversification to maintain growth, as well as the appropriate level of risk and tax minimisation.





What will always matter to us – and what has enabled Equity Trustees to stand the test of time – is the quality of the care we show each other. We show care not just in our personal interactions, but in the technical and service support which works behind the scenes to ensure our clients and their assets are secure and services are structured to suit individual needs.



**IAN WESTLEY**  
Executive General  
Manager, Trustee and  
Wealth Services

## ABOUT US

Equity Trustees was established in 1888 for the purpose of providing independent and impartial trustee and executor services to help families throughout Australia protect their wealth. As one of Australia's largest and oldest listed independent trustees, we offer a diverse range of services to individuals, families and corporate clients including asset management, financial advice, estate planning and philanthropic services.

In 2022, Australian Executor Trustees (AET) joined the Equity Trustees group of companies, expanding our network of offices into all major cities, and the capability of our specialist teams. Together we share a deep commitment to our purpose of helping people take care of the future.

Equity Trustees Wealth Services Limited (ABN 33 006 132 332) AFSL 234528 and Australian Executor Trustees Limited (ABN 84 007 869 794) AFSL 240023 are part of the EQT Holdings Limited (ABN 22 607 797 615) group of companies, listed on the Australian Securities Exchange (ASX:EQT).

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