
Great Advice Endures

Trust is earned.

Perpetual 



What is the best piece of advice you have been given?

Did it come from a family member, a friend, or a colleague?

Think about how that advice guided you through life, influenced your decision-making and helped shape who you are.

Great advice stands the test of time. It talks to a truth. It invokes a memory. It stays with you, throughout your life.

That's the thing about great advice. It endures.

The best advice comes from those who understand you

Maybe you're at the peak of your career, have sold a business, or are about to retire. Perhaps a legislative change is causing you concern, or you just want peace of mind knowing your wealth is protected in an unpredictable world. Or, maybe you are relatively comfortable with your financial plan and outlook, but would like some reassurance that you're on the right track and are making the most of what you have.

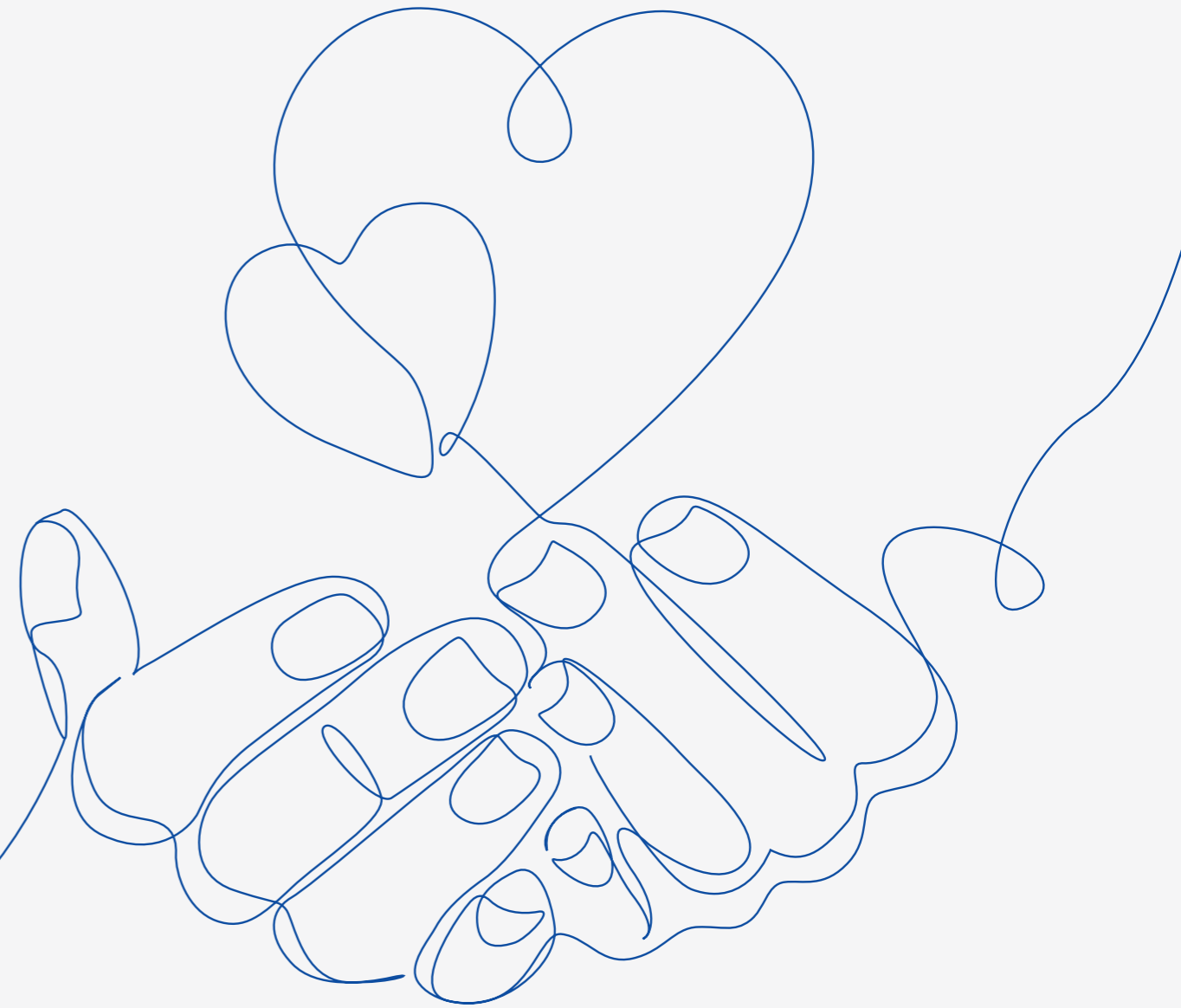
Whatever your situation, we can help.

Your Perpetual adviser will take the time to understand you and your aspirations for the future. This is at the heart of their role. We know trust doesn't come quickly. It's a function of time, earned through a series of positive experiences and conversations. Your adviser will be with you, every step of the way, working behind the scenes with Perpetual's technical specialists to coordinate all elements of your strategic financial plan.

Your adviser will help you have confidence about your financial future by setting clear and achievable goals in language you can understand. As your needs change through life, they will be there to adapt your plan so that it remains relevant for the long term.

Perpetual advisers are highly qualified, licensed professionals who live and breathe Perpetual's strict codes of ethics and conduct. Everyone who works at Perpetual is humbled and motivated by continued high client satisfaction levels which we measure annually as part of our Client Advocacy Program.

That is why, at Perpetual, our client relationships endure for years, decades and even generations.



The benefits of an enduring partnership with Perpetual

Trust is earned.

We believe trust must be earned. That's why we never lose sight of the trust you place in us and the role we play in protecting and growing your wealth.



Clarity and certainty

Clear financial advice gives you confidence for the future and more time to focus on what matters in your life.



A partner who listens and acts

Our advisers aren't sales people. They're passionate about helping you achieve your financial freedom.



Always with your best interests at heart

Perpetual was founded in 1886 as a trustee company. This fiduciary heritage, a legal and ethical responsibility to act in the best interest of others, is in our DNA.



A lifetime of great advice

We build relationships that endure – some span five generations of the same family.



A professional standard

Perpetual advisers are highly qualified, licensed professionals who strive for excellence in all that they do.



Everything you need

By partnering with us, you will gain access to technical experts and a team of specialists in areas such as investment management, superannuation, tax and accounting, trust set-up and management, estate planning and philanthropy.

How we can help

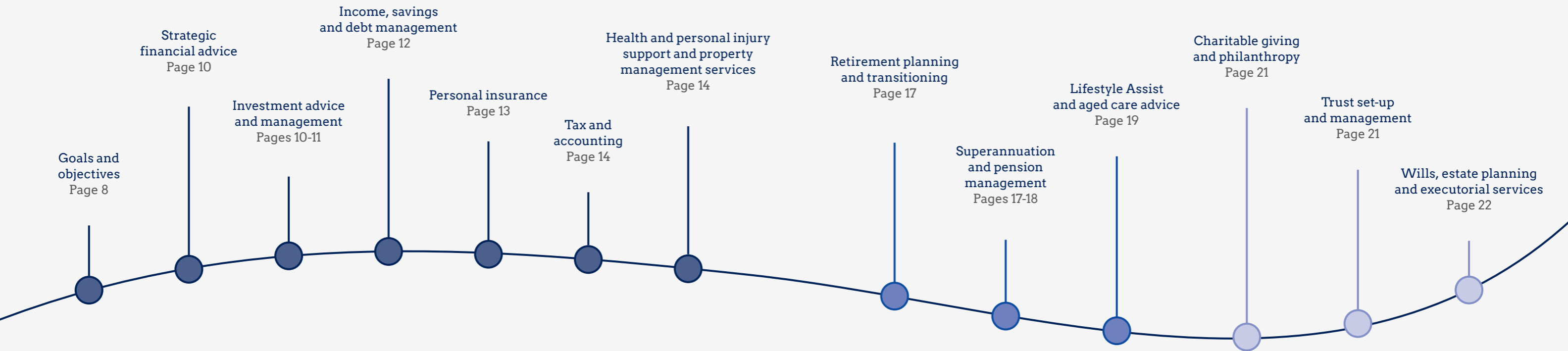
As your life changes, we make sure you're exactly where you need to be and help prepare you for the next stage. Whether you want to grow your wealth, secure your life after work, or pass on your legacy to the next generation.

To help guide you on your journey, we offer a range of services. These services are outlined in more detail on pages 8 to 27.

Manage your wealth

Prepare for life after work

Give and pass on your wealth



Manage your business

Business owners have their own unique journey. See pages 24 to 27.

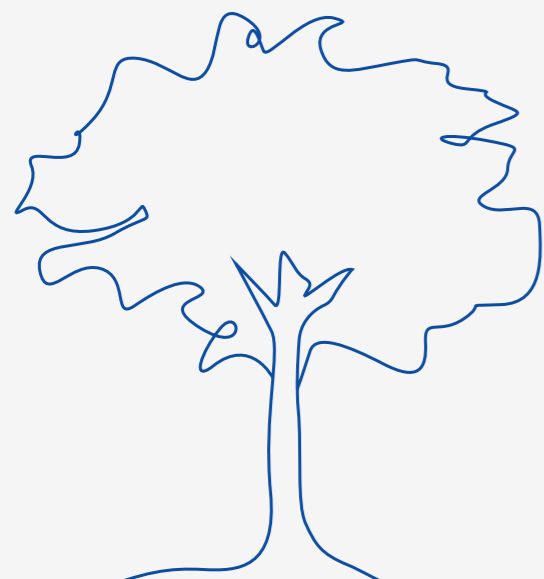
All services listed are provided by either Perpetual Private or Fordham. Fordham is a specialist part of Perpetual.

Manage your wealth

Exceptional financial advice to protect and grow your wealth.

That's our enduring commitment to you – backed by an investment philosophy that has stood the test of time.

Our strategic advice is tailored to your personal circumstances and stage in life. We help to grow your wealth as your career develops, protect your investments in retirement and leave a legacy for the people and causes closest to your heart.



Perpetual Private's investment philosophy



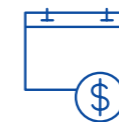
Our investment philosophy is to first protect and then grow your wealth.



We focus on minimising downside risk.



We have a high duty of care in developing investment portfolios that meet our clients' needs.



We take a long-term approach to investing.



We believe quality investments will yield benefits in the long run.



We can structure a sustainable and ethical portfolio that doesn't compromise your values and still achieves attractive long-term returns.



We diversify risk across asset classes, within asset classes, across countries and across fund managers.

Strategic financial advice

Strategic financial advice is founded on a genuine understanding of your personal circumstances and aspirations for the future. It starts with a conversation about you and your goals.

A Perpetual adviser will consider all aspects of your life – the personal and financial – to create tailored financial strategies that endure for your lifetime.

You're one of a kind – your advice should be too. That's why your Perpetual adviser draws on an experienced team of technical specialists with expertise relevant to your individual circumstances.

While we have an extensive breadth of capabilities we will only make recommendations relevant to your situation. We integrate these services into a seamless plan that takes the complexity out of your financial life. Simplifying the process of growing and protecting your wealth means less time administering your finances, freeing you up to enjoy the results.

Rest assured that as your life changes, we'll be there to adapt our strategic advice with your best interests at heart.

Investment advice and management

Our award-winning team of investment specialists develop personalised investment strategies that suit your life and your plans for the future. Diversification is at the heart of our investment advice. Our objective is to minimise risk without sacrificing your expected returns.

We scour the world for outstanding investment managers to ensure your portfolio has multiple layers of diversification and suits your return expectations and investment needs. We can offer you access to direct shares, managed funds, fixed income, real estate, alternatives and exclusive investments not normally available to individuals.

Your portfolio is reviewed regularly and amended as your personal circumstances change. We're in this with you for the long term.

Award-winning investment strategies

Hedge Funds Rock Australian Alternative Investments Awards 2018



Multi Strategy Fund

Perpetual Income Opportunities Fund



Alternative Investment Manager of the Year

Perpetual Private

Sustainable and ethical investments

For many people, the achievement of financial goals needs to align with their personal values. Many are looking to balance investment returns with social good. At Perpetual, we can structure an investment portfolio that doesn't compromise your values and still achieves attractive long-term returns.

Depending on your preferences, we can screen out companies that derive a material proportion of their revenue from industries such as alcohol, tobacco or gambling. We can also screen companies to evaluate how their practices impact society and the environment, recommending best-in-class for your consideration, helping you invest responsibly and do your bit for a better tomorrow.

Perpetual Private's Direct Australian Equities Responsible Investment Portfolio

Screens out companies with more than 5% revenue from:



Alcohol



Uranium



Gambling



Weapons and armaments



Tobacco



Coal seam gas

Assesses company performance across areas like:



Environment



Animal rights



Human rights



Genetically modified organisms

Sustainable companies tend to outperform over the long term as they are better at adapting to a changing world.¹

¹ The Impact of a Corporate Culture of Sustainability on Corporate Behaviour and Performance, by Robert G. Eccles, Ioannis Ioannou and George Serafeim, Harvard Business School (2011).

Income, savings and debt management

Before you can manage your wealth, you need to build it. Your ability to build wealth is determined by your level of debt and available cashflow. It's the very foundation of a sound financial plan.

Our advisers will work with you to run a fine-tooth comb over your spending habits, financial commitments and debt repayments. With careful analysis, we can help improve your cashflow and boost your ability to save, invest and reduce your debt.

Likewise, if it's income you need, our advisers can structure your strategic financial plan to focus on delivering regular income, managing the hard work of investing for the purpose of income generation for you.

Personal insurance

If there's one thing that's certain in life, it's uncertainty. Your future can change in the blink of an eye. That's why it's so important to protect your income and your family's lifestyle should the unexpected occur.

Our dedicated advisers can tailor an insurance plan for you, helping you get the appropriate

level of cover, policies and products in place for your circumstances. They can even make claims on your behalf, removing the burden for you and your family.

Some of the types of insurance we provide for individuals and families are listed in the following table.

Type of insurance	What it covers
Life Insurance	Pays a lump sum if you die or suffer a terminal illness
Total & Permanent Disability	Pays a lump sum if you are permanently incapacitated
Trauma Insurance	Pays a lump sum if you suffer a 'trauma event' from which you may recover (like a heart attack, stroke or cancer)
Income Protection	You will receive a monthly payment if you are unable to work for an extended period due to illness or injury



"I'm really enjoying my life. I feel comfortable that the financial and investment side of my life is covered. I have peace of mind, which is terrific."

Natalie Gray
Perpetual client since 2005

We've helped Natalie with strategic financial advice, superannuation advice and management, investment advice and management, philanthropy and estate planning.



"I'm worried about my hands. I'm worried about hurting my back. These things are now all being covered off with our new insurance strategy."

Dr Shannon Thomas
Perpetual client since 2015

We've helped Shannon with strategic financial advice, personal insurance, investment advice and management and estate planning.

Tax and accounting

Our experienced team takes care of all your tax and accounting requirements – from tax returns through to integrated tax advice as part of your overall strategic financial plan.

If you are looking for help managing your personal tax or need broader advice as a business owner, we have the expertise to help you. Our services include capital gains tax advice, tax-effective structures such as trusts, tax returns for individuals and businesses, guidance on passing on your estate tax efficiently, as well as inter-generational wealth transfer during your lifetime.

You may also want to consider the tax benefits of giving. Philanthropy has significant tax advantages if you give in a structured way via a charitable foundation. Tax deductions may be spread over five years which is a key benefit if you're giving as a result of a windfall event, like an inheritance or bonus.

Health and personal injury support

Whether you have suffered a health event or an injury (or are responsible for someone who has) we understand the weight of the financial responsibility.

Our priority is to protect your financial future and help ensure your funds last your lifetime and are spent on your best interests. That's why we can help you create a sustainable budget and develop an investment strategy that meets your needs. Providing advice on tax and superannuation, assisting with the purchase of a suitable home or motor vehicle and arranging property services are also parts of our service.

Let us liaise with care agencies, health professionals and governing bodies on your behalf. From an administrative perspective, we can assist with the timely payment of regular household and medical bills, lodge tax returns and take care of your financial record keeping and reporting.

Property management services

How much time do you spend managing your property portfolio? We can assist with the management of all types of property – from residential to investment to commercial.

We can take care of all aspects – from maintenance, compliance and management of agents, through to property sales and purchases.

We work with a panel of preferred nationwide agents, valuers, insurance brokers, trades and lawyers to enable consistency of service and competitive pricing when engaging third parties.

Family office

How would you describe family life? A common term is 'complicated'. Complex relationships, combined with significant family wealth and business interests, can be difficult to navigate. This is where a family office can help.

A family office is a structure for managing private wealth and other family affairs. More families are considering the benefits of a family office due to rising concerns about wealth preservation and succession planning.

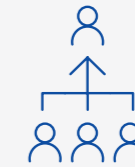
Our family office experts can partner with you and your family to establish and run your own family office structure. By designing a clearly communicated family wealth strategy tailored to your core values, we can help reduce family conflict and ensure the smooth transfer and preservation of your wealth.

Our family office services

Family members can access a wide range of expertise and resources from Perpetual Private and Fordham, including:



Family office advisory



Governance and succession



Investment management and research



Trustee services



Social responsible investing



Real estate and property services



Family accounting and tax advisory



Private banking services



Philanthropy



Concierge services

Prepare for life after work

A post-work paradise takes careful planning.

We can help you to structure your finances effectively and create an investment portfolio that protects your wealth without jeopardising your lifestyle. If you are a business owner, we will structure a succession plan to enable you to reap the full benefits when the time comes to exit the business. Later in life, we can provide Lifestyle Assist services that preserve your independence while alleviating some of your daily burdens.



Retirement planning and transitioning

Retirement should be the start of a new chapter in your life – perhaps the most exciting of all. Yet the transition to retirement can be challenging. It takes careful planning. Our advisers will take the time to understand what retirement means for you. For some, it may mean cutting back on their hours, for others it might involve giving up work altogether and travelling the world.

Whatever your aspirations, we will work with you to help make your vision a reality. This starts with a strategy to build your wealth (within the superannuation system, as well as outside of it) to maximise the value of your nest egg leading into retirement. When you are ready to transition, we can help you structure your retirement income stream with a solution covering everything from income generation, asset protection and estate planning to social security and aged care.

Superannuation

Superannuation forms a key part of most Australians' financial plan. We will help you maximise your contributions and develop an effective tax plan. We will also help you navigate changing legislation and advocate on your behalf. If you prefer to manage your own money, we can help you with the administrative burden of your Self Managed Super Fund (SMSF) or act as trustee for your small APRA fund (SAF). When it's time to start drawing down from your nest egg, we'll help you identify the best way to access the money based on your individual circumstances.



“We were in a self-managed super fund and were a little bit anxious. Now we’re with Perpetual, we feel more confident and comfortable about the future.”

Patrick and Judy Gauci
Perpetual clients since 2017

We've helped Patrick and Judy with strategic financial advice, superannuation advice and management, pension management, investment advice and management and retirement planning.

Pension management

You've spent decades building your super balance – you owe it to yourself to choose the best way to access the money when you retire.

There is no shortage of options for your retirement income. You can choose to receive your super through lump sum withdrawals, by commencing a pension income stream, or by using a combination of both.

We will help you structure and manage your pension, creating a tax-effective solution that suits your individual circumstances.

Succession planning

Helping with the succession of your business isn't the end of our relationship. It's just the start of an exciting new phase.

Together, we will protect and grow your personal wealth so that you can enjoy retirement on your own terms. This extends to the planning and management of your estate to ensure the people closest to you benefit from your life's work. Inter-generational wealth transfer during your lifetime can also be considered in a tax-effective and secure way.

Philanthropy may also form part of your business succession plan. If you give via a charitable foundation following the sale of your business, your tax deduction can be spread over five years.

Lifestyle Assist services

Perpetual can help you preserve your independence and lifestyle as you age gracefully.

Lifestyle Assist is a personalised service with a dedicated consultant who will be your single, consistent point of contact for the assistance you require. Think of it as your personal concierge who takes care of everything, from everyday tasks like paying bills or organising extra assistance around your home, to more complex jobs like end-of-year tax returns, investment guidance, legal advice or even aged care planning.

Aged care advice

No matter our age, we all strive for independence. Yet the reality as we grow older is that you, or your parents, may require assistance.

Our consultants can help you find a suitable aged care home that meets your needs. We do everything to try to ensure a smooth and stress-free transition, from arranging an estate lawyer to review the facility's agreement to completing all the necessary Centrelink and administrative paperwork. We can also arrange your move, the transport of your belongings and coordinate the sale of your existing property.



“When my husband died, I had to turn more to John, my adviser. Perpetual gives me peace of mind and I feel very safe with John looking after all my finances.”

Eunice (Bunty) Penman
Perpetual client since 1992

We've helped Bunty with strategic financial advice, Lifestyle Assist services, income, savings and debt management, investment advice and management, property management services, tax and accounting, and estate planning.



Give and pass on your wealth

You can't take it with you, as the saying goes.

From the creation and administration of your estate plan through to tax-effective giving structures, our team can help you to create a lasting legacy for the people and causes which are closest to your heart.

Charitable giving and philanthropy

You know the causes you feel passionately about, but what about the most effective ways in which to give?

With some careful planning, you can give in a way that is tax effective, provides the level of involvement you want and offers the satisfaction of knowing your gift will have the highest possible impact.

We can help you and your family give in the most effective way by matching your philanthropic vision with the right causes and charities, setting up and administering your charitable trust, helping you leave a legacy through your will and growing your donation so that it gives in perpetuity.

Trust set-up and management

You've spent your life working hard to build your wealth. What happens when you're gone? For your wealth or legacy to endure, your assets need to be protected and managed in your best interests or on behalf of your beneficiaries.

We can help you set up trusts that provide for your family or for charitable causes. A trust is a legal structure authorising a trustee to manage your assets for your beneficiaries. It can be established during your lifetime or through your will. It protects your assets, because they are owned by an entity rather than individual beneficiaries, and it may provide a tax-efficient way of managing or transferring these assets.

If you have been appointed trustee, perhaps for a family member's trust, and wish to step back from these responsibilities, we can help you find a replacement in line with the procedures set out in the trust deed.



"Perpetual has helped me set up the overall structure for my international giving, as well as put in place family entities. It's freed up time for me to focus on projects supporting communities in Africa."

Peter Falvey
Perpetual and Fordham client since 2008

We've helped Peter with strategic financial advice, philanthropy, business advice, tax and accounting, retirement planning, superannuation advice and management, investment advice and management.

Wills and estate planning

Estate planning includes a will but goes further to protect what you treasure most in life – your family, your business interests and the charitable causes closest to your heart.

We can help protect your legacy by connecting you with one of our partner legal firms, who can provide you with a structured estate plan that covers all the bases – superannuation, trust structures, asset protection, business succession planning, charitable bequests and powers of attorney.

By arranging your affairs now, you will have peace of mind knowing your wealth will be distributed efficiently and tax effectively to your beneficiaries.

Estate executorial services

In a time of grieving, the burden of administering a loved one's estate can be especially overwhelming.

As the appointed executor of your estate, we assume the legal responsibilities and risk associated with its administration. We appoint a Trust Manager as the primary point of contact for your beneficiaries and carry out every step in the estate administration process – from verifying assets and liabilities, to calculating tax implications and arranging payments and distribution. We also take responsibility for administering any ongoing trusts created in your will.

In addition, if you are a named executor in a will and find the time and tasks more complex than you expected, Perpetual can help you – and may even be able to take up the appointment in your place.

We can also help beneficiaries understand the impact of their inheritance and provide advice on the financial and tax implications.

The estate administration process

1. Identify

Identify the estate beneficiaries.

2. Verify

Verify the assets and liabilities of the estate.

3. Lodge

Lodge a probate application to the Court.

4. Calculate

Calculate taxation implications.

5. Collection

Collection of assets and payment of liabilities.

6. Payment

Payment of legacies and bequests.

7. Distribution

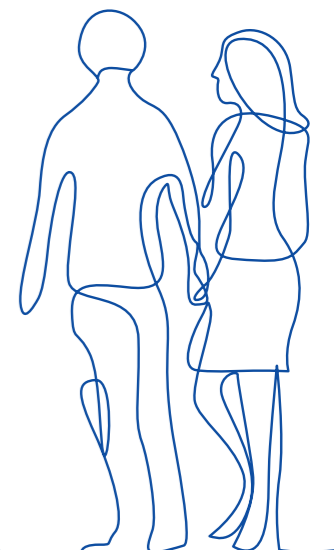
Distribution of the remainder of the estate.



“Now that I've done the estate plan, I feel that I can focus on looking after my family and concentrating on my five businesses. It's given me a sense of relief to know that things are sorted out if I wasn't here anymore.”

Perri McCarthy
Perpetual and Fordham client since 2016

We've helped Perri with strategic financial advice, estate planning, business advice, tax and accounting, superannuation advice and management.



Manage your business

Running your own business is a labour of love.

With so much on your plate it can be hard to see the forest for the trees. Let us help you see the big picture.

Fordham, a specialist part of Perpetual, acts primarily for private business owners and their families to manage their businesses and build and protect their wealth.

Our Fordham advisers, accountants and business consultants will help you to grow your business using the right business structure, manage your tax bill and protect the equity you have in the business.



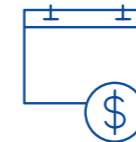
Our services for businesses



Business advice, strategy and growth.



Business structures.



Tax and accounting.



Risk insurance.



Business succession planning.

Business advice, strategy and growth

We can help with a strategy to protect and grow your business for the long term.

Our professional advice covers all areas of a business, from management structures and policies through to margins and cash flow. We also take the time to understand your family's involvement in the business to address the prospect of succession and your ultimate exit strategy. With this as the foundation, we devise a plan for business growth, backed with actions, timelines and responsibilities.

Beyond your business, our strategic advice extends to your personal wealth, retirement planning and the financial security of your family. Our objective is to ensure your success in business and your quality of life beyond work.

Business structures

Have you chosen the right structure for your business? It may seem a simple choice, but your business structure determines your tax requirements, personal liabilities, asset protection and legal obligations.

It is crucial to have the right structure in place and ensure it remains relevant as your business grows and matures. Our expert advisers can help you with a business structure that maximises tax advantages available to you, safeguards your assets and protects your equity if the time comes to exit the business.

Tax and accounting

Weighed down by your tax and accounting requirements? Don't let the administrative burden distract you from growing your business.

We are specialists in accounting compliance, encompassing everything from the preparation of unaudited financial statements through to general ledger and asset register maintenance. We also provide company secretarial services inclusive of acting as a registered ASIC agent.

When it comes to tax compliance, we offer the full range of business consulting services. Our focus is to provide pragmatic solutions to minimise tax liabilities whilst reducing the risk and cost of any Tax Office intervention.

Risk insurance

You put your heart and soul into your business. Protecting your equity and income is essential, particularly if you have a family depending on you.

We can help safeguard your livelihood with a range of risk insurance options:

- A Buy-Sell Agreement protects your equity in a business you own with other people, such as a partnership. Should you die or become disabled, the remaining owners can acquire your equity supported by a risk insurance policy according to an agreement you are comfortable with. This will help provide adequate financial compensation for you and your family.
- Business Expense Cover pays for the regular fixed operating costs of your business if you are unable to work for an extended period of time, due to illness or injury.
- Key Person Insurance protects your business should a principal or 'key person' die or become disabled. This insurance offsets a reduction in revenue and covers the cost of finding and training a suitable replacement.

Business succession planning

Don't you deserve the best possible value when the time comes to exit your business?

A business succession plan can help to protect your interests and assist in a smooth business transition. As the basis for the succession plan, we will take the time to learn about your business, the competitor landscape and the opportunities to further scale operations. Depending on your requirements, we can help you to gather information on different elements of your business, from performance through to staffing levels and customer contracts.

Having this information clearly documented means you can act immediately on opportunities as they arise – as well as reducing the risk of accepting an offer below the value of your business.



“My family has always had a great degree of trust in Fordham and Perpetual. We’ve found that the advice we received over the years has been sound. It’s been a very good relationship.”

Bill Cook; the Cook family has been a Perpetual and Fordham client since 1958

We've helped Bill with strategic financial advice, business advice, tax and accounting, estate planning, investment advice and management, superannuation advice and management and pension management.

Partner with people who have your best interests at heart

“Put not your trust in money, put your money in trust.”

Oliver Wendell Holmes
Perpetual Trustee's first annual report, 1886

Perpetual is a financial services company which protects and grows our clients' wealth, giving them the freedom to live life on their own terms. We have been earning the trust of our clients for more than 130 years and pride ourselves on our long-standing client relationships – some of which span five generations of the same family.

Since the beginning, our company has had a duty to act in our clients' best interests. Perpetual was formed when a group of business and professional people – including the future first Prime Minister of Australia, the Honourable Sir Edmund Barton – gathered together to create a trustee company in 1886. This fiduciary heritage, a legal responsibility to take care of assets for the benefit of another, continues to guide us today.

Through wars, recessions and financial crises, we have continually evolved our business. Today, Perpetual is one of Australia's largest wealth managers, an expert adviser to individuals, families and businesses, and a leading provider of corporate trustee services.

We are driven by three core values:



Excellence

Delivering exceptional outcomes



Integrity

Doing what's right



Partnership

Succeeding together

Every employee is committed to our code, conducting business in accordance with the highest ethical standards. We do what we say, treat the assets of others as if they are our own, and carefully manage risk.

Five steps to your financial freedom

There are many ways Perpetual can help you get where you want to go. Your financial freedom is just five simple steps away.

1. Discover

You deserve a strategic financial plan that helps you live life on your own terms. We spend the early part of our relationship getting to know you, so that we can base our advice on a deep understanding of your dreams for the future.

2. Gather

We gather your financial information to establish your current position. We can source these details on your behalf or send you a checklist of the required documents.

3. Prepare

We develop your personalised financial plan and present our recommendations to you. Any questions or concerns are discussed as part of the process. We also explain our transparent fee structure at this time.

4. Implement

Once you are happy with your strategic financial plan, we ask for your authority to implement our advice. When received we act on your behalf.

5. Review

Your strategic financial and investment plan should evolve as your needs change. That's why we review your situation and keep talking – both informally and as part of your scheduled annual review meeting.

Would you like more information?

Call **1800 631 381**

Email **perpetualprivate@perpetual.com.au**

Web **www.perpetual.com.au/advice**

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Trust is earned.

Perpetual
