

MAKING YOUR WILL

Well done. If you're reading this, we needn't tell you here how important this is. That said, we can make it straight forward so you can make some sensible, informed decisions.

Give us a call and we can explain what you need to do. And don't worry, it's obligation free.

▶ Step one – where are you in life's journey?

Wills are not 'one size fits all'. We'll talk to you first, assess what we think your needs are, and give you some choices on what might be the best fit for you. There's no point in drafting an enormously complex will when your circumstances might not need it. That said, it's madness to select a will based on price if a more comprehensive will may reduce or even eliminate risk of massive financial loss and the breakdown of family relationships after a lifetime of building them up.

It's ultimately your choice, and you will know best what's right for you based on your circumstances. We'll simply give you the tools to make the right choice.

▶ Step two - getting the details down

Once you're happy with your choice, we'll organise a conference with you and one of our lawyers to go through a detailed questionnaire, developed over decades of experience, to ascertain what your circumstances are, and what you and we need to consider to draft a will that is the right fit.

▶ Step three – drafting and signing

Once you've made your choice, our lawyers will professionally draft:

- your last will and testament;
- your enduring Power of attorney;
- a binding death benefit nomination if this is needed.

Once you're happy they reflect your wishes, we can get them signed off with you and even store them in our safe custody department for you. Our safe custody storage service is complimentary.

▶ Step four - keeping up to date

Everyone's circumstances are different, and Wills are not set and forget documents. They need to change with your circumstances, your life journey. We'll periodically remind you about reviewing your will in case it needs updating.



OUR TABLE SETS OUT WHAT YOU MIGHT WANT TO CONSIDER WHEN WORKING OUT WHAT MIGHT BE BEST FOR YOU

Note

You	Your Circumstances	Our Expertise & Service	Fixed Fee Inc GST
-----	--------------------	-------------------------	----------------------

The Essentials

- Single, married, or de facto
- No children yet (you may have in the future)
- Employed, no other business interests yet
- No self-managed super fund
- No separate company or trust structures holding assets for you
- it's unlikely anyone in your family will be disappointed and want to make a claim on your estate

- Lawyer client conference with you (office, phone or skype) to confirm appropriate package and take your instructions
- Draft will
- FREE enduring power of attorney
- Meeting to execute the will at our office or if required, step-by-step instructions on how to sign it if you can't make to our office
- Unlimited calls, emails and meetings as necessary.
- Free storage of the originals in our safe.

Single \$660
Couple \$990



The Complex

- You are self-employed, or employed in a senior role and your investments have extended beyond the family home
- You have or you're thinking about:
 - other business interests
 - asset protection
 - setting up a self-managed superannuation fund (SMSF)
 - life insurance
- You have separated and may be in a new relationship / blended family arrangement
- You hold directorships and memberships of companies / trusts
- There may be CGT consequences to consider for your beneficiaries
- You'd like to give specific gifts to certain people
- There's a risk that one or more beneficiaries or dependents may be disappointed with their share in your estate, and might want to claim

All of the above and

- Detailed conference with you to map out succession planning for non-personal entities (SMSF, companies, trusts, life policies)
- Asset protection advice and recommendations
- Conferencing with your related advisors (accountants, financial planners) to ensure suggested estate planning solutions satisfy both tax and asset protection strategies.
- Enduring Power of Attorney and binding Death Benefit Nomination (DBN) if required.

POA

The Comprehensive

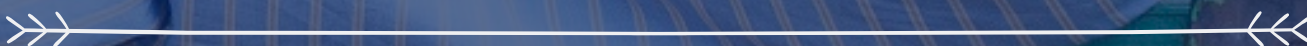
One or more of the above points plus:

- Multiple business interests, entities owned / managed by you
- You're a shareholder, partner, unit holder in one or more of these businesses
- You're building a comprehensive investment portfolio
- You have one or more superannuation funds and / or life insurance policies
- It may be that some likely beneficiaries of yours could be in need of more complex gifting (for example a child with a disability, bankruptcy, high risk investments, drug and alcohol dependency, problematic relationships) and those who may benefit from the establishment of a testamentary trust (TT)

All of the above and

- Specific and in depth review of circumstances surrounding requirement for TT, confirmation with related advisors of adequacy based on your desired outcomes
- Drafting will to include TT and further conferencing with you and related advisors to settle terms and close out conflicting issues between your estate and that of the intended beneficiary.
- Enduring Power of Attorney and binding DNB if required
- Unlimited calls, emails and meetings as necessary to complete

POA



Suite 1, Cannonvale Court
44 Coral Esplanade
Cannonvale QLD, 4802
www.pdlaw.com.au

T 1300 1PDLAW
t +61 7 4946 6670
f +61 7 4946 6329