

NO CHILD LEFT BEHIND



PERPETUAL
28/01/2016

For many people, planning for life after work is not about money. What matters most is protecting those they care for.

“With good tax and investment planning, many professionals, executives and business owners can enjoy retirement free of money worries,” says Gary Jeffs, Perpetual’s State Manager in Melbourne.

“Because they’re free of that financial stress, their focus is on making life easier for their children – or ensuring children who need more help get it even after their parents are gone.”

Some of the family-focussed areas clients work on with their Perpetual adviser include:

- Setting up trusts and other structures that fund the education of children or grandchildren.
- Financial arrangements that provide for children with specific needs – such as physical or mental disability.
- Estate planning strategies that deals with issues arising from divorce, remarriage and the care of children in ‘blended’ families.
- Working with clients and their children to create a charitable legacy.

RISKS OR DREAMS?

As so often happens in financial planning, the tasks a client set for their financial

planner can be divided in two boxes – risks and dreams.

Perpetual financial advisers work with clients to ensure they leave a legacy of the right size, and in the right structure, to reduce the financial risks facing their children. Those risks could include unemployment, disability, illness or divorce.

Alternatively the objective can often be about turning a cherished idea into a precious reality. “Every family I work with has a different dream,” says Gary. “For some couples, what matters is that their grandchildren have a gap year they’ll never forget. Others are delighted by the idea that the beach house they played in when they were kids stays in the family.”

THE NEXT GENERATION

Achieving these highly personal life goals and eliminating money worries for family members old and young, means a Perpetual financial adviser works across multiple disciplines. “For these clients the discussion about life after work is really a plan to look out for their children,” says Gary.

“It can include investment strategy, insurance strategy, tax planning and setting up the right legal structures - but the client will judge it by one measure only. “Have we done everything possible to protect and care for our children?”

Like to know more about how Perpetual advisers help families [plan for the future?](#)