

A person wearing a black and red long-sleeved shirt is sitting in a blue wheelchair. They are on a paved path with fallen autumn leaves scattered around. The background is a soft-focus landscape with trees and grass. The overall mood is serene and hopeful.

Perpetual Health and
Personal Injury Service

A BETTER TOMORROW FOR YOUR CLIENTS

Perpetual 





CONTENTS

All in one service	04
How we work with you and your client	06
Safe financial hands	08
Active investment manager selection	10
Robust risk management framework	11
Comprehensive support, no matter what lies ahead	13

ALL IN ONE SERVICE

With over 130 years as a trustee company, trust is at the core of how we help our clients achieve their financial and life goals. You can rely on Perpetual to always act in the best interest of your clients and do what we say we will.

Our unmatched history and our continued investment in our trustee services business means you can be confident we will be there to support your clients for the long run.

Perpetual can help secure your client's financial future by understanding their long-term requirements and then providing crucial financial expertise - ranging from tax and superannuation strategies to cash flow management and paying regular household, medical and care bills on their behalf.

LOOKING AFTER YOUR CLIENT'S FINANCES





HOW WE WORK WITH YOU AND YOUR CLIENTS

Like you, reputation is everything to us. Building personal relationships with our clients so we can meet their unique needs is critical to this. In our meetings with you and your client we'll take time to understand their situation so that we can put plans in place for the here and now, and for the future.

EXPERT ADVICE FOR YOUR CLIENT'S FINANCES, FUTURE AND WELLBEING

After getting to know your client's needs now and into the future, their Perpetual senior financial adviser will put together a financial management plan to best achieve their goals. Our expert financial advisers set the foundations for long-term financial security by:

- Investing your client's assets to ensure their needs are met.
- Advising on tax and superannuation strategies that deliver results over the long-term.
- Assisting your client with budget and cash flow management.
- Managing day-to-day financial tasks such as paying household, medical and care bills.
- Ensuring your client's carers and dependents are considered in investment and estate planning strategies.

Most importantly, your client's adviser will closely monitor their financial plan to ensure it continues to meet their needs. This works to counter shifts in financial markets, changes to your client's lifestyle and care requirements as time goes by.

OUR TRUST MANAGERS SPECIALISE IN HELPING PERSONAL INJURY SURVIVORS

For many years Perpetual has assisted people who have suffered a serious injury, guiding them through the initial challenges and supporting them over time.

Providing support to over 750 clients who have received catastrophic injury settlements, our trust managers have a depth of experience with the unique physical, mental, financial and lifestyle situations these clients can encounter during their life.

A CENTRAL POINT OF CONTACT FOR ALL YOUR CLIENT'S NEEDS

With Perpetual, your client and their family members will have day to day contact with a dedicated team of trust managers. As your client's central point of contact, the managers will liaise with a number of service providers to:

- Address and manage issues arising from complex trust matters.
- Coordinate matters with regulatory and government bodies.
- Answer enquiries and handle complaints in the first instance.

OVERVIEW OF OUR CONTACT WITH YOUR CLIENTS

FREQUENCY	REASON FOR CONTACT	METHOD	OUTCOME
Daily/Weekly	Client service	Telephone/Email	Day to day management dependent on needs and requirements
Quarterly	Statements	Post	Overview of investment portfolio
Yearly	Client review	Face to face meetings or via telephone	Annual review of investment plan and strategic financial advice as required
	Property compliance	Telephone/At property	Coordinating suitable times for compliance checks to be conducted
	Budget	Face to face meetings or via telephone	Setting financial strategy for coming year, based on current and forecasted expenditure
	Tax	Telephone or email	Preparation of tax returns and review budgeted needs
	Birthday/Festive seasons	Post	Greetings and best wishes
Adhoc	NDIS	Telephone and post	Notifying clients and coordinating services via service providers
	Industry changes	Telephone and post	Notifying clients of Superannuation, Centrelink and legislative change
	Life events	Telephone	As required i.e. marriage/births

SAFE FINANCIAL HANDS

Perpetual’s investment philosophy is centred around protecting your clients’ money and generating income to meet their lifestyle needs. Our in-house investment research team will select investments that adhere to strict quality filters to ensure they are right for your clients.

Our approach to investing is active and responsive to changing market conditions. This approach has consistently performed for our clients over time.

Risk is managed by investing across different asset classes such as shares, cash and managed funds, with all investments being regularly reviewed and adjusted if necessary.

WE PROTECT AND GROW YOUR CLIENTS’ WEALTH GUIDED BY THESE KEY PRINCIPLES:

1. We take a long-term approach to investing.
2. We believe quality investments will provide benefits in the long run and critique all investment opportunities against strict investment criteria before commitment.
3. We are responsive to client needs and provide long-term strategic advice.
4. We aim to protect client wealth by minimising risk. We do this by:
 - Diversifying across asset classes, industry sectors and individual investments.
 - Ensuring investments meet our quality investment criteria.



MAKING FUNDS LAST THE DISTANCE

Ensuring your clients have adequate funds for the entirety of their life is our highest priority and the most important strategic outcome we can provide. As one of the oldest and most experienced companies to provide financial advice and trustee services, we have an investment capability that is second to none. Here's an example of how we maximise the longevity of personal injury clients' funds:

CASE STUDY: HELPING LILY ACHIEVE HER GOALS

In 2006 Lily* was travelling in the back seat of a friend's car with her seat belt fastened. Unfortunately, the car veered off the road and hit a tree resulting in permanent head injuries for Lily.

When Lily's compensation sum came through, Perpetual developed a financial plan that included ongoing investment and management.

An important part of this plan was to achieve one of Lily's long-term goals, to purchase her own home. Lily's team at Perpetual helped her and mother Karen make this happen. This included ensuring that Lily had sufficient cash on hand to cover the renovations to suit her specific needs and additional carer costs when she first moved in.

We worked with Lily and Karen to make sure the funds required for Lily's home purchase left her with sufficient funds to allow her lifetime care needs to be met. Recently Lily has transitioned to living independently in her own home.

Through the perseverance and love of her family and Perpetual's ongoing financial guidance, Lily's quality of life has continued to improve since the accident.

Each new step enables Lily to have a little more control over her life and helps her and her mum best manage this difficult situation – an outcome that the team at Perpetual is sincerely proud of.

* Names have been changed

ACTIVE INVESTMENT MANAGER SELECTION

Why active portfolio management can deliver greater **outcomes for your clients.**

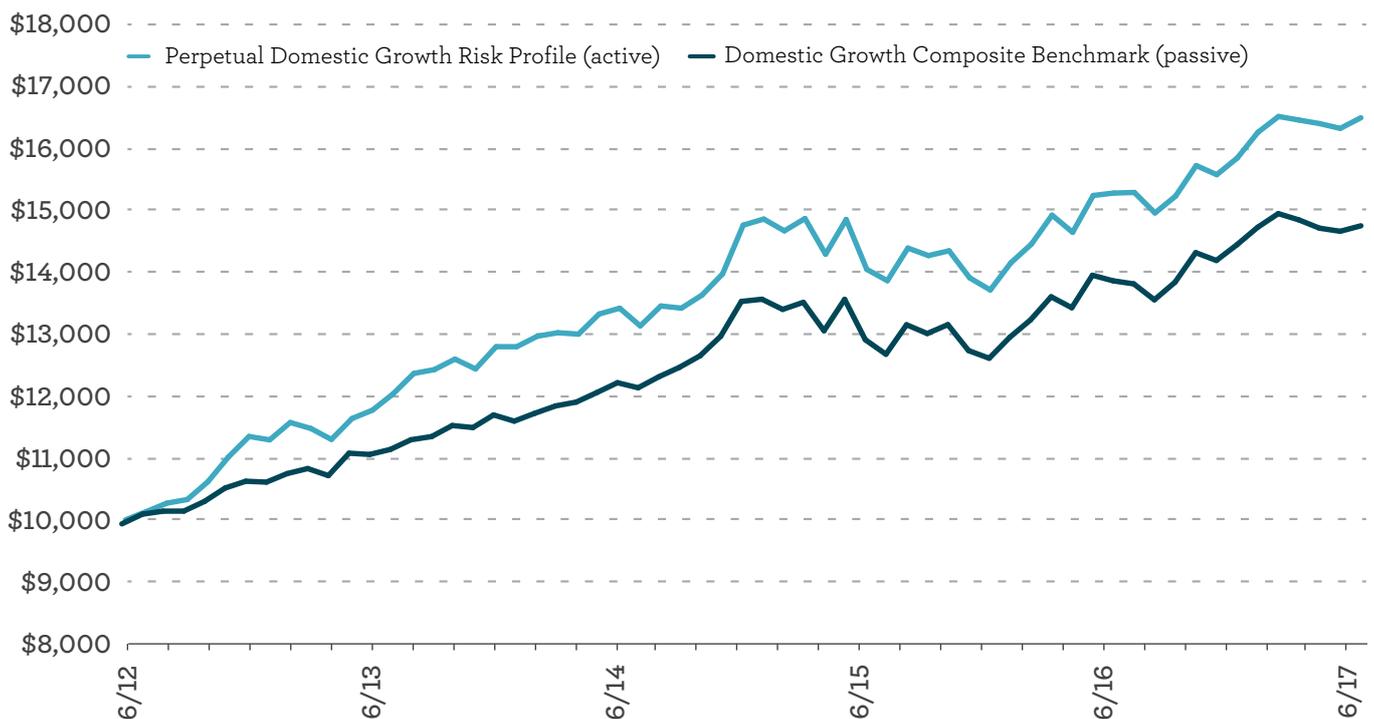
All too often, recipients of catastrophic compensation settlements partner with a financial adviser that adopts a passive investment strategy because of the allure of lower fees. Unfortunately, this choice can be at the detriment of long term investment returns and downside risk protection, which is a particularly important consideration for these clients, who often do not have a substantial income source outside their trust.

Perpetual provides active portfolio management for its clients, giving them the benefit of our investment research team's manager selection expertise. We recommend active investment managers as we have high confidence in their ability to outperform a best in class passive manager. Active managers often charge a higher fee than passive managers where funds simply track the market weighted index.

The graph below compares the performance (after investment fees) from our actively managed Domestic Growth Risk Profile with a composite benchmark of index returns for the same asset classes our managers invest in. After investment fees, we have outperformed through the use of active managers, compared to a nil-fee investment in passive market indices.*

THE BENEFITS OF ACTIVE INVESTMENT MANAGEMENT

GROWTH OF \$10,000



*Based on 80% allocation to growth assets. No allowance has been made for Perpetual's ongoing administration fees, transactional costs or taxation. No company in the Perpetual Group guarantees the performance of any fund or the return of an investor's capital. Past performance is not indicative of future performance. Source: Perpetual Private

ROBUST RISK MANAGEMENT FRAMEWORK

At Perpetual, our priority is protecting your clients from financial and life risks. Unlike many other financial advice businesses we have achieved a highly robust risk management framework by keeping core services in-house, instead of outsourcing services and ultimately control of the risk measures associated with those services.



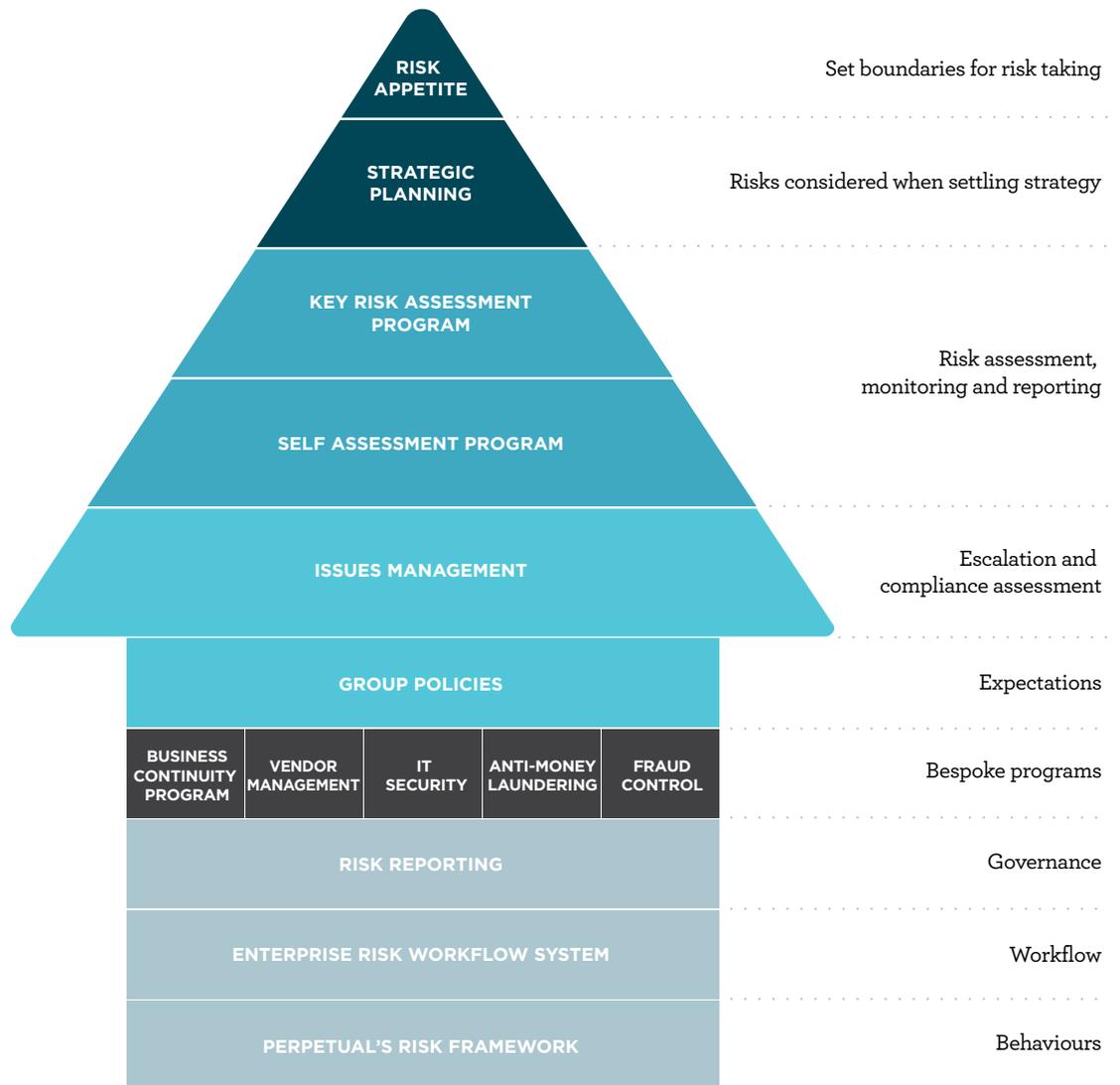
SAFEGUARDING YOUR CLIENT'S ASSETS

Perpetual has separate risk management functions that sit alongside the advice, investment and trust business units and are overseen by our Chief Financial Officer. They monitor the operation of controls, processes and procedures through a tightly-managed, formal governance structure.

In addition, internal controls and accounting procedures are tested on an annual basis by independent auditors to ensure we have complied with these programs.

Risk management underpins our business and is testament to our long track record of safeguarding our clients' assets.

Our risk framework has ensured we effectively manage the risks associated with performing the trustee and advice operations for all of Perpetual's clients.



COMPREHENSIVE SUPPORT, NO MATTER WHAT LIES AHEAD

Choosing the right professional partner to manage your client's financial security and ensure their lifestyle goals are met over time is not an easy decision. Partnering with a team that provides a comprehensive suite of services that can support your client, no matter what life throws their way, can provide you and your client with additional peace of mind.

ONE EXPERT TEAM FOR ALL YOUR CLIENT'S NEEDS

Your client will have a dedicated team of trust managers and a dedicated senior financial adviser to look after your client day to day. They can call on a wide range of in-house specialists to support your client when unique challenges arise.

Unlike many financial advice businesses that outsource core services to external providers, Perpetual provides a wide range of services in-house.

Importantly, your client will receive the same expert financial advice and premium level of service we reserve for our other high net worth clients.





OUR ONE STOP SHOP

Financial advice	<p>Your client's senior financial adviser will conduct reviews to ensure your client is financially well placed as they go through life. The adviser may contact your client or their family annually to discuss their financial reviews.</p> <p>Advisers work closely with trust managers to ensure the best interests of the client are being met and they have access to a range of in-house expertise.</p>
Trust and financial management	<p>Your client's dedicated team of trust managers are their day to day contact and will liaise with a number of service providers to assist them.</p> <p>Our trust managers:</p> <ul style="list-style-type: none">• Are your client's first point of contact for their day to day needs.• Deal with issues arising from complex trust matters.• Liaise with your client's financial adviser and other experts at Perpetual.• Coordinate matters with regulatory authorities and government bodies.• Organise past care claims for carers.
Tax advice	<p>Our accountants can assist your client by:</p> <ul style="list-style-type: none">• Setting up the most tax effective strategy for your client.• Assessing tax implications for complex transactions.• Ensuring compliance with tax rules.• Preparing tax returns.
Property services	<p>Our property specialists will look after all aspects of management, administration, reporting and preservation of your client's properties. Working with a panel of preferred agents, valuers, insurance brokers, pest inspectors, tax specialists, tradespeople and property specialists nationwide, our team will ensure you receive consistency of service and competitive pricing when engaging third parties.</p> <p>Our team actively monitors and addresses changes to government legislation and/or regulatory requirements, ensuring the property remains safe, secure and compliant.</p>
Investment research	<p>Our investment team can help your client's senior financial adviser build the most suitable investment strategy for their needs. Research capabilities cover core asset classes, direct equities and multi-manager alternative investments such as private equity and hedge funds.</p> <p>The research team also has a deep understanding of non-core asset classes. For instance we have a long track record in researching and evaluating property syndicates, listed hybrids and alternative investments. It's all about what is most suitable for your client.</p>



OUR ONE STOP SHOP

Risk management Our risk management team monitor the operation of controls, processes and procedures through a tightly-managed, formal governance structure. This framework ensures that we manage the risk associated with performing the trustee and financial advice obligations for your client.

National Disability Insurance Scheme (NDIS) coordination We've partnered with a number of personal injury service providers to advise clients on the impacts of the NDIS. Our personal injury trust managers and financial advisers have undergone considerable training to ensure they can get the most out of the NDIS for your client.

We will help your client assess eligibility and apply for NDIS funding to assist with:

- care – assistance with daily life at home and in the community;
- equipment, home and vehicle modifications;
- finding and retaining employment suitable to their abilities;
- transport;
- assistive technology;
- increased social and community participation, and
- improved relationships, health and wellbeing, learning and life choices.

Carers insurance Our insurance specialists can provide carers insurance at the most competitive price to ensure your client has adequate support should their carer no longer be able to provide it.

Estate planning and administration We can help your client create an estate plan that delivers on their wishes. This may include:

- statutory Will preparation;
- superannuation planning;
- trust structures such as testamentary, protective or family trusts and charitable trusts;
- setting up enduring powers of attorney, guardianship arrangements or advanced care directives, and
- business succession planning.

Crucially, we work with your client to make sure their estate plan changes as their life changes. That means regularly reviewing strategies and structures and providing options and suggestions to make sure your client's estate plan is always relevant to their needs.

By appointing Perpetual as executor, your client removes a significant administrative burden which may otherwise fall on one or more of their family members, which can be especially overwhelming.

Perpetual's professional executors help ensure the terms of your client's Will are carried out and will engage with beneficiaries every step of the way.

MORE INFORMATION

Over 750 personal injury clients place their trust in Perpetual. To find out how Perpetual can help your clients, contact one of our specialised personal injury financial advisers.

Call 1800 631 381

Email perpetualprivate@perpetual.com.au

www.perpetual.com.au/personalinjury

Perpetual Private advice and services are provided by Perpetual Trustee Company Limited (PTCo), ABN 42 000 001 007, AFSL 236643. This publication has been prepared by PTCo. This is general information only and is not intended to provide you with advice or take into account your objectives, financial situation or needs. The case studies presented may differ from your financial circumstances and result in different outcomes. You should consider whether the information is suitable for your circumstances and we recommend that you seek professional financial, tax and/or legal advice. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. Any reference to the Perpetual Group means Perpetual Limited and its subsidiaries. 55982_1117

Perpetual 