



Trustee and financial management services for compensation payments



Specialists in trustee and financial management services for personal injury clients

At Australian Executor Trustees (AET), we are here to support you. We are a national provider of trustee and financial management services for people who receive a lump sum compensation payment for damages arising from medical negligence, motor vehicle accident, workplace accident or some other personal injury.

Our service is highly personalised. There is no call centre. Instead, you, your family and advisers have 24-hour access to dedicated relationship managers.

How we work with you

It's all about you... helping you, supporting you and investing and protecting your compensation payment in order to maximise your quality of life.

Some professional trustee companies never take the time to get to know their clients. We are different. We will learn all about you, your situation and how you want us to manage your compensation payment.

About us

We are one of Australia's largest and most experienced non-government providers of professional trustee services, with more than \$35 billion in funds under supervision (as at 30 June 2018).

For more than 130 years, we have been helping Australians build, manage, protect and transfer their wealth to give them peace of mind about their financial future.

Today, we manage more than \$1.98 billion in compensation trust investments for around 620 clients who have been subject to medical negligence, accident or other personal injury.

We are part of the IOOF group, a leading provider of wealth management products and services in Australia which is listed on the Australian Securities Exchange (ASX) in the top 100 listed ASX companies. IOOF manages more than \$125.9 billion on behalf of over 500,000 clients (as at 30 June 2018).

... you, your family and advisers have 24-hour access to dedicated relationship managers.

Our trustee and financial management services

We are always available to support you with any aspect of your financial well-being. No matter is too small to ask for our help.

Management of your day-to-day finances

Depending on the level of support you require, we can:

- help you to prepare and manage a budget
- pay some or all of your bills
- pay you funds each week, or on an ad hoc basis
- arrange your insurances
- arrange access to support services, including case managers, carers or allied health professionals
- keep your taxation affairs up-to-date
- oversee the management of your investments.

Major purchases

We can:

- help you to purchase a car (including wheelchair modification)
- help you to purchase a house, or to build a new home
- arrange a holiday for you.

Registration and reporting

We can:

- help with your registration with the National Disability Insurance Scheme (NDIS)
- keep records on your behalf and provide you with reports when you need them
- provide reports to supervising government bodies.

Financial advice and investments

As your trustee (or financial manager) we ensure your compensation funds are invested carefully, so we always engage a licensed financial adviser who is experienced in managing compensation payments.

The financial adviser will meet with you, and in full consultation with you, prepare a Statement of Advice (SoA) which will set out:

- your needs and goals
- any upfront expenses you need to pay from your settlement (such as legal fees or outstanding debts)
- purchases you may like to make once your settlement comes through (for example a holiday, car or an I-pad...)
- the amount you need to live on each year, including:
 - general living expenses
 - health related expenses (such as care, therapy, pharmacy, gym membership or other medical costs)
 - travel plans
 - insurances, including car, building and contents and health insurance
 - any property related expenses including rent, rates, taxes and/or utilities
 - personal expenses including your mobile phone.
- your trust's asset allocation (for example there may be some funds held in cash and fixed deposits or invested in shares or property)
- details of the underlying investments held by the trust
- an outline of how the funds will track over your lifetime to ensure they don't run out.

Our fees and charges

As each of our clients' situations is different, we provide quotes for our services on a case-by-case basis.

Before deciding if you wish to work with us, we will provide you with a personalised detailed fee proposal which clearly outlines every aspect of our fees and charges.

Benefits of working with us

We take time to understand you

Every one of our clients is unique and has different needs and goals. We take the time to get to know you, your family and your 'story'.

Most importantly, we promise to always treat you with dignity and respect.

And, as your financial, health, lifestyle or relationship needs change over time, we will work closely with you to make sure all your needs continue to be met.

Our relationship management

A minimum of two people will always know your 'story'.

You will be assigned a dedicated relationship manager who you can contact 24 hours a day, seven days a week who understands your situation. And, if your relationship manager is unavailable (such as when they are on holidays), you will be given a second point of contact.

We understand that it may not be easy for you (or your family) to travel so we can meet you in your home, should you prefer.

We make it easy to communicate

You decide how you would like to communicate with us which can be a combination of text message, phone call, email or face-to-face meetings.

Experience

We have been providing trustee services to Australians since 1880. We are a specialist provider of trustee and financial management services for personal injury clients who have received compensation arising from medical negligence, motor vehicle accident, workplace accident or some other personal injury.

Our Compensation Trust Team is one of the largest and most experienced teams of its kind in Australia.

Each individual member has considerable experience in the complex area of personal injury.

Our partnership approach

We work closely with our clients' trusted family members, and support networks including case managers, other allied health professionals and professional investment and legal advisers.

We work in partnership with financial and investment advisers who specialise in managing compensation payments and who are committed to our clients.

We take the time to get to know you,
your family and your 'story'.



Contact us

For more information about our range of compensation, financial management and trustee services, please contact:

National

Mark McDonough
National Manager, Compensation Trusts
T 08 8127 1610
M 0409 692 109
E mark.mcdonough@aetlimited.com.au

South Australia

Adeline Lim
Special Counsel – Trust & Fiduciary Services
T 08 8127 1644
M 0478 473 501
E adeline.lim@aetlimited.com.au

New South Wales/Queensland

Paul O’Neill
Senior Manager, Business Development
T 02 9028 5936
M 0427 149 520
E paul.oneill@aetlimited.com.au

Karen Metzger

Senior Relationship Manager
T 02 9028 5900
M 0405 522 614
E Karen.metzger@aetlimited.com.au

Kelly Harper

Senior Associate – Principal Personal Trusts
T 07 3114 7840
E kelly.harper@aetlimited.com.au

Western Australia

Darryl Hughes
Senior Business Development Manager
T 1800 078 680
M 0429 032 626
E darryl.hughes@aetlimited.com.au