Your Future,
Your Will

The information provided in this guide is general in nature and should not be relied upon as legal advice. You should speak to a lawyer at OFRM about your particular circumstances.

We recognise making your Will can be a challenging topic to think about. This guide has been written to make the process a little easier for you with help to plan and prepare for the creation of your Will.

What is a Will?

In its broadest definition a Will is a legal document which sets out how your assets will be divided when you die.

Making a Will is an important task. A Will goes beyond listing who receives your belongings and assets. When completed with care and expertise, a Will:

- Contemplates and understands how your assets are owned
- Chooses who will manage your estate
- Is legally produced so it is valid and binding
- Considers your current, past and future family structures
- Considers and deals with relevant tax implications
- Is structured so that it is unlikely to be challenged and your wishes are followed
- Is based on a comprehensive understanding of the relevant law.

Why have a Will?

A will allows you to pass your assets onto your beneficiaries with certainty. A Will nominates an Executor to carry out your wishes. Most importantly, a Will undoubtedly makes life easier for those left behind.

If you do not have a Will, then the laws of intestacy apply (p.14). This means a formula passes your assets onto your nearest next of kin, this isn't always an ideal result. Without a Will, the person with the greatest entitlement to your estate becomes the Administrator (Executor) of your estate, again that may not be the best option.

In the process of making a Will you will spend time to think about your wishes. As life changes for you, you can update your wishes with a new Will. We encourage you to review your will every three to five years.

Can you make a Will yourself?

You may make a Will yourself. It might even prove to be valid. However, we do not recommend this approach. Unless you are very knowledgeable about this area of law, there is a considerable risk that you will make an unintentional error or you will have overlooked important matters that should be considered in your Will.

An error in your Will could cause great stress and inconvenience for your loved ones, lead to consequences and expenses that you did not intend. Having a lawyer make your Will is the best insurance you can get for a Will which reflects your wishes, deals with your assets effectively and reduces stress for your family.

What about a Will kit or an online Will service?

Will kits and online Will services are extremely dangerous. The approach "dumbs down" the task and creates a false impression that Wills are simple and easy. Unfortunately, if you make a mistake, often the error is not identified until after your death which could result in prevention of your wishes being met and/or makes the administration of the estate substantially more expensive.

70% – 80% of Will kit Wills we see have a significant error or omit important information.

Making a Will is a serious and important task. Getting it right the first time can make a positive difference to your family and friends in what is usually a difficult time. Not having a sufficient Will can make the distress of your death far greater than it should be. For peace of mind for you and your loved ones see an experienced lawyer and get advice specific to you. Your family will thank you.

Why not a 'free' or 'cheap Will'?

To properly devote sufficient time to the preparation of the Will involves expert knowledge about the law of Wills, and general legal knowledge about ownership of property, trusts, companies and business law.

A good lawyer will analyse your personal circumstances and your objectives, providing you with sound options that make the administration of your estate clear, benefitting your beneficiaries.

A Will may only be one page, or longer depending on your circumstances. Each clause in your Will has to be appropriate for your situation. A good Will may be current for your needs and circumstances for up to 20 years. If you average the cost of the Will over that period of time, and the importance it provides, it is good value for money!

Lawyers aren't taught how to draft Wills at law school. A law degree provides a lawyer with the skills and knowledge to understand legal concepts and processes that are relevant to drafting Wills.

Learning how to draft effective Wills is something a lawyer learns once practicing. Being mentored and coached by an experienced lawyer is essential and exactly how we approach Wills and Estates at OFRM Lawyers.

So, what is your Estate?

Your Estate:

Is the total of your assets (things that you own) - less any liabilities (amounts that you owe to others like outstanding bills and credit card balances).

In order to prepare your Will your lawyer and you need to have a good understanding of what your assets and liabilities are. The following information is provided so you can start thinking about what would be in your estate.

Assets owned by you directly

Typical assets that people own directly include:

- Property (land and houses)
- Money in bank accounts
- Shares
- Motor vehicles
- Jewellery
- Household contents

Some of these assets will be registered in your name such as the title for your house or your car registration. Other assets are more likely to be just held in your possession with no formal registration.

Jointly owned assets

Where there are multiple owners of an asset like property or shares, the ownership may be joint or tenants in common.

If the assets are owned jointly then upon your death the other owner who is still alive automatically becomes the full owner of the asset.

If it is owned as tenants in common then your share does not pass to the other owner, instead it forms part of the assets in your Will.

Given the complexities that can be involved in these situations it is a matter that is best to discuss with your lawyer so your Will is right for you.

Superannuation

Did you know you do not own your own superannuation benefits? Instead, there is an arrangement between you and the trustee of the superannuation fund that the benefits are paid to you during your lifetime.

Upon your death, superannuation benefits are not necessarily guaranteed to be paid in accordance with your wishes. They will be paid out in the following manner:

1. If you have a binding nomination in place it must go to your nominated beneficiary
   (a binding nomination must be signed in the presence of two witnesses and may be indefinite — others may have to be renewed every three years)
2. If you have only a non-binding nomination then it will be paid at the Trustee's discretion in the following way:
   a. To your spouse (which includes domestic partners)
   b. To your children
   c. To anyone in an interdependent relationship with you
   d. To your Estate

House ownership

The method of ownership for a house is important if a *life interest* or *right of occupation* in the principal residence is contemplated.

See the ***Error! Reference source not found.*** page for more information.

What does this mean when you are making your Will?

it is important to know how much superannuation you have and how much you are likely to have in the future. It is important to know how your superannuation fund treats any nominations.

it is necessary to renew binding nominations every three years (unless you have a non-lapsing binding nomination in place).

Our specialist Wills & Estates Lawyers at OFRM can help you with all of the above matters by discussing your options and appropriate advice.

Family trusts

Assets held by a family trust belong to the trustee and do not form part of the assets of the beneficiaries.

If you have a family trust or you are a beneficiary it is important to consider the Trust Deed and how it sits with your Will. Careful examination of the Trust Deed is essential and you must take into account any loan balances owed by you or the Trust.

Payment of debts

All debts owed at the date of your death are payable by your estate out of your assets at that time.

At the same time, your estate is entitled to receive payment of debts owed to you by others. Debts need to be finalised before any distribution occurs for your estate.

Superannuation and debts

Superannuation payments do not always form part of an estate. This can mean if an estate is bankrupt the debts owed at death (including funeral costs) cannot be paid from the superannuation benefit.

Choosing Executors and Administrators

Appointing Executors

The Executor is responsible for administering the deceased estate in accordance with the Will and in the best interests of the beneficiaries.

An Executor will work with OFRM's experienced probate and estate administration lawyers to:

- Locate the Will
- Arrange the funeral
- Obtain a death certificate
- Liaise with the beneficiaries
- Apply for probate (Supreme Court confirmation Will is valid and who the Executors are)
- Inform banks, share registries, etc.
- Inform Centrelink, the Australian Taxation Office (ATO) and other Government bodies
- Locate assets and have them valued
- Sell any assets
- Pay debts, income tax and funeral expenses
- Transfer assets
- Distribute the balance to beneficiaries.

There are tasks that an Executor can do without any legal assistance, but often it can be helpful to have a lawyer by your side for any guidance needed.

Executors Commission

Executor's commission is an amount payable by the estate to the Executor for their services in administrating your wishes. Many people make a provision for a small amount of Executor's commission to be paid if the executor is not receiving anything else in the Will.

It is important to be aware that some 'cheap' or 'free Wills' can include significant commission for the Trustee company who formalise them. In this case it is far more cost effective to pay for your Will when it is made to avoid this commission.

Legal requirements for an effective Will

The legal requirements for your Will to be valid and therefore effective are:

1. The Will must be in writing
2. The Will must be signed by you in the presence of two people (witnesses) who are over the age of 18
3. You and the two witnesses must sign the Will.

Surprisingly, these three simple requirements are easy to miss. The best way to make sure your Will is legal and effective is to have it prepared by a OFRM Lawyers who arrange the correct signing.

What to consider when making a Will

After reading this guide you may be starting to consider what needs to be included in your Will. This section details the most common considerations.

Beneficiaries

Who will you leave *what* to? This can be done in a variety of ways, including through specific gifts, life interests, or percentages of what is left after specific gifts have been distributed.

Specific gifts

Many people list specific gifts in their Will such as leaving jewellery or war medals to an individual. Individual properties, assets or a cash gifts can fall under specific gifts.

Charities

Did you know you can provide a gift to a charity of your choice through your Will? You can gift a specified cash amount, a percentage of your Estate or even gift of your entire Estate.

It is important to identify the charity's details correctly, as well as balancing the gift to the charity with what you leave to your family and significant others. We have experienced lawyers in this area who can provide valuable advice to help you get this right.

Gifting to charities

If everyone gave 10% of their Estate to charities, this would result in charitable gifts increasing 200-fold. The remaining 90% available for family or friends would still represent a very generous provision for them. We encourage you to consider adding a gift to a charity close to your heart in your Will.

* If you decide to gift to charity, you can also consider making some, or all, of that gift now rather than through your Will so that you can have the benefit of seeing your gift being used.

Right to occupy/life interest

A right to occupy is a clause which provides a person the ability to reside in your property for a fixed period of time after you pass away. This could be anywhere from three months to 50 years and can apply to your partner, housemate, sibling, child and others. It means the person can live in the home rent free and pay the outgoings. This usually occurs for a period of time before the property can be sold.

There are also some circumstances, where people have opted to ask that the estate covers the outgoings of the property, while a person resides there.

While ultimately, you may wish the proceeds of sale to go to another individual, you do not want to leave a person without a roof over their head. A clause in your Will that gives a person a right to occupy for a specific amount of time or for the rest of their life may be appropriate.

A right to occupy or life interest is a good way to ensure that those who are dependent on you for a roof over their heads are adequately provided for, without gifting them a significant property.

As outlined earlier, when property is owned jointly it will pass automatically to the surviving spouse and the provisions in the Will have no effect. If the property is owned as tenants in common in equal shares then you can create the right of occupation or life interest for your share of the property.

If you want the person in your home to be able to live in that home until they are no longer able or until they pass away, you are best to provide them with a life interest in the property. A life interest is a mechanism whereby a person is able to reside in a property, paying the outgoings, including the rates and insurance on the property, for the duration of their life and are able, in some circumstances, to use the property as leverage to enable them to obtain a position in a nursing home. The obligation of the person with the life interest, is to keep the capital amount of the property's worth in the estate and do their best to ensure that the property is kept in good condition. A life interest is extinguished when a person dies. The person has no power to pass the asset on to another.

Blended families

A very common structure for a Will is to leave everything to the other partner and upon the death of that person, everything is left to the children of both partners.

Where there is a second relationship and there are children from a first relationship then this approach can be inappropriate and needs careful consideration.

The residue of your estate

The residue of your estate is what is remaining after all expenses are paid for (funeral, debts and legal fees) and all specific gifts have been distributed. The residue of your estate may go to one or more specific people or you can direct it to a class of people such as children or grandchildren.

Taxation

Some decisions will have tax consequences. Knowing how taxes can affect provisions in the Will is critical. This is why it is important to speak with OFRM, who have an experienced Wills and Estates team, as well commercial lawyers in the team.

Children

Guardianship

Guardianship clauses in Wills are not legally binding. They are an indication of who you would like to have care for your children if you are not able to care for them.

Guardianship for most people is one of the most significant considerations when making their Will and one of the most agonising. If there is a dispute with the guardianship of your children, the Family Court will make decisions regarding who will have care and responsibility for your children. An indication that you make in your Will about guardianship may be something that your family and friends and the Family Court will take into consideration.

There are ways in your Will to provide financial benefit for the guardians of your children to assist them in raising them.

What about my pets?

You can also make guardianship clauses regarding your pets, including the provision of gifts to assist in the feeding, grooming and vet costs associated with caring for your pets.

Education and maintenance of children

Gifts to children are usually placed into a Trust until the child has reached an age when they can make wise decisions about the money without supervision. There are options to allow your Executors to distribute some funds to children before they reach this age.

It may be fitting for a minor beneficiary to receive a proportion of the funds earlier to spend on their education, living expenses or other worthwhile purposes whether this be by paying school fees, assisting with the costs of medical expenses such as braces, or accommodation costs if they need to relocate for further study.

These are important matters that should be discussed with a lawyer. Common examples of ages placed on an inheritance are 18, 21 and 25 (and occasionally 30 is a better age). The choice of Executors is extremely important in this situation.

Equality

While a lot of people want their Wills to be as equal and fair as possible, what appears to be equal and fair on the surface may not be so.

It is important to look back at past events such as money loaned to a child. Would this result in one child receiving a further benefit than others? It is also important to look forward.

If there is a significant age gap between children you may have already paid for the vast majority if not all of the elder children's education for example. The younger children will be at a disadvantage as these funds would need to be taken from their inheritance. It is important to discuss these matters with a lawyer to enable your Will to be as equal and fair and accurately reflect your wishes.

Disabled beneficiaries

If the beneficiary is unable to manage their own entitlement then the creation of a Protective Trust is a common approach. Essentially, a sum of money is left to the Executors to hold on trust solely for the benefit of the disabled child during their lifetime. Upon the death of the child, the balance, if any, of the fund is then paid to other nominated beneficiaries. The fund never belongs to the disabled beneficiary. The success or otherwise of this provision depends entirely upon the choice of executors, but usually there are family members or close friends who are more than willing and suitable for this task. Centrelink approved Disability Trusts can also be an option.

Protecting an inheritance from relationship breakdowns and bankruptcy

Relationship breakdowns

Understandably many people are keen to ensure that the inheritance passes to their child, rather than their son-in-law or daughter-in-law. Inheritance is part of the pool of assets that is taken into account in family law property settlements.

A Discretionary Testamentary Trust (pg. 10) has the effect of *preserving* the source of the inheritance which then makes it much easier for the Family Court to give weight to the source of those funds.

Bankruptcy

If a beneficiary is bankrupt at the date of your death then the gift in the Will automatically vests in the trustee in bankruptcy and will be paid to creditors. Only in the event that all creditors have been paid in full, will the balance be paid to the bankrupt beneficiary.

When the Will is made where bankruptcy of the beneficiary is known, it is best to create a trust so that the funds are held in a discretionary manner during the period of bankruptcy. Then only upon the beneficiary being discharged from bankruptcy would the gift pass to that person.

Intestacy: What happens if you die without a Will?

If a person dies without leaving a Will all states in Australia have a formula which is applied to determine who receives the assets as the next of kin (known as the "intestacy rules").

The intestacy rules in Victoria direct the following distribution of the Estate:

- If there is a partner and no children, the partner is entitled to everything
- If there is a partner and children from that relationship, the partner is still entitled to everything (this is different to the law prior to 2017)
- If there is a partner and children born from a different relationship, then the partner receives the personal chattels plus $559,600 (as at 2024, this figure is indexed) and half of the balance. The remaining half is divided between the children
- If there is no partner, then the Estate is divided between the children. If one child has died and has left behind their own children, then those grandchildren take the share that their deceased parent would otherwise have received
- If there is no partner, children or grandchildren then the Estate is divided equally between the parents. If there are no parents then it is divided between the siblings, or then aunts and uncles or first cousins
- If none of the above persons survive you, then your Estate does pass to the government. (This is a big change from the situation prior to 2017 when a very distant relative could still inherit.)

For many reasons, the intestacy rules may not produce a perfect outcome for the deceased person's loved ones. By making a Will you can ensure your hard-earned assets go exactly where you want them to, saving considerable stress on your loved ones.

Discretionary Testamentary Trusts

Generally, a standard Will provides for the assets to pass immediately to the beneficiaries once the debts and expenses of the Estate have been completed. If the provision for the beneficiary is relatively modest then this would normally be the appropriate course of action to take.

Where there is a relatively large amount of money that will be given to the beneficiary then the creation of a Discretionary Testamentary trust (DTT) can provide numerous advantages.

The structure of a DTT is summarised as follows:

1. The funds are held by the trustee. The trustee may often be the initial executor in the will and would normally be the primary beneficiary of the trust.
2. The DTT gives the trustee wide powers of investment during the life of the trust.
3. During the term of the trust the income and capital can be distributed as and when the trustee determines.
4. The beneficiaries of the trust will be the primary beneficiary and may include their children, grandchildren, spouses of children or even a broader category of beneficiaries.

Advantages of Discretionary Testamentary Trusts

Taxation - For some people the taxation benefits of the DTT will be quite significant. Income can be allocated from the trust at the discretion of the trustee so it enables the trustee to choose a distribution which produces the best taxation result in any given year. Further information on taxation of a DTT can be found below in the **Error! Reference source not found.**.

Capital Gains Tax - Quite often assets such as shares may have an underlining Capital Gains Tax issue and the creation of a DTT may be extremely helpful in distributing a capital gain in a way which minimises tax that would not otherwise be available if the asset were given directly to the primary beneficiary.

Protection from claims by creditors - Should the primary beneficiary have an unexpected claim made against them through a failed business venture or such, monies held in the trust fund are not normally something which could be attacked.

Protection in relationship breakdowns - if a primary beneficiary has received an inheritance and subsequently has ended a relationship, the Family Court will take into account the assets contained in the discretionary testamentary trust. However, it is easy to identify those assets as being derived from the inheritance which means that more weight may be given to the fact they came from the inheritance.

Centrelink Benefits - Until approximately the year 2000 the creation of a DTT could assist in obtaining a Centrelink benefit. The rules have been changed by Centrelink and the assets and income of the trust fund are now "attributed" to the primary beneficiary and therefore no benefit can be claimed for Centrelink purposes in the creation of the DTT.

Flexibility - While one or more of the above advantages may be apparent to a primary beneficiary, it is possible that no particular advantage is available to a primary beneficiary at this stage because they are

single and have no children. However, because of the flexible nature of the DTT should any of these other issues arise during the life of the DTT then the primary beneficiary is able to take advantage of the structure that has been created under the Will.

EXAMPLE: Tax advantages of a Discretionary Testamentary trust

There is a special feature of a trust fund created under a Will which provides a benefit for children under the age of 18 years that would not normally occur if they received investment income.

Usually the tax laws do not discriminate between the sources of income in calculating the tax. While an adult can earn $18,200 per annum (as at time of publishing 2024) before any tax is payable, the tax free threshold for investment income for children under 18 years is they can earn only $416 per annum on investment income. Thereafter the tax is imposed upon investment income for children at the top marginal tax rate.

The Federal Government sees that investment income received from a deceased estate for a child should still be taxed as if that child was an adult. While the tax laws have been vigorously reviewed by successive Federal Governments (almost annually) there has been no change in the taxation of estate income for children for several decades and OFRM believes change is unlikely.

Example A – No DTT

Assume that $500,000 has been left to the primary beneficiary directly and without the benefit of a DTT. If the primary beneficiary invests the $500,000 and receives an interest of 5% then the income will be $25,000 per annum. Assuming that the primary beneficiary already receives income and is paying tax at the rate of 32.5 cents in the dollar then an additional $8,125 will be paid to the Australian Taxation Office.

Example B – DTT present

Assume that the $500,000 has been left to the primary beneficiary in a DTT and the primary beneficiary has a spouse who does not earn any other income. If the income of $25,000 is allocated entirely to the spouse then the total tax payable will be $1,292.

Example C – Family

Assume that the primary beneficiary is married and has two young children. The spouse works part time. It might be appropriate to allocate the income to the two young children,

i.e. $12,500 each. As this amount is below the tax free threshold then no tax would be payable at all.

	Example A	Example B	Example C
Capital	$500,000	$500,000	**$500,000**
Income	$25,000	$25,000	**$25,000**
Tax Paid	**$8,125**	**$1,292**	**NIL**

Of course, should the income earned by the DTT be greater, then the potential tax savings become very significant.

1. Essentially the income is allocated to the appropriate beneficiary. The primary beneficiary may wish to hand over the funds to the appropriate beneficiary. However, quite often it is a notional allocation of the income to that person and the funds are retained by the trust fund and are subsequently recorded as a loan that is repayable to the beneficiary when they wish to call for the funds. It is common for the loan account balances for children to be used for their education, maintenance and benefit from time to time. For example, instead of the primary beneficiary paying the children's education fees from their own resources, they would use the loan account balances. Generally it is not desirable to allow the loan account balance to accumulate unless the primary beneficiary is prepared to part with those funds in due course.

Disadvantages of a Discretionary Testamentary Trust

There are very few disadvantages of a Discretionary Testamentary Trust:

Setup cost - While there is an additional cost in preparing a Will which contains a DTT, because of the potential tax savings, it is very easy to see how the advantages to beneficiaries can easily justify the costs.

Ongoing costs - A separate taxation return needs to be made for the trust each financial year and that might cost approximately $150 to $400. From the examples provided above, it is easy to justify the additional costs of a separate taxation return for the trust.

Complexity - There is no doubt that a trust structure for some people will be a complex issue which they would rather not have but with advice from a lawyer and/or accountant the complexity is probably worthwhile.

Control - This is the most important issue and should it not be understood properly then it could create a disadvantage. If the primary beneficiary is not the trustee then the trustee could distribute income in a manner which was not in accordance with the wishes of the primary beneficiary, therefore the choice of trustee is important.

Inappropriate Allocation of Income - Should a primary beneficiary decide to allocate income to children, the spouses of their children or to grandchildren then they must understand that this money can be effectively called in by those persons in due course.

Value of the estate - A DTT is usually more advantageous when the likely capital for the beneficiary is significant. If the estate is small then there is unlikely to be any significant advantage from a DTT.

Challenges to Wills

It is possible for a person to make a claim against your estate on the basis that you had an obligation to make a provision for the proper maintenance and support of that person but failed to do so. These are known as Testator Family Maintenance Claims (TFM).

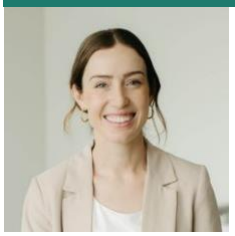
The best way to protect against challenges is to:

1. Carefully consider how you want your estate divided and if a beneficiary is receiving a reduced benefit, or nothing at all, you should explain your reasons in the Will
2. Have OFRM's experienced Wills & Estates Lawyers advise you on how best to protect your Will in your individual circumstances.

Our Wills & Estates Lawyers

If you require further information or assistance about Enduring Powers of Attorney or your Will we encourage you to reach out. We have Accredited Wills and Estates specialists at OFRM Lawyers ready to help.

Madeleine Debono — **Wills & Estates Lawyer**



Madeleine Debono's empathy and ability to navigate the legal and practical issues means she is the ideal modern Wills & Estate lawyer.

Estates, probate, estate administration – mention of these legal processes often leads to images of musty law offices and slow old fashioned manual processes full of legal mumbo jumbo. Working with OFRM Wills & Estate lawyer Madeleine Debono is the exact opposite.

"Sorting out the estate of a loved one should never be an overwhelming or stressful event. My role is to work with my clients to make sure they both understand the process and that the process occurs smoothly."

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Alix Steed — **Wills & Estates Lawyer**

Alix Steed is a highly skilled Wills & Estates Lawyer with well developed skills in complex estate planning and administration. Alix is the ideal lawyer for you to work with in developing your estate plan or administering an estate that involves complex asset structures or intergenerational businesses like farms.

"My aim is to make sure that my clients have a clear understanding of the legal issues relevant to their situation so they can make informed decisions and understand the structure of their solutions," she says. Alix takes pride in building strong relationships with her clients, creating a comfortable and trusting environment.

Working with Alix, you can be confident that your estate planning and administration needs will be handled with care, and that you will achieve the best possible outcome.

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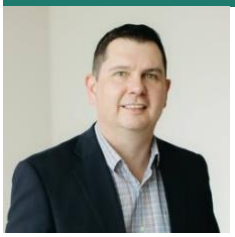
Griffyn Bainbridge — **Wills & Estates Lawyer**



Since moving to Bendigo in 2022 to join OFRM Lawyers, our clients consistently comment on Griffyn's calm and reassuring nature, which helps them feel at ease during even the most challenging situations.

"My passion lies in guiding people through difficult and often stressful circumstances, such as complex business deals or the loss of a loved one, by providing them with timely advice to make informed decisions."

Griffyn is committed to relieving clients' stress, listening carefully to their concerns, and working tirelessly to help them achieve the best possible outcome.

Griffyn can assist with all legal issues regarding your business as well as wills and managing estates particularly where there are disputes or complex estate issues.

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You can visit our Resources page on our website for more information about this and other topics.

Point your browser to ofrm.com.au/resources

Will preparation checklist

When our minds turn to making a Will, whether it is for the first time or an update to your existing Will, the following checklist may be of assistance to you:

- ☐ Who would like your Executors to be?
- ☐ Who do you want to leave your possessions to?
- ☐ Do you want to make an indication of your wishes regarding who will be the guardians of your children and look after your pets?
- ☐ Do you have any particular funeral wishes?
- ☐ Who owns each of your assets: you personally, a family trust or a company?
- ☐ What agreements have you made which need to be identified in the event of your death?
- ☐ Would you like one of your beneficiaries to receive a life interest or a right of occupancy to one of your properties?
- ☐ What provision for education, maintenance and welfare of beneficiaries aged under-18 will you make?
- ☐ Will there be any potential challenges to your Will?
- ☐ Will you provide executors commission to your Executor?
- ☐ What specific gifts will you make?
- ☐ Will you include a charity in your Will?
- ☐ Will you become an organ donor?

What should you bring to your appointment?

- Previous Will
- List of assets and how they are owned
- Your most recent superannuation statements
- Ideas for the above areas mentioned.