

**Do you own your
family home in your
personal capacity?**



A dynamic guide
to protecting your
lifestyle assets
from day to day
financial risks
using Family Trusts



GUIDE CONTENTS

Is a Family Home Trust the right fit for us?

Page 2

Goal: Not holding Lifestyle Assets in your Personal Capacity

What is your family situation?

If advice is needed, click the link to refer to a Specialist

Creating a Family Home Trust

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Goal: Loading Accurate Information

Information you enter to create your own Family Home Trust

What steps are then taken?

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Goal: Setting up Good Practice

A Deed of Nomination is requested by AC Law

Signing and witnessing your documents

Storing back up copies online

Setting up a physical Trust Folder for your original documents

Requesting a Trust IRD Number

Setting up a Trust Bank Account

Creating your Easy Will

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Goal: Protecting your Legacy

What are your funeral wishes?

Signing and witnessing the Will(s)

Storing back up copies online

Filing the original Will(s) in the Trust Folder

Transferring Term Life Insurance to your Family Trust

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Goal: Funds are used in the best interest of family, over their lifetime

Finding the Insurance Policy Document(s)

Information you need to enter

Completing the Memorandum of Transfer

Will a small administration fee be charged by your insurance company?

Signing documents and requesting the transfer of ownership

Storing back up copies online

Filing the documents in your Trust Folder

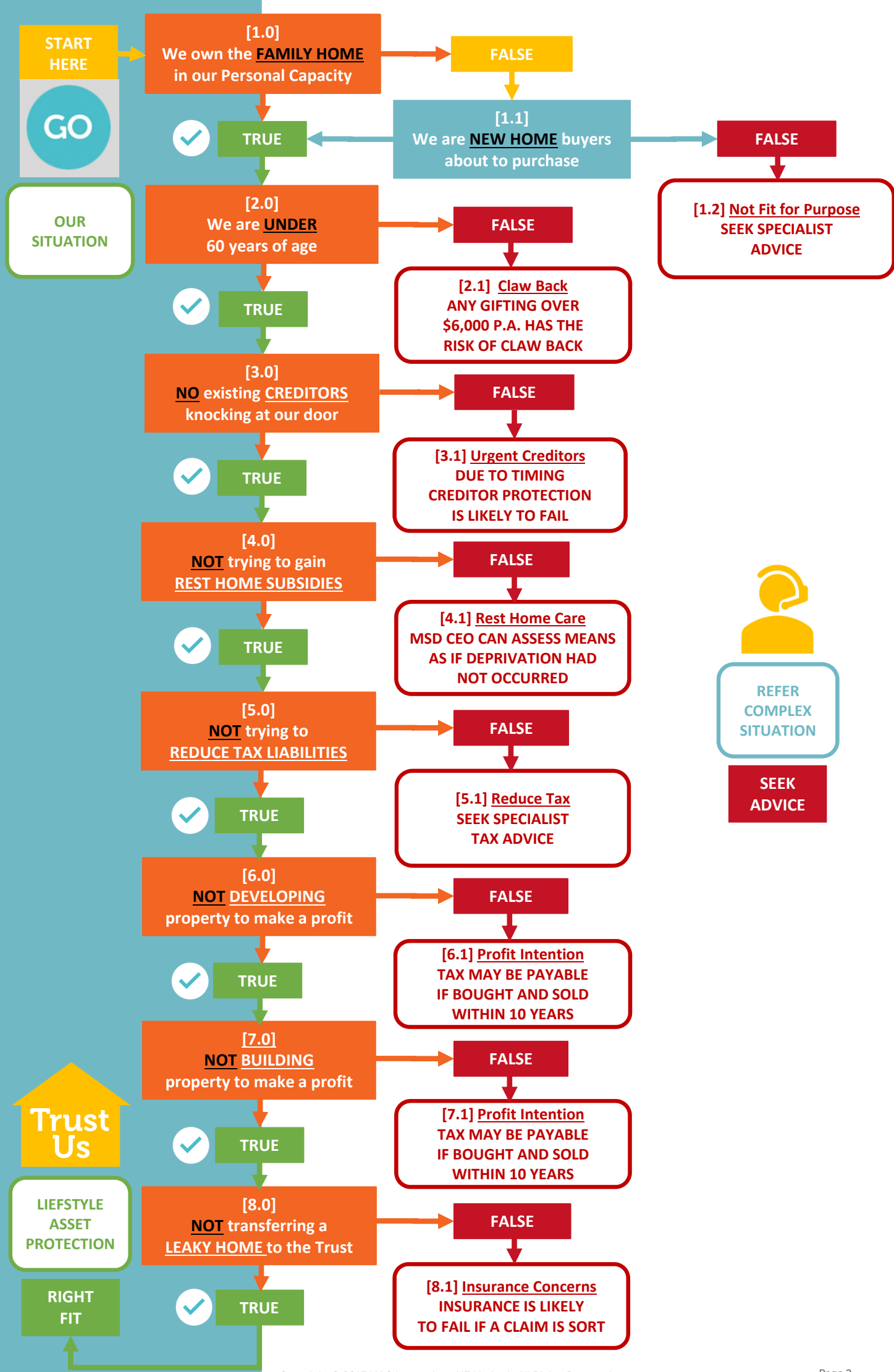
Practical Quick Tips

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Goal: Making things easy for yourself

Practical administration pointers so documents are high quality and executed correctly

How to scan, save and store documents so they can easily be found and shared



LOADING YOUR INFORMATION

Trust
Us

Creating a Family Home Trust

[A]
Gathering
Your Family
Situation

[Full Name](#) [*]

Occupation

Date of Birth

Address

IRD Number

Phone Number

Email Address

IF a Partner

[Full Name](#) [*]

Occupation

Date of Birth

IRD Number

Email Address

IF Children

[Full Names](#)

Dates of Birth

IF No Partner or Children

Other Family [or Friends]

Full Names

Dates of Birth

[B]
Confirming
Your Family Trust
Structure

[Purpose](#)

Main Reason

[Trust Name](#)

[Structure](#)

Beneficiaries

[Family Home to Transfer](#)

[C]
Agreement
To Proceed

Terms & Conditions

Identity Verification [*]

Drivers Licence or Passport

Purchase

PROMO CODE DISCOUNT

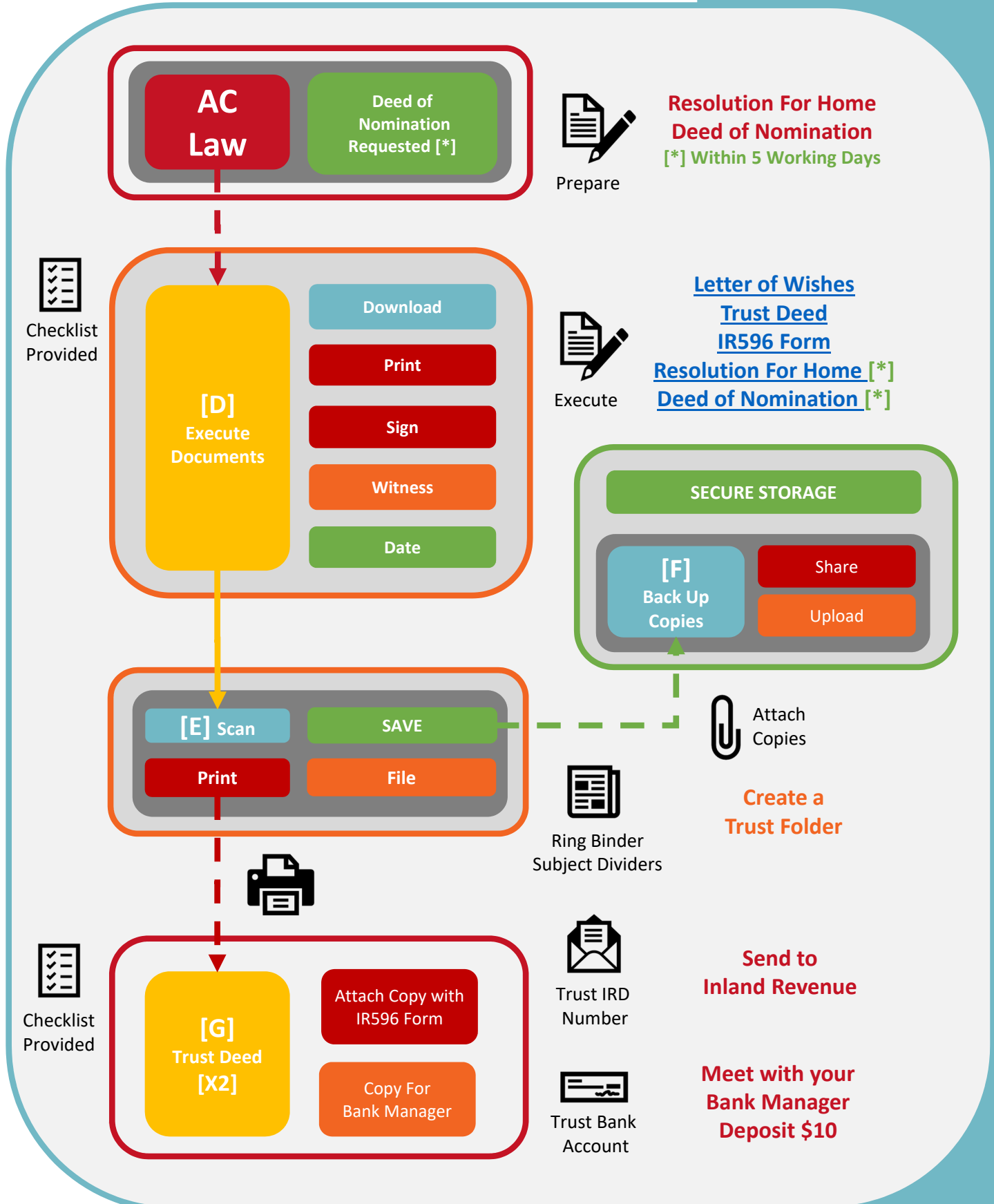
[*] Full Name should match Drivers Licence or Passport

STEPS TO TAKE

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Us

Creating Your Family Home Trust Signing and Witnessing Documents

Goal: Protecting your lifestyle assets from day to day risks by ensuring your assets are not held in your Personal Capacity.



STEPS TO TAKE

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Creating an Easy Will

[H] Loading Your
Funeral Wishes

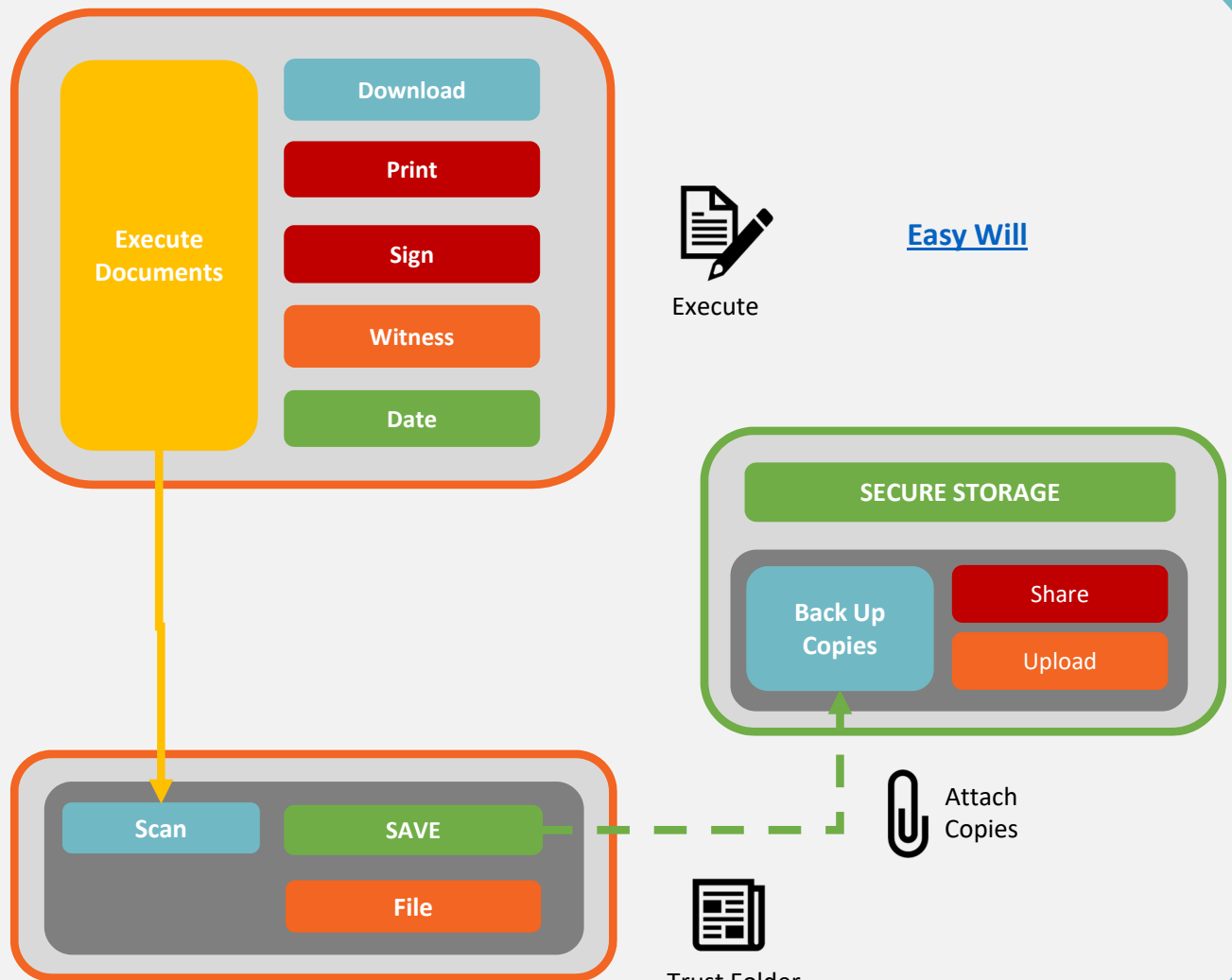
Burial or
Cremation?

Signing and Witnessing Documents

Goal: An Easy Will allows your to leave your personal effects to your partner (or whomever you choose if single), and leave your remaining assets to your Family Home Trust. Protecting your legacy after you have gone.

Providing Support: Perpetual Guardian is a Backup Trustee for two key events that could happen to you.

- [You die leaving your partner with children](#)
- [You die leaving your children without parents](#)



STEPS TO TAKE

Trust Us

Transferring Term Life Insurance

[I] Loading Your Insurance Policy Information

Name of Person Insured?

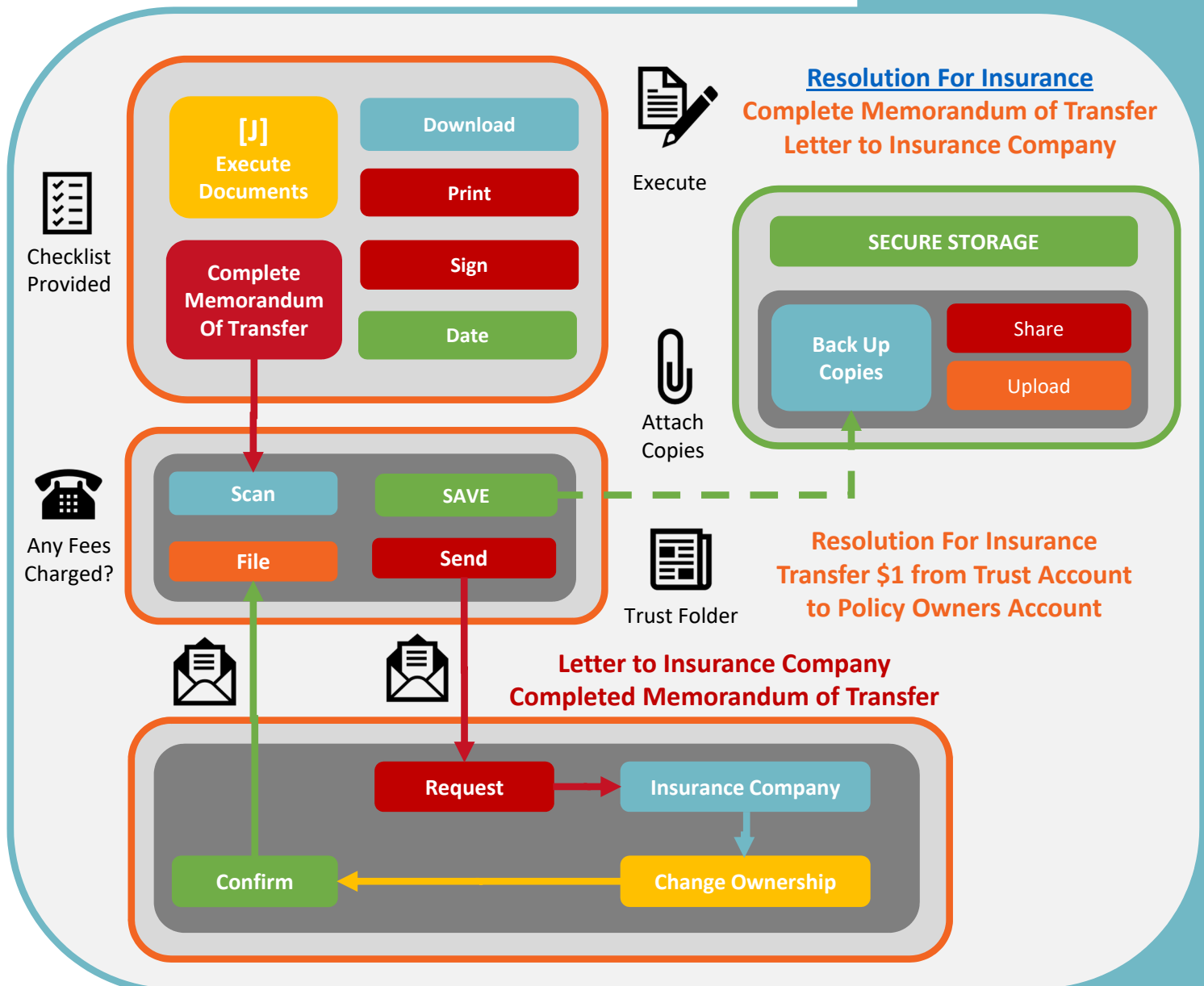
Insurance Company Details

Name of the Insurance Policy

Policy Number

Transferring Ownership of the Policy

Goal: Transferring Term Life Insurance to your Family Home Trust is to ensure any lump sum payments are paid to the Family Trust so that the funds have to be used in the best interest for your family, over their lifetime. This is so any hard earned wealth is not then lost quickly in grief, or unintentionally becomes relationship property of a new partner.



STEPS TO TAKE

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Us

Practical Considerations

Quick
Tips

Making things easy
for yourself

Goal: Providing practical pointers, so documents are of a high quality and executed correctly. As well as being able to be found and shared easily with key individuals when required.

Print

Having: Ink, Paper and Print Options set to High Quality

Sign

Provide Signatures, Occupation and
City of Residence and Initial Each Page

Witness

Must Not Benefit in any way. Provide Signatures,
Occupation and City of Residence, Initial Each Page

Date

Write any Dates in Full for example 31 March 2017

Scan

For practical reasons documents get lost all the time,
at least you can share a scanned copy, easily when
this happens. Scan with High Definition Settings ON.

Save

Save to a Folder that is Easy to Find
Name each File Appropriately for example
YYYYMMDD_Document_Description_[STATE]
i.e. 20170331 Trust Deed – Duck D Family Home Trust [SIGNED]

Upload

Find [File], [Select], [Upload] and [Save]

Printing Copies

A Signed Copy of the Trust Deed is required for

- 1) **The Inland Revenue Department** when requesting an IRD Number for the Family Home Trust
- 2) **Your Local Bank** when opening a Trust Bank Account and depositing \$10 into the account

Send

For practical reasons try to send documents electronically using
security and encryption rather than post. This way you can
confirm receipt and speed up turn around times

File

Try to store physical copies within fire proof cabinets