

# Estate Planning

*Confidence in your future*

Estate Planning is not just about a Will. Here are some questions we are regularly asked:

- **What happens to my assets when I die?**
- **Can I protect my kid's inheritance?**
- **What do I do if I can't sign a document?**
- **Can someone contest my Will?**
- **Is there a death tax?**

And aside from your Will, there are other issues to consider at different stages of life.

*Protecting your loved ones*

Here are just a few:



What is a power of attorney?



Is a Superannuation Death Nomination right for me?



What is a reversionary pension?



If I'm sick, can someone legally act for me?

Having an estate plan takes some of the worry out of death and also provides protection while we are living.



Know your family will be looked after if you die



Know you can help out your kids (if you have them)



Know if you are unable to act yourself in matters, someone else can step in



**McLardyMcShane**

FINANCIAL SERVICES

**Safeguard Your  
Future**

**WE'VE  
GOT  
YOUR  
BACK**

**If you're feeling a sense of trepidation about discussing death, you're not alone. Inevitably, we will all deal with it someday. Some of this worry can be reduced by establishing a strong estate plan.**

**Here are some of the key considerations:**

### **Wills:**

It's important to ensure your loved ones are looked after when you die. A properly drafted Will can give you the comfort to know your wishes will be granted. Factors to consider include:

- Beneficiaries
- Special bequests
- Executors
- Testamentary Trust Provisions
- Guardians for minors

These are just some of the important parts of a Will that should be considered in the planning process.

### **Powers of Attorney:**

What are they?

Some people get executors and attorneys mixed up. An attorney acts for a person while that person is alive. An executor administers the Will when a person has died.

Powers of Attorney are powerful documents and we see their use every day. As an example, if your partner was sick and couldn't get to the bank or sign a document, the attorney is able to act on their behalf as a legal representative.

### **Advanced Care Directives:**

Unfortunately, death is inevitable. However, there is a document that can detail your preferences as to how you would like to be treated towards the end of your life.

Considerations can include:

- Medical treatment
- End of life care
- Religious or cultural considerations
- Preferred place of care



**Estate Planning is an investment in the future: both yours, and the future of the people you love**

**And that's our mission**

**To help you achieve confidence in your future**

## **Ready to safeguard your future?**

 +61 3 9290 9200

 1300 032 086

 [support@mclardymcshane.com.au](mailto:support@mclardymcshane.com.au)

 [mclardymcshanefinancialservices.com.au](http://mclardymcshanefinancialservices.com.au)

#### **General Advice Warning**

The content contained in this document is of a general nature and does not constitute advice to any individual. You should seek individual and specific advice before making any financial decision based on information contained in this document. Failure to seek advice may lead to financial decisions and consequences that are not appropriate to your needs and circumstances and financial loss may be incurred.

McLardy McShane Financial Services Pty Ltd ACN 130 344 768 is a Corporate Authorised Representative (No: 325088) of Integrity Financial Planners Pty Ltd Australian Financial Services License 225051 ACN 069 537 855 Ph: 03 9723 0522.

**WE'VE  
GOT  
YOUR  
BACK**