



Not just a Will...

because there's more to life than death



Do you want more than just a Will?

When you come to Murdoch Lawyers for a *Will*, you have the opportunity to experience a thorough and holistic approach to life planning.



We can help you to make a *Will* that matches your specific needs and those of your family. You can also choose to look at the things that are most important to you - your health, wealth and family - from a legal perspective.



Your Family from a Legal Perspective

Do you want to give your children's guardian written directions as to how you wish them to look after your children? Do you want the trustee of your children's trust fund to understand how you would like the income and capital of the fund to be distributed?

We can help you prepare guidelines for your children's guardian and/or financial trustee that set out your preferences as to education, extra-curricular activities, overseas study to name a few.



Your Health from a Legal Perspective

Do you want to ensure that a person who you know and trust will have authority to look after your affairs if you're not able? For example, if unable, uncontactable overseas, seriously ill or become incapacitated.



We can help you make an *Enduring Power of Attorney* which will allow your health, personal and financial affairs to be dealt with in the way that you wish. Without one, if you were to become temporarily or permanently unable to make decisions, the Public Trustee may make financial decisions for you for a scale fee, and health decisions are decided by your "Statutory Health Attorney".



Also, you can clearly state what sort of medical treatment you do and don't want to receive if you are seriously ill, by making an *Advance Health Directive*. You can also clearly set out your preference about organ donation and life sustaining medical treatment.



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Your Wealth from a Legal Perspective

If you have the foresight to get your finances in order with your accountant or financial planner, don't let it all go to waste in one unforeseen event. Many people plan for life's stages, such as education, marriage and having children. But sometimes it's hard to imagine, let alone plan for other things happening, like death, serious injury, bankruptcy and divorce.

But it's wise to plan for all possible eventualities, even the disasters. By working with your accountant or financial planner, Murdoch Lawyers can help you to develop an asset strategy to provide you with the benefits of:

- asset protection
- tax minimisation
- succession planning
- protection of an inheritance against divorce and bankruptcy

Once a plan is in place, your mind can be at ease, and you are free to get on with the joys of life.



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Does your Will do what it should?

Your Will should:

- save your beneficiaries income tax
- reflect the manner in which your life insurance is owned
- complement your superannuation arrangements
- reflect the manner in which you hold your substantial assets (eg as a joint tenant or as tenants in common)
- address the issue of control of your family trust
- ensure that control of your family company is in the "right hands"
- minimize the chances of a claim being made against your estate by a person who asserts that he or she has not been adequately provided for in your Will
- protect an inheritance against the impacts of a beneficiary's relationship breaking down
- protect an inheritance against the impacts of a beneficiary being sued or made bankrupt
- address the issue of second marriages
- be properly executed
- work the way that **you** want it to.

Does your Will do all of these things?

If you would like more information, please make an **obligation free** initial appointment to talk over your needs with an experienced member of Murdoch Lawyers' Asset Strategies Group.

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