



RURAL ESTATE & SUCCESSION

| FORUM |



Kick Off

SETTING THE STAGE AND GETTING YOU READY TO BREAKTHROUGH
GETTING YOUR PLANS SORTED
AND IMPLEMENTED.

Session 1

THE 3 BIG ROADBLOCKS
FOR FAMILY ESTATE
AND SUCCESSION —
COMMUNICATION, CONFLICT &
PROCRASTINATION

Session 2

THE INTERNATIONAL RELEASE OF
THE FAMILY SUCCESSION MASTER
PLAN.

Bonus Q+A

ANSWERING ALL THE QUESTIONS
SUBMITTED DURING THE
WORKSHOP AND THE FORUM

Session 3

THE “HOW, WHEN, WHERE
AND WHY” TO GETTING YOUR
PLAN STARTED. A SPECIAL
ENCOURAGING ONE-TIME
OPPORTUNITY.



WELCOME.

To your journey towards Peace of Mind.

Today you will craft YOUR ultimate legacy. With help from our team, and the contribution of your family, you will draft the realisation of your intent to ensure certainty, peace of mind and security for you and your family's future.

We love working with business owners. We love helping them achieve greater things for themselves both personally and professionally.

We know how important it is to create a legacy plan that will create peace of mind for the future. Unfortunately we've also seen results where it's been neglected or people have procrastinated, and a person's legacy that hasn't been honoured. That's not only sad—it's a tragedy.

We look forward to helping you craft your ultimate legacy.



WHAT IS YOUR *{Legacy}* INTENT?

FOR YOUR
spouse?

FOR YOUR
children?

FOR YOUR
business partner?

FOR OTHER
family or charity?





the personal will

1. Have you provided absolute financial certainty and security for your family should you die? ☐ Yes ☐ No
2. Are you certain your family's income and assets are protected from family disputes should you die? ☐ Yes ☐ No
3. Will your children's education needs be financially guaranteed should you die? ☐ Yes ☐ No
4. In the event both of you die, are your children fully protected both financially and pastorally (i.e. is there financial support for guardians)? ☐ Yes ☐ No
5. Are you certain yours and your partner's Wills are current, tax effective and fair? ☐ Yes ☐ No
6. Do you and your partner have an Enduring Power of Attorney in the event of loss of mental capacity? ☐ Yes ☐ No
7. Is your "family home" absolutely free and clear should something happen to you (i.e. not held as security for a loan or Guarantee)? ☐ Yes ☐ No
8. Is your partner aware of who your Executors are? Do they feel they are appropriate for his current situation? ☐ Yes ☐ No
9. Are you certain your Estate will be distributed to the right people, for the right amount, at the right time? ☐ Yes ☐ No
10. Would your family's lifestyle be compromised by unexpected delays in access to money should you die? ☐ Yes ☐ No
11. Does your partner have an accurate and current statement of your family's total financial position (all assets and liabilities)? ☐ Yes ☐ No
12. Do you have significant debts that will need to be repaid from your estate before a benefit is paid to your partner? ☐ Yes ☐ No
13. Is your partner aware of the location of important documents and how to access them (Wills, Enduring Power of Attorney's etc.)? ☐ Yes ☐ No
14. Does your partner have full details and appropriate access for all banking accounts and credit cards, both business and personal? ☐ Yes ☐ No



15. Is your partner aware of all Insurances, the benefits available and who the beneficiaries are? ☐ Yes ☐ No
16. Does your partner have sufficient knowledge and working relationship with your professional advisers? ☐ Yes ☐ No
17. If you suffered a critical health event (i.e. cancer, stroke or heart attack) would your lifestyle be financially impacted? ☐ Yes ☐ No
18. Would your lifestyle change and access to cash diminish if your income ceased due to a temporary or permanent lack of ability to earn an income by working? ☐ Yes ☐ No
19. Are you certain that you and your partner are adequately covered for international travel risks? ☐ Yes ☐ No
20. Does your partner have a full understanding of the requirements, contacts and process of lodging financial claims (life, disability etc.)? ☐ Yes ☐ No
21. Have you provided a simple Executive Summary in regards to your wishes including assets owned and monies owed, and who to seek advice from in the event of your death? ☐ Yes ☐ No
22. Is your partner clear in regard to your funeral arrangements and wishes? ☐ Yes ☐ No
23. In the event of your death are you concerned that your partner's remarriage may prejudice your children's future? (Step Sibling Seepage) ☐ Yes ☐ No
24. If your partner suffered a major trauma, illness or death would this cause you financial disadvantage. ☐ Yes ☐ No
25. Have you thought of the financial needs of your family if a child dies, becomes disabled or incapacitated whilst you are responsible for them? ☐ Yes ☐ No
26. In the event of your partners death are you certain that there is provision that your children will be provided and cared for adequately? ☐ Yes ☐ No
27. Are you concerned that spouses of your children could end up with an unintended portion of your family legacy? ☐ Yes ☐ No
28. Should your partner pre-decease you are your children financially at risk from your remarriage (Anna-Nicole syndrome)? ☐ Yes ☐ No



the personal will checklist

1. Are your Wills valid and up to date? ☐ Yes ☐ No
2. Are you aware of what specific assets are disbursed under your Will? ☐ Yes ☐ No
3. Do you have Enduring Powers of Attorneys in place? ☐ Yes ☐ No
4. Does your Will provide tax and asset protection benefits? ☐ Yes ☐ No
5. Is your Will likely to be challenged? ☐ Yes ☐ No
6. Have your parents considered your asset protection needs when preparing their estate plan? ☐ Yes ☐ No
7. Have you appointed an enduring guardian appropriate to your needs (where appropriate) in the event of loss of (mental) capacity? ☐ Yes ☐ No
8. Is your choice of guardian for any young children documented, appropriate and funded? ☐ Yes ☐ No
9. Are your Executors qualified and appropriate? ☐ Yes ☐ No
10. Do you own any assets outside your home state / territory? ☐ Yes ☐ No
11. Are any of your likely beneficiaries non-residents? ☐ Yes ☐ No
12. Are you concerned to ensure your assets stay within the family, i.e. not pass to in-laws etc? ☐ Yes ☐ No
13. Will sufficient funds be available to dependants between death and estate distribution? ☐ Yes ☐ No
14. Will younger beneficiaries receive their assets (or control of them) at an appropriate age? ☐ Yes ☐ No
15. Do you believe your existing accountant or solicitor can prepare a fully documented plan at present? ☐ Yes ☐ No



the business will

1. If you have business partners, is there a fully documented exit strategy in place (i.e. Buy/Sell Agreement)? ☐ Yes ☐ No
2. Is this Agreement fully funded to protect your family's financial interests? ☐ Yes ☐ No

the business will checklist

1. Do you have a fully documented and funded Succession Plan, which allows a smooth transition for the business and allows you and your family to inherit the rewards of the business success? ☐ Yes ☐ No
2. Have you considered who will run the business upon your death? ☐ Yes ☐ No
3. Do you have concerns that your family may not realise the value of your business through a sale if they cannot or choose not to operate it without you? ☐ Yes ☐ No
4. Do you have concerns that your children are to be treated fairly and, if more than one is active in the business, the succession arrangements preserves harmony among them? ☐ Yes ☐ No
5. Do you have plans for your children to take over the business? ☐ Yes ☐ No
6. Are you concerned with the spouses of your children ending up with a large share of your business? ☐ Yes ☐ No
7. Is it possible that upon your early death, current shareholding could end up outside your family's control? ☐ Yes ☐ No
8. If you plan to sell your business to employees or family members upon your death, disability or retirement, have you considered how they will be able to pay you? ☐ Yes ☐ No
9. Do you want your Succession Plan fully funded in the event of a 'buy out'? ☐ Yes ☐ No
10. Do you want your Succession Plan to minimise the potential imposition of taxes on the sale? ☐ Yes ☐ No



11. Are you at risk from 'The Business Partner from Hell'? ☐ Yes ☐ No
12. Do you have concerns regarding your succession and the immediate future of your business? ☐ Yes ☐ No
13. Do you fully understand what assets would be involved in your business succession and do you know what your business is worth? ☐ Yes ☐ No
14. Does your selected successor currently qualify to take over from you or do you have a plan in place to groom a suitable successor? ☐ Yes ☐ No
15. Do you have concerns regarding your succession and its effect upon your staff? ☐ Yes ☐ No
16. Have you considered selling your business to a third party? ☐ Yes ☐ No
17. Have you considered the timing of your Succession Plan (retirement) and have you considered how much income you will require upon the sale of your business? ☐ Yes ☐ No
18. Do you have a shareholders agreement in place (separate to any Buy-Sell agreement)? ☐ Yes ☐ No
19. Is there an equitable situation in regard to loans and guarantees provided by partners? ☐ Yes ☐ No
20. Will sufficient funds be available to your business should you or a business partner die or become unable to work or contribute fully to the business? ☐ Yes ☐ No
21. Will shares in your company go where you want them to? ☐ Yes ☐ No
22. Are you satisfied your share of any partnership assets will be appropriately dealt with? ☐ Yes ☐ No
23. Is a business succession agreement needed? ☐ Yes ☐ No



the retirement will

1. Is your partner fully aware of all Superannuation Policies, benefits and who the Nominated Beneficiaries are? ☐ Yes ☐ No

the retirement will checklist

1. Are you aware of the amounts from your superannuation that will be available for your beneficiaries? ☐ Yes ☐ No

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2. Can you be sure that your retirement investments will go where you want them to? ☐ Yes ☐ No

.....

3. Is your retirement account fully funded? ☐ Yes ☐ No

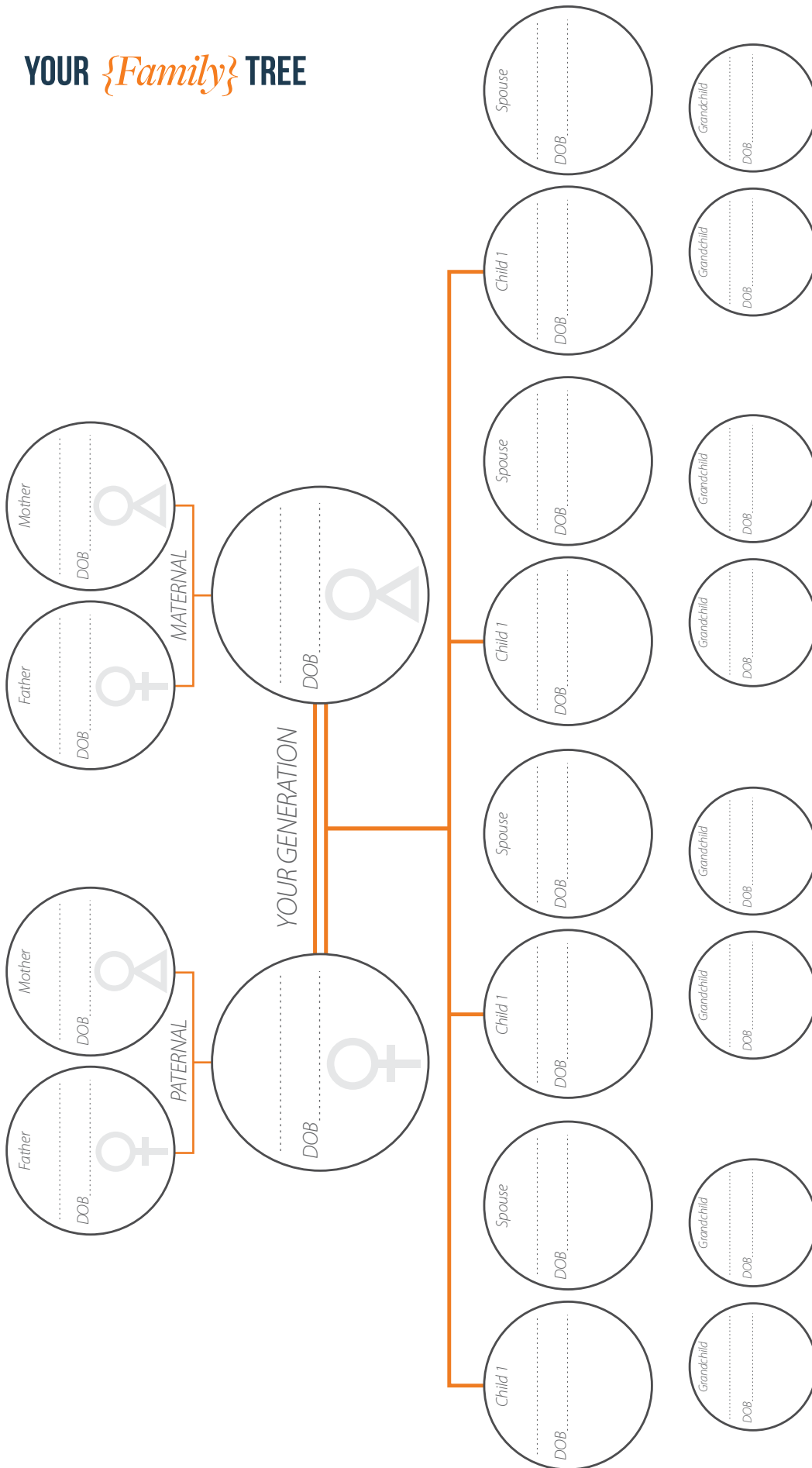
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4. Are you maximising the taxation advantages available within the retirement planning options? ☐ Yes ☐ No

.....



YOUR {Family} TREE



Key:

Male	Female	Defacto	Divorced
Grandchild	Grandchild	Questionable Mind	Sound Mind
Deceased			

SIGNIFICANT ASSETS

Significant Asset Description		Action Required	Approximate Value {\$}
	1		
	2		
	3		
	4		
	5		
	6		
	7		
	8		
	9		
	10		
	11		
	12		
	13		
	14		
	15		

For more information or specific details please contact:

Name: Phone: Name: Phone:

PRINCIPAL LIABILITIES

Debt	Approx. Value {\$}	Relates to {Asset #}	Held by {Client/ Spouse / Other}	Owned by {Client/Spouse/Other}	Legacy Intent	Review ☒
1						
2						
3						
4						
5						
6						
7						
8						

RETIREMENT ASSETS & LIFE INSURANCE

Fund Manager/Insurer (Policy No.)	On Life of	Beneficiary	Current Value (\$)	Purpose	Review ☒
1					
2					
3					
4					
5					
6					
7					
8					

Comments



YOUR *{Burning}* ISSUES

ISSUE OR DANGER	ACTIONS REQUIRED



THE {Human} ELEMENTS

Questions for the children.

On a scale of 1 to 5, how would you rate your family communication levels?

1. Fantastic
2. Pretty good
3. Okay most of the time
4. I have concerns
5. Terrible

Is Estate and Succession Planning ever discussed in your family?

- ☐ Yes
- ☐ No

In regard to your parent's estate, what does fairness look like for you?

Are there any other siblings who have needs which should come first?

Do you think there is a likelihood any one of your siblings would contest the Will? If so, who and why? *

What is your level of interest in taking over the family business?

If you are interested, do you think that will cause conflict with any of your siblings? Who and why?

Is there anything else you would like to add?

**Provide as much information as you can.*

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Rural Estate and Succession Forum

Transition Planning sections for Workbook

1 Your Concerns about the Future

Which concerns or fears do you have about the next stage of your life? (Tick all that apply):

Being bored	
Unknown future	
Feeling meaningless or useless	
Aging	
Ill Health	

Losing my identity	
Losing my purpose in life	
Financial limitation on current lifestyle	
Loss of Social connections	

Other concerns or fears which you have about the next stage of your life

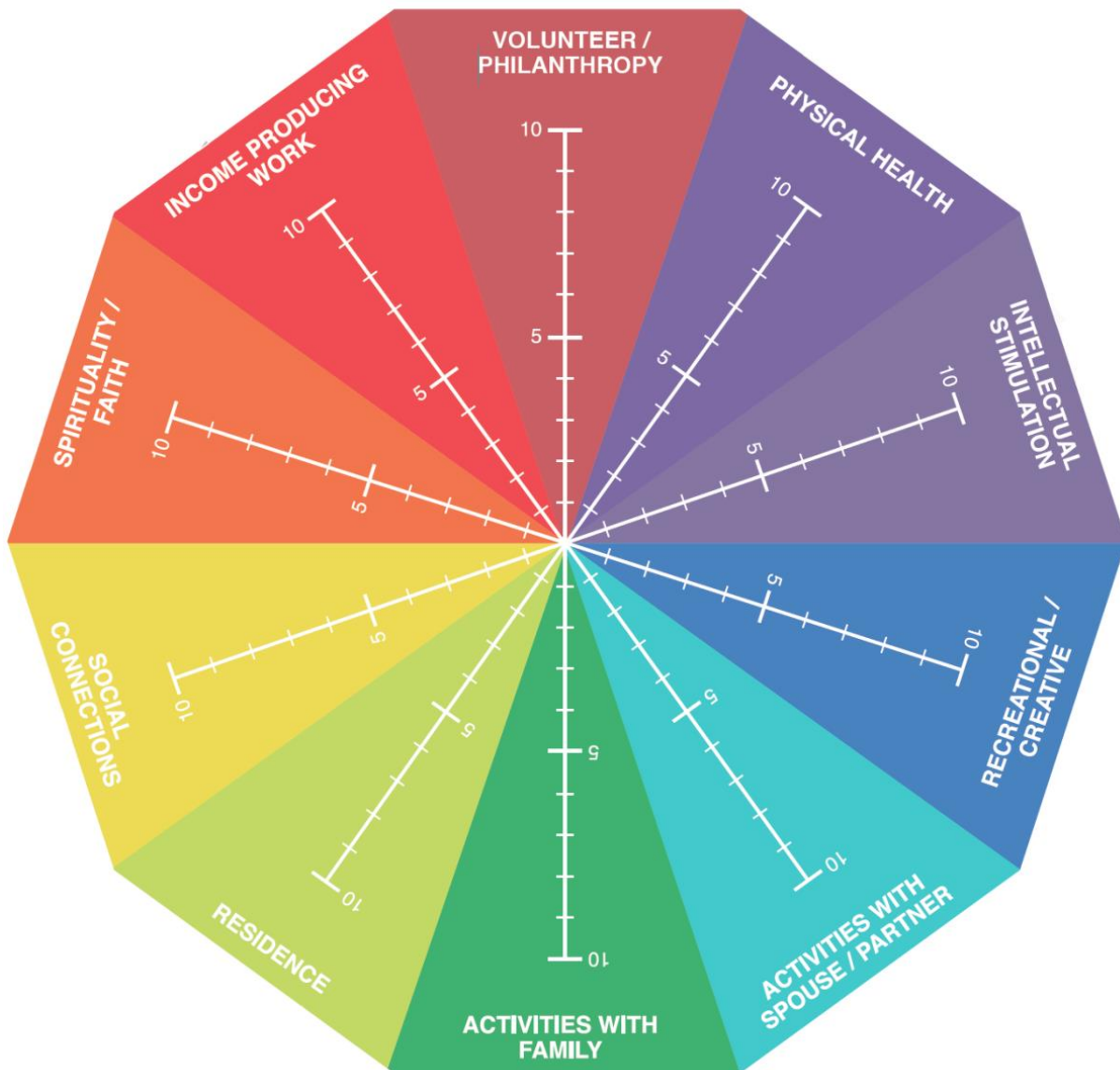
2 Expanding your Thinking - Activities you have Enjoyed

In order to help you think of activities for your future, it's helpful to look at activities you enjoyed in the past.

What activities did you enjoy doing when you were younger?

**This can give you some ideas of things you can do (or do again!)
in your life after the Farm.**

Lifestyle Areas Wheel Exercise



1. Importance Level - Consider how important each of these Lifestyle Areas are to you in your life now – 0 is not important, 10 very important.
2. Mark your score on each area with a cross 'X'
3. Satisfaction Level - Now consider how satisfied you are with the level of activities you are currently doing in each of the Lifestyle Areas on the same 0 – 10 scale.
4. Mark your score with a Zero '0'.
5. For example – if Activities with Family are very important you might give that a score of 9 or 10. If you're too busy with your life and aren't doing as much as you'd like you might give yourself a score of 4.
6. The larger the gap between each '0' and 'X', the more you need to think of new activities to increase your Satisfaction Level to match the Importance Level.
7. Think about how this exercise might work after you've left the farm – will you need to find more new activities so that your Satisfaction Level matches the Importance Level?
8. If so, the LIVE with Purpose personal transition planning program might be for you!

[illegible]

**Structuring in Estate and Succession Planning – work book**

- **Structuring means**
 - Who owns the property
 - Who operates the business
 - Who borrows the money
 - Who provides the security
- **Broad Alternatives**
 - Mum and Dad
 - Children
 - Partnership
 - Trust
 - Company
 - Superfund
- **Basic Rules**
 - Silo risk for asset protection
 - Reduce the number of individuals personally exposed to business / litigation risk
 - Facilitate ease of future transfer
 - Hardwire future transfer
 - Flexible income distribution
 - Manage tax
 - Access small business CGT concessions
- **Action Plan - Do you need to**
 - Separate property ownership and business operation
 - Review whether the right individuals hold positions of control
 - Reduce directorships
 - Look at whether you hold land as joint tenants or tenants in common
 - Look at whether the land is owned by a partnership
 - Prepare a partnership deed
 - Prepare comprehensive enduring powers of attorney to enable continued operation of your business
 - Change ownership of property now
 - Change who owes the money
 - Change who has provided security for borrowings / remove cross collateralisation
 - Plan the structuring for your next property purchase
 - Have your trust deeds reviewed to ensure control will pass as you intend
 - Review your financials to identify any problematic internal loans

Structuring in Estate and Succession Planning - Land Ownership Matrix

Landowner				
	Individual or Partnership of Individuals	Discretionary Trust	Company with individual shareholder	Company with Trust shareholder
Asset Protection	N	Y	N	Y
Protect from Family Law	N	To some extent	N	To some extent
Protect from will contest (in states other than NSW)	N	Y	N	Y
Protect family property from landowner's other risk	N	Y	N	Y
Protect landowner's other property from family property risk	N	Y	Y	Y
Estate & Succession Planning flexibility	N	Y	N	Y
Avoid CGT on succession planning transfer	Possibly, but could require planning and costs	Y	Possibly, but limited	Y
Avoid Duty on succession planning transfer	Possibly, but could require planning and costs	Y	N	Y
Access individual 50% CGT discount on sale	Y	Y	N	N

[illegible]



LEGAL CHECKLIST *{for Estate + Succession Planning}*

1. Do you have appropriate structures and arrangements to protect your wealth from litigation?

2. Have your documents been reviewed in the last 5 years to confirm they comply with current law?

3. Have you checked who actually owns your wealth?

4. Do you understand who ultimately controls any Family Trust you are involved in?

5. Do you understand who will be responsible for debt on your death?

6. Have you considered the impact of C.G.T. and stamp duty on your Estate and Succession Plan?

7. Does your Power of Attorney support your Succession and Estate Plan?



- a) offer protection from divorce?
- b) protect wealth if there is a bankruptcy?
- c) enable your wealth to be kept in the bloodline?
- d) provide a framework to support children who have health issues?
- e) ensure tax is kept to a minimum?
- f) ensure children receive a definite share of family trust assets?

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DUE {Diligence} CHECKLIST

	AN ENTITY DIAGRAM (if available)	
	A SUMMARY OF INSURANCE <i>including</i> <ul style="list-style-type: none">• the level of cover• policy owner details	
	SUPERANNUATION DOCUMENTS <i>including</i> For a Self-Managed Superannuation Fund: <ul style="list-style-type: none">• Trust Deed and any Deed of Variation• current member statement for each individual (noting both the member balance and taxable/non-taxable components)• a copy of any binding nomination in place• most recent balance sheet• if the Trustee is a Company—a copy of the company extract and constitution For a Retail Fund (i.e. Sunsuper, Australian Super, etc.): <ul style="list-style-type: none">• copy of the most recent member statement or if this cannot be located then the following information:<ul style="list-style-type: none">• member number• member balance• any beneficiary nominations in place• the amount of life insurance held within that superannuation fund (if any)	
	FAMILY TRUST DOCUMENTS <i>including</i> <ul style="list-style-type: none">• the Trust Deed and any subsequent Deed of Variation• most recent balance sheet• if there is a corporate Trustee, then the company extract and constitution for this company	
	COMPANY DOCUMENTS <i>including</i> <ul style="list-style-type: none">• the most recent balance sheet• company extract• constitution• any Div 7A Loan Agreement in place	
	PARTNERSHIP DOCUMENTS <i>including</i> <ul style="list-style-type: none">• Partnership Deed• balance sheet	
	PROPERTY DETAILS <ul style="list-style-type: none">• either a current title search for each property or a rates notice	
	CONFIRMATION OF PROPERTY OWNERSHIP <ul style="list-style-type: none">• joint tenants v tenants in common etc.	
	LOAN AGREEMENTS <ul style="list-style-type: none">• copy of the Agreement• details of repayments made to date	



Prepared for:

[illegible]

[illegible]



	Value	Liability	Notes: would I consider selling this in retirement?	Net Valuation of assets to sell	Proposed Income of assets retained in Retirement
Personal Assets	Family Farm	\$ -	-	\$ -	-
	Personal Savings	\$ -	-	\$ -	-
	Contents	\$ -	-	\$ -	-
	Personal Motor Vehicles	\$ -	-	-	-
	Farm Machinery	\$ -	-	-	-
	Other	\$ -	-	-	-
	Other	\$ -	-	-	-
Investment Assets	Investment Property 1	\$ -	-	\$ -	-
	Investment Property 2	\$ -	-	\$ -	-
	Investment Property 3	\$ -	-	\$ -	-
	Shares	\$ -	-	\$ -	-
	Superannuation 1	\$ -	-	\$ -	-
	Superannuation 2	\$ -	-	\$ -	-
	Kids Investment Account 1	\$ -	-	\$ -	-
	Kids Investment Account 2	\$ -	-	\$ -	-
	Kids Investment Account 3	\$ -	-	\$ -	-
	Other	\$ -	-	\$ -	-
Other	\$ -	-	\$ -	-	
Business Assets	Business Valuation	\$ -	-	\$ -	-
	Live Stock	\$ -	-	\$ -	-
	Business Bank Account	\$ -	-	\$ -	-
	Other	\$ -	-	\$ -	-
	Other	\$ -	-	\$ -	-
	\$ -	\$ -	-	\$ -	

[illegible]

Risk Profile

Adviser(s)

Name (Client 1)

Q1. What investment experience have you had? ☐ Cash deposits ☐ Home ownership ☐ Rental property
☐ Share investments ☐ Selected super fund investment mix ☐ Other (specify below)

If other

Name (Client 2)

Q1. What investment experience have you had? ☐ Cash deposits ☐ Home ownership ☐ Rental property
☐ Share investments ☐ Selected super fund investment mix ☐ Other (specify below)

If other

Asset allocation is about determining the right mix of growth and defensive assets for you. When we talk about risk we are really talking about how volatile the capital value of the underlying asset is. While growth assets tend to be more volatile, over the longer term their returns are generally higher than defensive assets.

Q2. Assuming you have access to income, when might you expect to need access to capital?

	Client 1	Client 2	
1	☐	☐	Anytime within years
2	☐	☐	3 to 5 years
3	☐	☐	5 to 7 years
4	☐	☐	7 to 10 years
5	☐	☐	More than 10 years

Q3. What is the objective for your investment?

	Client 1	Client 2	
1	☐	☐	To avoid falls in value
2	☐	☐	Income with capital stability
3	☐	☐	Some income with some capital growth
4	☐	☐	To grow significantly
5	☐	☐	To grow aggressively

Q4. How strongly do you agree with the following: "I prefer an investment with little fluctuations in value, and am willing to accept a low return to get this".

	Client 1	Client 2	
1	☐	☐	Strongly agree
2	☐	☐	Agree
3	☐	☐	Neutral/Unsure
4	☐	☐	Disagree
5	☐	☐	Strongly disagree

Q5. Which of the following best represents your thoughts on investment risk?

	Client 1	Client 2	
1	☐	☐	I dislike it, and try to avoid it at all costs
2	☐	☐	I understand some risk is unavoidable, but the uncertainty makes me uncomfortable
3	☐	☐	I can accept some risk is necessary for me to achieve my goals
4	☐	☐	I am prepared to take on investment risk to take advantage of financial opportunities
5	☐	☐	I am prepared to seek high risk in order to chase high returns

Q6. What would be your attitude regarding a fall in your investment values over the next 3 years?

	Client 1	Client 2	
1	☐	☐	Unacceptable
2	☐	☐	I would have a hard time tolerating this
3	☐	☐	I can tolerate a small fall only
4	☐	☐	I can tolerate falls over 3 years
5	☐	☐	I am a long term investor, so it would not concern me

Q7. Supposing your investments fell by 20% and there was little prospect of them recovering for at least 3 years; how would you react?

	Client 1	Client 2	
1	☐	☐	Withdraw all immediately
2	☐	☐	Withdraw part and invest differently
3	☐	☐	Wait until it recovered and withdraw
4	☐	☐	Remain invested
5	☐	☐	Invest more, if possible

Q8. Which of the following best represents your investment knowledge and understanding?

	Client 1	Client 2	
1	☐	☐	I have never invested and have virtually no knowledge in this area
2	☐	☐	I have had some investments, without gaining much knowledge
3	☐	☐	I have invested in the past and gained some knowledge through this experience
4	☐	☐	I have invested in the past and gained significant knowledge
5	☐	☐	I have invested successfully in the past based on my own knowledge and experience

Client Profile

Risk profile scoring

7-10	☐	☐	Conservative
11-17	☐	☐	Moderate
18-24	☐	☐	Balanced
25-31	☐	☐	Growth
32-35	☐	☐	Aggressive

Risk profile descriptions

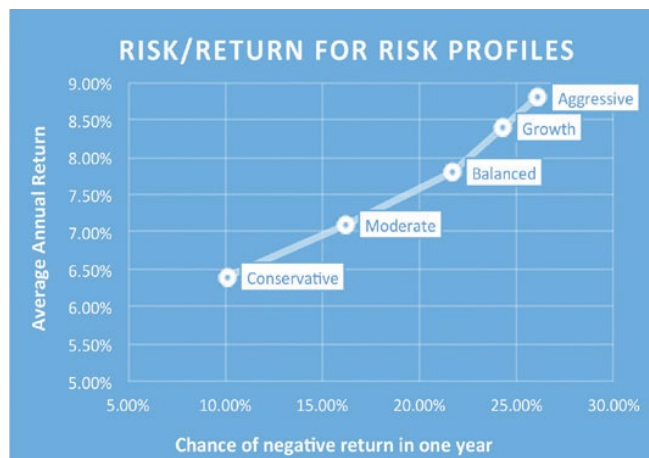
Conservative – a Conservative investor typically seeks income from their investments and has a preference for capital security over capital growth. A Conservative investor would be comfortable having 30% of their capital invested in growth assets. The minimum investment timeframe is 3 years.

Moderate – a Moderate investor is willing to take on a low level of capital risk in order to protect their capital against inflation. However, income is more a priority than growth. Typically, Moderate investors would be comfortable having 50% of their capital invested in growth assets. The minimum investment timeframe is 4 years.

Balanced – a Balanced investor is seeking a mix of long term capital growth and income, but is only willing to take on a medium level of capital risk to ensure their capital grows at a rate in excess of inflation. Balanced investors are typically comfortable with a portfolio in which 70% is held in growth assets. The minimum investment timeframe is 5 years.

Growth – a Growth investor is predominately seeking long term capital growth from a diversified portfolio. While some income may be needed, it is normally of lesser importance. Growth investors are normally comfortable with a portfolio that allocates 85% to growth assets. The minimum investment timeframe is 6.5 years.

Aggressive – an Aggressive investor is typically happy to take on a higher level of capital risk in order to achieve higher levels of growth in the long term. Aggressive investors typically would be comfortable with a portfolio that allocated 97% to growth assets. The minimum investment timeframe is 7 years.



Comments

Name

Name

Risk profile selected Please select

Risk profile selected Please select

Signature

Signature

Date

Date

[illegible]

How to write a letter to live by...

Tips for great Postscript letters...

The maple tree is a common symbol of strength and endurance, hence one of the reasons it is the national tree of Canada and the leaf is featured on its flag.

At Postscript we use the mnemonic MAPLE™ to stimulate the Postscript letter writing process and ensure our letters strike the balance between reverie, insight and entertainment.

To write a memorable Postscript letter, use the MAPLE™ frame of reference:

- a. What **Message** do you want to convey? What is your writing intention? Who are you writing to? What feeling do you want them to have after reading this?
- b. What **Ambitions** and hopes did/do you have for your life? Comment and expand.
- c. What 3 life **Philosophies** would you gift them? What traditions, boundaries, ideas, can you share that have been valuable to you?
- d. What **Lessons** did you learn from others that you'd like to remember and celebrate?
- e. Lighten it up and **Entertain** with memories, stories, anecdotes, in-jokes & phrases.

Using the MAPLE™ template, your message will be as sticky and appealing as its syrupy namesake. Enjoy!



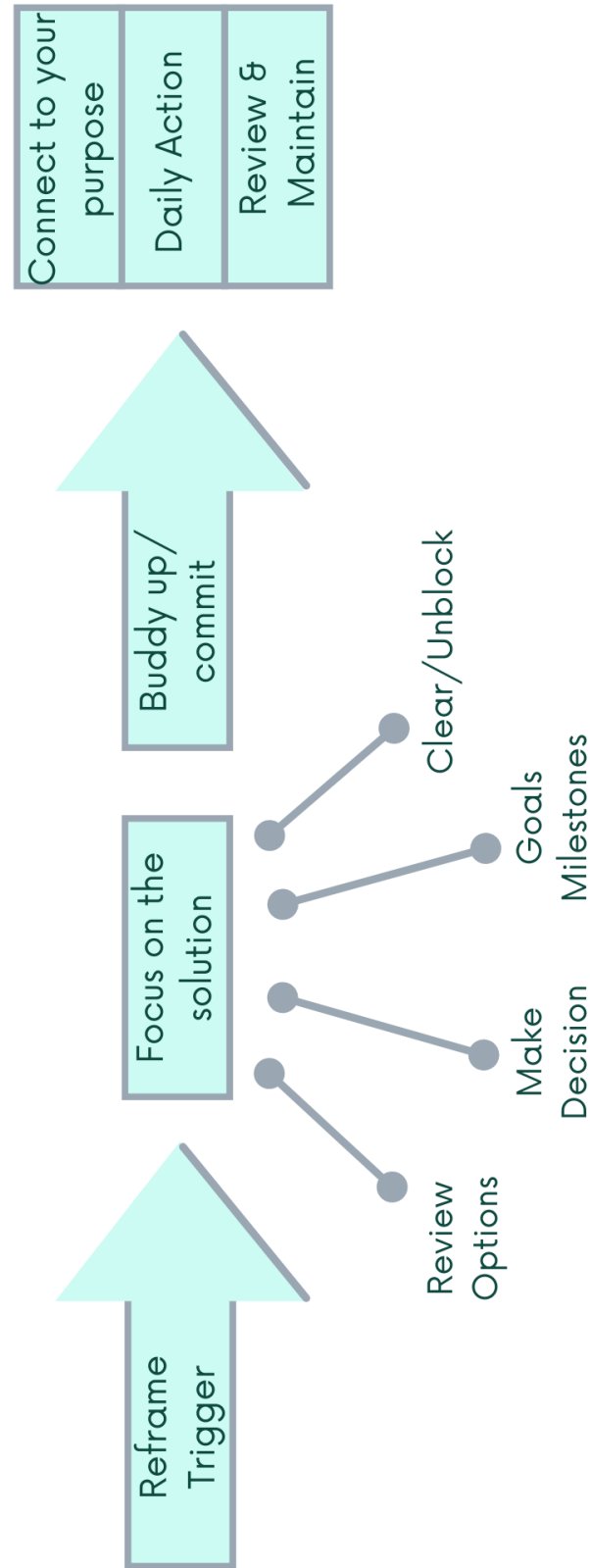
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PROGRESS PATHWAY



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EMOTIONAL *{Resilience}* PART A

Emotional Resilience. Please evaluate the following statements on a scale from Strongly Disagree to Strongly Agree.

	STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE
My life is hard and my family relationships are challenging.					
I'm feeling overwhelmed, stressed, anxious or depressed in my everyday life.					
I feel stuck, trapped or unable to resolve difficulties or find a solution to my current problems.					
I don't feel positive about my close relationships.					
I don't feel understood and supported by my family.					
There is conflict in my family.					
I feel disconnected from my family and unable to communicate effectively.					
I'm not comfortable with my level of security and reward for contribution from my family.					
My partner and I are not being treated fairly as part of the family business.					
My family's estate and succession planning arrangements are unfair and don't take into account everyone's contributions and skills.					



FAMILY *Dynamics* PART B

We encourage you to answer questions in Part B as openly and provide as much detail as you feel comfortable so we can gain understanding of your situation. Confidentiality is very important to us and we endeavour to respect it whilst being able to help and support your needs. If you do not feel that these questions relate to your family, please answer with N/A.

1. What is communication like in your family?

2. Are there any family issues you'd like to share?

3. If there is any problem/conflict in the family, how does this manifest in your view?
What/who do you think causes it?

4. Are the members in your family open to the other family members points of view?

5. Are the members in your family able to resolve issues quickly and easily with communication?

6. Do the members in your family listen? Do you feel heard?

7. Do you feel like other family members are being treated more favourably in the family business?
Why do you feel that way?

8. How would you see more fairness established in the family plans?

9. How would you like the family to relate to each other? Would you like more harmony in the family?

10. If there's one thing you could change in the family dynamics right now, what would that be?

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



FARM VIABILITY

Some clients in considering retirement, have long held the vision of younger family members joining them, to live and work at the Farm, so as to continue control of the land and its operations, into the future.

Of course, the desire to remain on the Farm whilst bringing in the next generation is commendable.

And we certainly understand that the viability of this idea, is dependent upon many important variables: family; financial; and otherwise.

However, we also believe that the financial realities of comparing the Farm's production of 'free cash flow', to accommodate these new and increased outlays, should be viewed, as a stand-alone exercise.

Therefore, we propose that our *Farm Viability Report* apply an accounting process to this strategy, to explore at least, the financial impact of the changing circumstances.

This will allow clients to understand the viability of the Farm's operations under this new model, so as to identify what is required, in meeting the expected needs of all stakeholders involved.

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



*Hello,
For your benefit, these are the things I would like you to do.
Although I cannot speak to you all, the following information will help
you through the next few weeks and years. This document will also help
you to locate and understand documents and other items that will be
important to your future.*

If you are going to dispose of property, you should contact:

Name: Company:

Phone: Email:

Address:

If you are going to dispose of shares, you should contact:

Name: Company:

Phone: Email:

Address:

You will find my Will and Power of Attorney located at:

Name: Company:

Phone: Email:

Address:

My most recent personal taxation return was prepared by:

Accountant/Tax Adviser: Company: Tax Year:

My most recent business taxation return was prepared by:

Accountant/Tax Adviser: Company: Tax Year:

My date of death return should be prepared by:

Accountant: Company:

My Asset and Liability Declaration (including debts due to and owing by the estate) to support probate to be prepared by:

Accountant: Company:

The Application for Lodgement to be prepared by:

Solicitor: Company:

**The Estate property should be insured with (company/general insurance adviser)
until administration is finalised.**



Other important documents are located at:

Other:
Name: Company:
Phone: Email:
Address:

In the event of my death I wish you to have a financial plan recommended and implemented to ensure a guaranteed income for the rest of your life and would like you to utilise the services of:

Name: Company:
Phone: Email:
Address:

I would like you to take your principal advice from:

Name: Company:
Phone: Email:
Address:

I believe you can put your trust in **and rely on the advice you receive.**

There are some people I find untrustworthy and incapable of providing you with good advice, therefore I ask you to avoid taking or seeking advice from the following people:

Name: Name:

In addition to the above I have the following special requests:

.....
.....
.....
.....
.....
.....



Important Information

You will need to provide the following information to the Funeral Director so that they may arrange the Certificate of Death.

Birth Details

My full name

Date of birth City

I was born overseas ☐ Yes ☐ No Where:

Marriage Details

First Marriage

Place of marriage
..... {Town/City} {State/Country}

Date of marriage My age at date of marriage years

Full name of husband or wife
..... {At date of marriage}

Second Marriage

Place of marriage
..... {Town/City} {State/Country}

Date of marriage My age at date of marriage years

Full name of husband or wife
..... {At date of marriage}

Family Details

My father's full name is

His usual occupation during his working life is/was

My mother's full name is

Her maiden surname was

Her usual occupation during her working life is/was

Signed Dated



My **Funeral** Plan

Funeral Directors, Plans & Funding

My preferred Funeral Director is

Name

Address

Contact numbers

I have established

☐ A pre-arranged Funeral Plan directly with the above Funeral Directors. If no, refer to my preferences below and following.

☐ A pre-paid Funeral Plan directly with the above Funeral Directors.

☐ A Funeral Plan Insurance Fund: Insurer..... Phone.....

Policy Number..... Sum Insured.....

☐ An interest bearing account in your name to cover funeral costs for \$.....

Bank..... Branch.....

☐ You should fund the costs from liquid assets: Asset..... Approx. Value \$.....

The Committal

It is my wish to be ☐ Cremated ☐ Buried..... ☐ Grave ☐ Crypt ☐ Family Estate

My ashes are to be ☐ Scattered..... ☐ Rose Garden ☐ Wall Niche

☐ I already own property [e.g. grave] Location Details

Cremation Burial Rights / Deed Number

I would prefer that you arrange a ☐ Coffin ☐ Casket

{A coffin is tapered at the shoulder and has a removable lid whereas a casket is a rectangular shape and has a hinged lid.}

Made of ☐ Wood ☐ Metal ☐ Sealed Metal

Arrange a Floral Tribute ☐ Preference..... {e.g. roses, daffodils, lillies or flowers in season.}

☐ Flag Required Type [e.g. Australian, Union Jack, White Ensign.]

☐ Last Post to be played ☐ Preferred Clothing..... ☐ Nil preference

I would be pleased if the following people would be pall bearers {not applicable for cremations}.

1..... 2..... 3.....

4..... 5..... 6.....

Signed..... Dated.....



The Service

I would like a ☐ Prayers ☐ Requiem ☐ Mass ☐ Memorial Service only ☐ No service {no mourners at all}

☐ I have no preference ☐ Other

☐ Service to be held at Chapel

☐ Followed by a private (non-attended) burial/cremation at

☐ Followed by an attended burial/cremation at

☐ Service in Church {name of church}

☐ Service at this Cemetery / Crematorium / Graveside

The Service is to be lead by:

☐ Clergy Person ☐ Civil Celebrant

☐ Other

☐ I would like a viewing to be part of the service and I would prefer that the casket/coffin be open

for Viewing for ☐ Family Only ☐ Those wishing to pay their last respects

It would please me if the following people were able to provide a tribute at the service

My preference of music would include

☐ I would like Webcasting to be made available for some of our family & friends who are unable to attend the service personally.
{Webcasting is where a funeral or memorial service is streamed {broadcasted} live over the internet. When family or friends are unable to attend a funeral service because they live in a nursing home, interstate or overseas or when they may have commitments that cannot be changed, a funeral webcast is an appropriate alternative. Webcasting enables absent mourners the opportunity to view and hear the service live from anywhere in the world for far less than the cost of travelling.}

It would please me if a gathering was held afterwards at

Other special requests

Signed Dated

Who To Contact

The following is a list of other people and organisations who will need to be informed of my death.

Contact	Notified	Contact No. & Name	Personal Friends / Family / Other	Notified
Accountant				
Australian Tax Office		13 28 61		
Bank				
Centrelink		13 6150		
Clubs (RSL, Bowls etc.)				
Credit Cards				
Department of Veteran Affairs		1800 555 254		
Doctors				
Electoral Office		13 23 26		
Employer				
Executor				
Foreign Pension Authority				
Funeral Director				
Health Benefit Fund				
Health Professionals				
Hospitals				
Insurance Companies				
Landlords				
Leases				
Local Council, Utility Providers				
Medicare		132011		
Churches, Ministers				
Post Office				
Solicitor				
Public Services				
Public Trustee				
Superannuation Fund				
Telephone Company				
Transport Department				

















KOLBE PROFILES

The Kolbe System™ is the only program measuring conation – how you take action. Results from your assessment explain the types of actions you take when you're free to be yourself.

Everyone has natural talents and instinctive methods of operating that enable you to achieve your most productive results; the Kolbe A™ Index identifies those instinctive strengths or natural talents. So your profile will vary to other important members of your family.

Understanding these profiles is a useful part of the succession planning process. It's a collaborative exercise to:



**STRENGTHEN AND BUILD
MORE PRODUCTIVE
COMMUNICATION
IN YOUR FAMILY**



**UNDERSTAND POTENTIAL
CLASHES**



**FACILITATE PERSONAL
GROWTH**



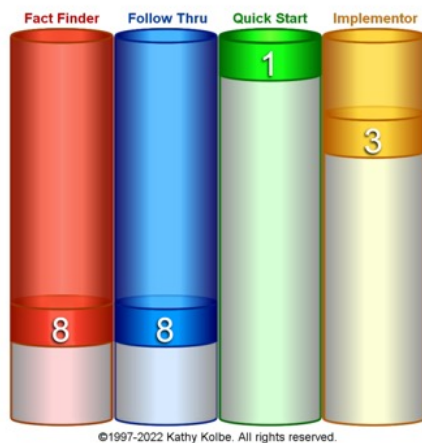
**GET THE BEST RESULTS
TO WORK TOGETHER**

We'll work with each person to help build more efficient communication in your family, by utilising each member's instinctive strengths or natural talents.

(Their own best ways of getting things done!)



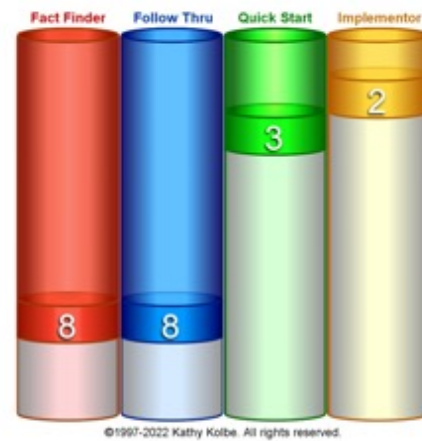
Here is a brief snapshot and explanation of Kolbe A™ Index profiles we've received from your family.



Name 1

You are excellent in situations that require strategic organisation of information. You set priorities and put them into appropriate sequences. Your talent with both strategies and tactics makes you essential to any massive effort.

- NAME1's greatest strengths include research, establishing priorities, creating plans and coordinating needs.
- The best way to communicate with NAME1 is by being precise, providing evidence, itemising procedures and organising information and materials.



Name 2

You are excellent in situations that require strategic organization of information. You set priorities and put them into appropriate sequences. Your talent with both strategies and tactics makes you essential to any massive effort.

- NAME2's greatest strength's are similar to NAME1's. Her preferred working style is through an organised plan, research and providing plenty of detail.



REVIEW REQUIREMENTS

Our guarantee to you, first and foremost, is that we will always make ourselves available to you and your family, based on reasonable timeframes.

You will have all our direct contact details if you or anyone in your family needs advice or support throughout the entire process. We are here to assist you with decision making processes.

The success of your Succession Plan depends on you. We will help you take the steps to complete the 'plan' and will revise and evolve with you along the way. Not all steps will be required as will depend on individual circumstances.

Strategic projects for your timeline will depend on your availability for follow up appointments, and your decision-making abilities about your estate.



STRATEGIC TIMELINE

WHAT	ACTION	WHO	WHEN

“

We don't ever want to be put in a situation where we must apologise to your family and those you love for not trying hard enough to ensure your legacy intent was organised, structured and taken care of.

”



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