

Partners Legacy Gift Plan



What we do only for ourselves dies with us. Leaving a legacy allows us to live on in what we do for others.

The Partners Legacy Gift Plan, allows you to make a meaningful contribution to your favourite charitable cause(s) when you pass away, enabling you to make a significant difference without needing to commit today's capital, and with certainty that your wishes cannot be challenged. It is important to have a well respected, substantial and independent partner ensuring your wishes are complied with - Perpetual Guardian is that perfect partner.

Your Wishes

One of the key advantages of the Partners Legacy Gift Plan is the way it is designed and delivered, in conjunction with Perpetual Guardian, to give you control and certainty over your legacy.

Your Partners Legacy Gift Plan will include a record of your Wishes, held by Perpetual Guardian, which outlines your choice of charitable causes to benefit from the policy proceeds. The policy is uniquely designed to pay the amount you select directly to Perpetual Guardian's charitable foundation in the event of your death, bypassing your Estate and guaranteeing that the claim proceeds will be delivered to the charitable cause of your choice.

Of course, until a claim becomes payable, you will remain completely in control of your Partners Legacy Gift Plan and can amend it at any stage should your charitable intentions change.

Use of Capital

Partners Legacy Gift Plan allows you to achieve a significant fixed lump sum contribution to the charitable cause(s) of your choice without tying up a significant amount of your current capital. With the only requirement being payment of the regular premium, you are only committing to a small ongoing expense rather than setting aside a large sum of money to satisfy your desire to leave a legacy.

Your premium commitment is guaranteed upfront, and will remain unchanged until you reach age 80. Cover can continue after age 80, but premiums will then increase with age each year.

Claims Certainty

To ensure the Perpetual Guardian Foundation will have certainty that claims proceeds can be paid out as efficiently as possible, it is essential that Partners Life is able to accurately assess your current health when you apply for a Partners Legacy Gift Plan. No-one wants your chosen charities to be exposed to potential non-disclosure complications at claim time, so to eliminate this risk and minimise claims processing times, Partners Life will obtain your up to date medical records when assessing your application.

Giving Back

Partners Legacy Gift Plan is all about enabling you to give back to a good cause – something both Partners Life and Perpetual Guardian strongly believe in, which is why Partners Life will also donate an amount equivalent to 5% of every Partners Legacy Gift Plan premium we receive after the first policy anniversary to the Perpetual Guardian Foundation.

Partners Legacy Gift Plan is designed for charitable purposes. Neither you, your family or any business partners or any other acquaintances can benefit from it. If you need Life Cover or any other insurance to take care of you, your family or any other person's needs, additional insurance other than Partners Legacy Gift Cover will be necessary and you should contact your adviser for appropriate advice.

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This overview is a marketing document that highlights a number of the key features of Partners Legacy Gift Plan. The full terms and conditions that apply to those features and to the overall Partners Legacy Gift Plan are detailed in the Legacy Gift Cover Protection Benefit Sheet and Partners Legacy Gift Plan Policy Document available from your adviser.

Your legacy gift



At Perpetual Guardian, we believe in giving back and helping others to do the same. We launched the Perpetual Guardian Foundation, a charitable entity designed to make giving simple for everyone. Whichever cause is close to your heart, the Perpetual Guardian Foundation can help you support this through your legacy gift.

What's great about the Foundation?

- **Flexibility** You can choose the extent of your personal involvement. You can be hands-on or leave it to Perpetual Guardian by contributing to either the General Fund or an existing Sub-Fund. Contributions can be one-off or ongoing, from as little as \$5.
- **History** We use our 130 years of grant-making experience to design effective grant-making programmes.
- **Knowledge** We share our research, contacts, knowledge and experience to make sure giving is effective.
- **Connect** You can become part of a donor community creating

sustainable change in New Zealand. We can assist you to develop a charitable plan which matches your values and goals.

About Perpetual Guardian

We are an expert trustee company with an unrivalled presence in the charitable sector. We secure and manage a myriad of Charitable Trusts, some of which have been helping Kiwis for almost 100 years.

Who is eligible to receive a grant?

- Registered charitable entities and other non-profit organisations of good standing; and,
- Individuals for charitable purposes e.g. scholarships.

What is the charge for the services?

Each fund is charged a management fee of 1% of funds under management per annum. Any accounting and audit fees are payable on top of the management fee. Time and attendance will be charged for discretionary granting. Hourly rates range from \$180 to \$350 per hour.

What does the trustee do?

We handle everything related to giving, including:

- Management of granting
- Evaluation of the impact of grants
- Administration and tax management
- Prudent investment of charitable funds (if needed).

What does the Advisory Board do?

The Advisory Board provides independent advice in relation to the grant-making process, including the distribution strategy of the General Fund.

Can others contribute to a Fund that I create?

Absolutely. Our friendly staff can help you with this at the time you set up your Sub-Fund.

How do I get started?

www.perpetualguardian.co.nz/philanthropy

Call us on
0800 737 738