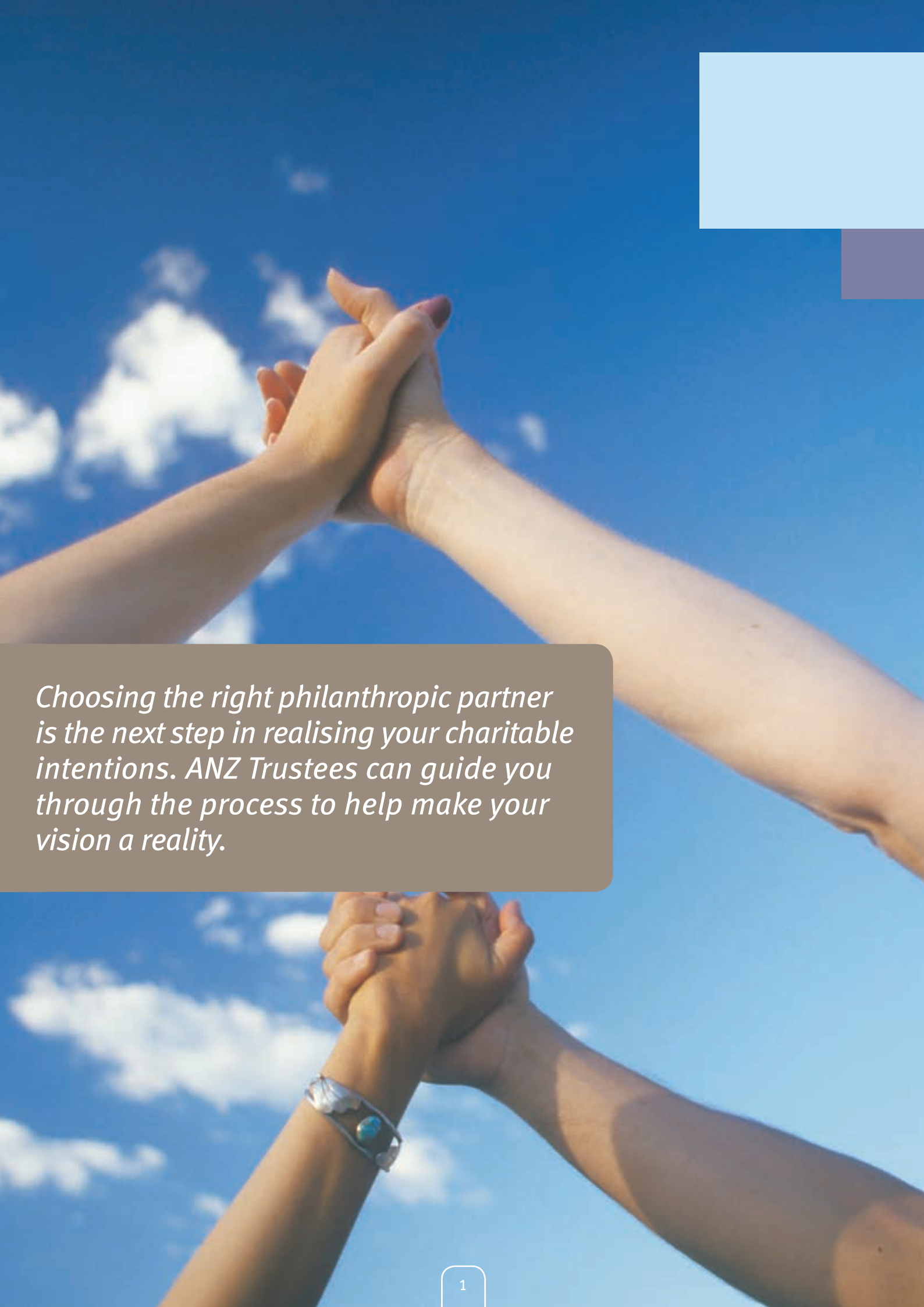




ANZ Trustees Foundation



Choosing the right philanthropic partner is the next step in realising your charitable intentions. ANZ Trustees can guide you through the process to help make your vision a reality.



Make a difference, make it last.

Make a difference, make it last.

Many people have discovered that there is nothing more satisfying than giving back to their community. There are many ways in which you can achieve your charitable and philanthropic goals, depending on individual circumstances and what is important to you.

If you wish to make a lasting impact this can be done through establishing your own charitable foundation where funds can be invested and income distributed in accordance with your wishes.

You may consider making a contribution to the community through the establishment of a charitable foundation where:

- you wish to commence or continue your contribution to the community but in a way that allows you greatest control over your giving strategy
- you would like to claim a tax deduction for initial and ongoing donations
- you have received an inheritance or have funds available and wish to create a lasting legacy
- your financial and taxation circumstances have changed, due to events such as a recent or proposed sale of a business
- or your income has increased substantially.

The ANZ Trustees Foundation is a charitable structure for individuals, families, corporate entities and other groups. It is ideal for anyone seeking to provide long-term support for the community, whilst maintaining the value of their contributions.

Capital is invested to grow over time, so your fund can continue to make regular grants to charities well into the future.

With ANZ Trustees Foundation, you can design your giving strategy and become involved in the giving process, while all of the operational aspects of your foundation are being taken care of by a professional trustee company.

About ANZ Trustees

ANZ Trustees has a significant history in trustee and charitable services. We specialise in managing charitable foundations. We offer a full range of philanthropic services, estate planning, estate administration, trust administration and portfolio management services.

ANZ Trustees manages approximately \$2.4 billion in assets as at 30 Sept 2008. Around \$1 billion of these assets are for charitable foundations and trusts, making us one of the most trusted providers of investment services to the philanthropic community. We manage charitable foundations and trusts ranging in size from \$50,000 to over \$170 million. Income generated for distribution to charities in the year ending 30 Sept 2008 was over \$75 million.

In addition to our investment management, ANZ Trustees provides our donors with a comprehensive service including governance and administration, grant making and legal and tax support.

As one of Australia's oldest trustee organisation, we bring credibility expertise, knowledge and a demonstrated ability in our management of charitable funds.



The benefits of an ANZ Trustees Foundation

The benefits of an ANZ Trustees Foundation

By choosing ANZ Trustees Foundation you can be assured that all operational aspects of your account are taken care of by a professional trustee company, allowing you to focus your time on your giving strategy to support the community. You will be allocated a dedicated relationship manager to ensure that all aspects of your charitable wishes are catered for.

The ANZ Trustees Foundation allows you to:

- set up your own foundation with a minimum initial donation of \$50,000
- obtain a tax deduction for this and ongoing donations and spread the tax deduction for up to 5 years against your assessable income
- have greater control over your charitable giving (you can decide your granting program)
- have the flexibility to vary your giving program to suit your aims or to meet new areas of need
- know that your contribution to the community will continue to grow in perpetuity while maintaining value in real terms
- be assured that you have chosen a philanthropic partner in ANZ Trustees that is a specialist provider of trust services to the philanthropic community, with charitable assets exceeding \$1 billion with over \$75 million in income generated for distribution to charitable organisations and community projects in the year to Sep 2008.

ANZ Trustees has the resources and specialists to deliver effective philanthropy and realise your vision across all components of a foundation.

Operational and administrative support

ANZ Trustees operational and administrative support includes:

- General trust administration;
- Custody of all assets of the trust;
- Preparation of annual accounts and ATO returns;
- Record keeping;
- Ensuring all aspects of the giving process are rigorously complied with, including:
 - › verifying the DGR and charitable status of recommended charitable organisations, and
 - › ensuring the purposes of the gift are charitable at law.

Governance and compliance

ANZ Trustees has robust governance and compliance structures in place for our ANZ Trustees Foundation.

These include:

- A comprehensive program to ensure all business and regulatory processes and obligations are met;
- Internal and external audits of the business and of the Foundation.

Financial updates

You will receive statements twice a year detailing all activity (donations received and grants made) in your account, valuations and investment performance against benchmarks.



Investment Management & Granting

Establishing your Charitable Foundation

The right structure and time to establish a foundation is dependent on your individual circumstances. You may wish to :

- establish your charitable foundation during your lifetime (there may be tax advantages in doing this), so that you and your family can become active in its direction
- in your Will – where it will be effective on your death
- a combination of both.

Investment Management

Investments of an ANZ Trustees Foundation are managed in a dedicated, stand-alone charitable fund by the Investment Management team at ANZ Trustees.

The investment strategy and asset allocation recognise the perpetual time horizon of charitable foundations.

Broad investment philosophy

In all of our investments, we seek to create and manage long-term, tax-efficient, yield-focused portfolios that produce capital growth and income streams which grow over time in excess of inflation. To deliver this we create a portfolio with high levels of growth assets, particularly high yielding Australian equities. As charitable foundations are tax-exempt and eligible to receive a cash rebate for franking credits on Australian shares, tax effectiveness is always a consideration in our investment strategy.

If you would like to support individuals or community organisations that are not Deductible Gift Recipient (DGR) charities – a trust set up in your will is more suitable. Will trusts do not however provide you with a tax deduction.

If you would like complete responsibility for all aspects of

the operation of your charitable foundation – legal, audit, governance and administration, investment and granting, a Prescribed Private Fund is more suitable.

ANZ Trustees can help you determine which structure will suit you.



Account options

Account options

The ANZ Trustees Foundation provides you with the choice of three account options, and the ability to move from one granting option to another over time.

Community Philanthropy Fund

This account will be suitable if you have already determined your giving preferences and are focused on benefiting a specific organisation or organisations. The Community Philanthropy Fund account benefits charities specifically named at the time your account is established and provides income from your charitable account to be granted to the named organisations year after year.

Personal Philanthropy Fund

This is the most popular type of account. You have the ability to propose a variety of organisations, and types of projects you would prefer to support. You can also vary your beneficiaries from year to year. ANZ Trustees undertakes due diligence to ensure the charities and projects are endorsed by the ATO as having deductible gift recipient status.

Premium Philanthropy Fund

With a Premium Philanthropy Fund account you recommend to ANZ Trustees the specific charitable purpose you wish to support and rely on our granting experience.

Our knowledge, experience and key networks in the philanthropic sector will provide you with expert and considered advice. Our Premium Philanthropy Fund is suitable where you do not have the resources or expertise to actively seek out the best use of charitable funding in your preferred area, but want to ensure your charitable giving occurs only after a well-considered and researched process has been completed.

Once you have established your Premium Philanthropy Fund we provide guidance for each of the following stages:

- Assisting you to develop your long-term charitable vision;
- Completing a vision and strategy documents to guide the operations of your charitable account; and
- Researching selecting of organisations and projects that fit your chosen strategy
- Reviewing, assessing and reporting on outcomes and impacts of grants made.

We believe effective philanthropy should be structured, well-managed, prudently invested and effectively spent to maximise community and social benefits.



Fees & Charges

Minimum donations

The minimum donation is \$50,000. Once your donation is accepted, it is held by ANZ Trustees as the trustee of ANZ Trustees Foundation. Please note that your donation is irrevocable and is not refundable to you.

Fees & Charges

Entry Fee Nil

Annual Fee The annual fee charged to your charitable account is:

- Community Philanthropy Fund – 1.25% p.a. plus GST
- Personal Philanthropy Fund – 1.50% p.a. plus GST
- Premium Philanthropy Fund – 2.00% p.a. plus GST

Charged on the capital balance of your account.

The fee is inclusive of trusteeship, investment management and all services provided to the account.

Recoverable expenses The trust deed permits the Trustee to be reimbursed for all reasonable out of pocket expenses including annual audit fees and filing with the ATO to reclaim tax credits at the end of each financial year in June, the recoverable expenses of the fund are in the order of 0.02% p.a.

Tax deductibility

A donation to ANZ Trustees Foundation allows you to obtain a tax deduction. This is for the initial as well as ongoing donations. If you elect to do so, you can spread the deduction over a period of up to five years.

Charitable giving and distribution of funds

As a donor you need to consider causes or particular charitable organisations you would like to support. Premium Philanthropy Fund is where we provide full advice. Across all of the account options your preferences are considered. The ultimate decision on the distribution of funds does however rest with ANZ Trustees as trustee, due to our responsibility to ensuring all monies are distributed in accordance with the law and with Australian Tax Office requirements.



Other Information

Naming your charitable account

As a donor, you choose the name for your charitable account. The Australian Tax Office has issued guidelines with respect to the naming of accounts in public ancillary funds such as ANZ Trustees Foundation.

Anonymity

If you wish, you can choose to remain anonymous when distributing the income from your charitable account each year.

Advisory panels

As a donor you may wish to appoint an advisory panel to advise on, or recommend to ANZ Trustees, particular charitable distributions. The advisory panel may be made up of yourself as the donor, family members or independent individuals whose expertise (for example, in medicine or the arts) you believe would contribute to effective giving.

Add to your charitable account

During your lifetime – you can add to your charitable account as often as you wish, as part of your annual tax and financial planning process, or on an ad hoc basis, whichever best suits your circumstances.

Bequests from your estate – you can add to your charitable account in your Will. We can provide you with a standard clause for inclusion in your Will. If you have not yet made plans for your estate, we would be happy to arrange for one of our estate

planning lawyers to meet with you to assist with the preparation of your Will or the development of an estate plan.

Your nominated charitable organisations must be either endorsed by the Australian Taxation Office (ATO) as a DGR, or they must be specifically named in the Income Tax Assessment Act 1977 as being a DGR.

If an organisation uses more than one name (for example, a legal name and a trading name), then the grant distribution will be made in the name which has DGR status.

Some organisations have DGR status only in respect of a fund which they operate, or for only one part of their activities. Applications from such organisations should only relate to the fund or activities for which DGR status has been endorsed/approved.

How to contact us

For information on establishing and structuring charitable foundations, and designing your charitable and philanthropic strategy, please contact us today.

ANZ TRUSTEES

Telephone

1800 011 047

Facsimile

(03) 9273 6411

Address

Level 4, 100 Queen Street
Melbourne Vic 3000

Postal address

GPO Box 389
Melbourne Vic 3001

Email

trustees@anz.com

Website

www.anz.com/anztrustees

ANZ Trustees Ltd (ANZ Trustees)

ABN 33 006 132 332, is a wholly owned subsidiary of
Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522.

ANZ Trustees Foundation

ABN 23 598 387 218.

Australian Financial Services Licence No. 234528

Limitation of liability and disclaimer

This brochure contains general information only about services provided by ANZ Trustees and does not contain any recommendations, statements of opinion or advice. In any event, the information contained in this brochure does not take into account any individual's objectives, financial situation or needs. Comments contained in this brochure should not be relied upon in any way when deciding whether or not to establish or contribute to a charitable foundation or when managing such a foundation. You should obtain independent advice as to whether establishing and contributing to a charitable foundation is appropriate for you, having regard to your objectives, financial situation and needs. All statements in the brochure are based on ANZ Trustees' interpretation of the laws applicable to charitable foundations as at the date of this brochure. The laws regulating charitable foundations are complex. While some of the legal requirements are mentioned in this brochure, only a very brief summary has been included and accordingly such information may not be complete and should therefore not be relied upon. It is intended only as a guide to some of the main requirements. This booklet was produced March 2009.

ANZ Trustees Foundation Application Form Instructions

How to complete your application form

To open an ANZ Trustees Foundation account you should complete and sign the application form.

Please note:

- › Applicants must be over 18 years of age
- › Your initial donation must be paid by cheque (donations of property are not accepted as an initial donation)
- › Ensure your minimum donation is at least \$50,000
- › Donation amounts do not need to be in whole dollars
- › There is no maximum donation amount
- › Your cheque must be made payable to: 'ANZ Trustees Limited'
- › Cash is not accepted, however we reserve the right to determine other acceptable methods of receiving a donation
- › If you wish to nominate additional donors, advisory panel members or eligible charitable organisations other than in the space provided for on the application form, please provide us with a detailed schedule together with your completed application form.

Lodging your application form

You can lodge your completed application form and cheque at ANZ Trustees' office:

ANZ Trustees
Level 4, 100 Queen Street
Melbourne Vic 3000

We will issue you with a receipt once the monies are received and cleared.

Postal address

GPO Box 389, Melbourne Vic 3001

Important information

In relation to ANZ Trustees Foundation, ANZ Trustees is the sole trustee.

If signed under the Power of Attorney, the Attorney certifies that he or she has not received notice of revocation. The Power of Attorney, or a certified copy, must be provided with your application form.

ANZ Trustees has absolute discretion to accept or reject any application.

Once your donation has been accepted, it becomes the property of ANZ Trustees as trustee of the ANZ Trustees Foundation. *Donations are not refundable.*

Further assistance

If you have any questions relating to the ANZ Trustees Foundation or completing your application form, please contact us on 1800 011 047 from anywhere in Australia, or email trustees@anz.com.

Donor details

Donor Type	Sections to complete	Who should sign?
I Individual donors	A1	Individual
J Joint donors	A1, E	Both individuals
C Corporate donors	A1, A2	For a company, two directors; or a director and secretary; or if there is only one director and secretary, by that person or a representative authorised by the company. Companies can also sign under Power of Attorney. Note: If there is only one director, please tick the box appearing above the section for the applicant's signature
P Partnership donors	A1, A2	Partner(s)
T Corporate Trustee donors	A1, A2	For Corporate Trustees, same as for Corporate donors Individual Trustees – if more than one trustee, all trustees should supply their details and sign
O Other entity (eg. Unincorporated association, club, charity)	A1, A2	Office bearer(s) – if more than one donor, all association, club, charity donors should supply their details and sign

ANZ Trustees Foundation Application Form

Please complete all pages of this application form and use **BLOCK** letters.

A Donor details

Donor type (please tick one)

- I: Individual
 C: Corporate
 P: Partnership
 T: Trustee Corporate Donors
 O: Other entities

A1 Donor 1	Donor 2
Title: Mr/Mrs/Miss/Ms/Dr/Other	Title: Mr/Mrs/Miss/Ms/Dr/Other
Family name:	Family name:
Given name:	Given name:
Date of birth: / /	Date of birth: / /
Gender: Male / Female	Gender: Male / Female
Address:	Address:
Postcode:	Postcode:
Email:	Email:
Telephone: ()	Telephone: ()
Mobile phone:	Mobile phone:
Facsimile: ()	Facsimile: ()

Note: Should there be more than 2 donors or Corporate Trustees, please print a second copy of this page and attach to application form.

A2 Company/Partnership/Trust/Other Entity

If you are opening this account on behalf of another entity (i.e. company/trust/estate/partnership/unincorporated association), please complete this section. Enter trustee name(s) in section A1 above.

Entity name ABN

A3 How did you find out about ANZ Trustees Foundation?

<input type="checkbox"/> ANZ Bank Branch	<input type="checkbox"/> anz.com website
<input type="checkbox"/> Private Bank Advisor	<input type="checkbox"/> Word of mouth
<input type="checkbox"/> Client Relationship Manager	<input type="checkbox"/> Media
<input type="checkbox"/> Brochure	<input type="checkbox"/> ANZ Call Centre
<input type="checkbox"/> Family Lawyer	<input type="checkbox"/> Family Accountant
<input type="checkbox"/> ANZ Financial Planner	<input type="checkbox"/> Other Please state: <input style="width: 150px;" type="text"/>

ANZ Trustees Foundation Application Form

B Account name

The ATO has issued guidance with respect to the naming of accounts in public ancillary funds such as ANZ Trustees Foundation. The words 'foundation', 'trust' and 'fund' are not permitted. Donors can use one of the following when naming their charitable account:

Gift, Charitable Gift, Bequest, Account, Legacy, Donation, Endowment or Benefaction.

Account name

C Type of ANZ Trustees Foundation charitable account

C1 Type of Account (please tick one)

Community Philanthropy Fund Personal Philanthropy Fund Premium Philanthropy Fund

C2 Eligible Charitable Organisation(s)

If you have selected the Community Philanthropy Fund account option please insert the eligible charitable organisation you recommend to receive distributions from your account. Please note that all eligible charitable organisation(s) must have Deductible Gift Recipient and Tax Concession Charity status.

1 Eligible Charitable Organisation	2 Eligible Charitable Organisation
Name:	Name:
Address:	Address:
Postcode:	Postcode:

Annual gift percentage (whole number only) % Annual gift percentage (whole number only) %

3 Eligible Charitable Organisation	4 Eligible Charitable Organisation
Name:	Name:
Address:	Address:
Postcode:	Postcode:

Annual gift percentage (whole number only) % Annual gift percentage (whole number only) %

C3 Bequests from your estate

You can add to your charitable account through your Will. Please tick either 'yes' or 'no' if you would like to receive a clause for inclusion in your Will.

Yes, please send me the Will clause No, I do not require this information

D Donor Acknowledgement

Gifts made to eligible charitable organisations are accompanied by a letter which will include the Donor's account name, unless anonymity has been requested.

Do you wish to remain anonymous? (If no selection is marked 'No' will be assumed) Yes No

ANZ Trustees Foundation Application Form

E Succession options

Donors may make various elections for individuals to succeed them, following their death, mental incapacity or other legal disability. If no election is made, ANZ Trustees will make the determinations using its own advice.

Appointing a Successor – Your successor will have full rights to express preference on distributions from your charitable account to eligible charitable organisations and nominate his or her own successors. *Note: Successor nominations can also be changed by a Donor at any time by writing to ANZ Trustees.*

Name of successor:	Name of successor:
Address of successor:	Address of successor:
Postcode:	Postcode:
Email:	Email:
Telephone: ()	Telephone: ()
Mobile phone:	Mobile phone:
Facsimile: ()	Facsimile: ()

F Joint Donor Authorisation

Complete for joint applications only (if no selection marked, 'Either to sign' will be assumed).
Gift recommendations, successor nominations and other account changes:

Either to sign Both to sign

G Irrevocable donation

Initial minimum donation \$50,000

Please make cheque payable to 'ANZ Trustees Limited'.

Please note that donations of property are not accepted as initial donations.

Donation Amount

H Would you like to know more about other services provided by ANZ Trustees?

Yes No

Please tick services of interest:

Wills Estate Planning Investment management services Trusts

I Acknowledgements

1. I/We acknowledge that a completed Application Form, together with our irrevocable donation represents a request to ANZ Trustees Limited ABN 33 006 132 332 (ANZ Trustees) as the Trustee of ANZ Trustees Foundation to establish an account under ANZ Trustees Foundation:

(a) Comprised of:

- › the donation;
- › any further money given to ANZ Trustees for the account (whether by the Donor or any other person); and
- › the income and payment or application of the income or capital of the account; and

ANZ Trustees Foundation Application Form

- (b) to hold the account in the name set out in the Application Form; and
- (c) to apply or pay the capital or income or both of the Donation to or for the eligible charitable organisation (named in the Application Form and/or as ANZ Trustees from time to time decides).

2. I/We are over the age of 18 years.

J Declaration and Privacy Consent

By signing below you agree to ANZ Trustees doing the following things:

Your consent to certain disclosures of personal information

You authorise any contractor or service provider ANZ Trustees engages to provide services connected with your relationship with ANZ Trustees, to have access to your personal information from ANZ Trustees.

Promotion of other products or services

Until you tell ANZ Trustees otherwise, we may use your personal information to help ANZ Trustees promote its products or services or those of its related companies and alliance partners.

Withdrawal of Consent

Where you do not wish to receive further marketing communications from ANZ Trustees to tell you about its products or services, you may withdraw your consent by contacting ANZ Trustees on 1800 011 047.

K Applicant signature(s)

Please tick if applicable I am the sole director and sole secretary of the company.

Company Seal:

Donor 1	Donor 2
Signature:	Signature:
Date:	Date:

Donor 3	Donor 4
Signature:	Signature:
Date:	Date:

ANZ Trustees Foundation Application Form

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ANZ TRUSTEES

Telephone

1800 011 047

Facsimile

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Address

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For Further Information please contact ANZ Trustees on:

Phone – 1800 011 047

Email – trustees@anz.com

Website – www.anz.com/anztrustees

ANZ Trustees – Your Wealth. Your Wishes. Our Focus.

ANZ Trustees