



Equity Trustees Foundation

**If it's better to give than receive,
imagine a gift that keeps on giving**



FREQUENTLY ASKED QUESTIONS

Why Equity Trustees?

Founded in 1888, Equity Trustees Limited has helped generations of Australians achieve financial security. Equity Trustees is listed on the Australian Stock Exchange and our specialist services include financial and taxation planning, funds management and premium personal investment including superannuation and estate trustee services.

Equity Trustees has a long history of providing trustee services and managing charitable foundations.

The Trustee Act 1958 imposes a high duty of care on professional trustees to ensure funds are invested prudently and the interests of beneficiaries protected.

What is the Equity Trustees Foundation?

The Equity Trustees Foundation (Foundation) is a public charitable foundation established in perpetuity (forever).

The Foundation gives individuals and organisations a simple, cost-effective way of making a gift that will benefit generations of Australians. You can enjoy many of the benefits of a public foundation without the responsibilities of being the trustee.

Equity Trustees is responsible for all investment, administration, legal, taxation, audit, reporting and compliance requirements. The Foundation is endorsed by the Australian Taxation Office, ensuring all donations are tax deductible and income earned is exempt from income tax. With a Foundation account there are no time-consuming establishment processes or delays associated with gaining ATO approval.

We offer three types of accounts within the Foundation:

- Trustee's Gift Fund
- Preferred Charity Account
- Preferred Purpose Account

Trustee's Gift Fund

The Trustee's Gift Fund is a simple, effective and anonymous way for you to support a broad range of charities.

The Trustee sources grant applications for a myriad of purposes, including medical research, child and youth development, education, the arts, animal welfare, overseas aid, indigenous programs and conservation and the environment. All applications are subject to a rigorous, independent review process and grants are made to a wide range of charities. Details are published on our website www.eqt.com.au each year.

A minimum donation of **\$1,000** is required.

Preferred Charity Account

A Preferred Charity Account allows you to choose up to five charities for your Foundation account to support.

You may select your nominated charities on an annual basis, or leave your existing nomination in place. To change your preferences you must send us a Preference Form by 31 March each year. All forms are available by email request at charities@eqt.com.au.

You may choose a successor to make recommendations when you are no longer able to.

A minimum donation of **\$20,000** is required.

Preferred Purpose Account

A Preferred Purpose Account allows you to specify a purpose, rather than individual charities, to benefit from your Foundation account.

The aims of your Foundation account will be communicated through our website and philanthropy network to source applications from charitable organisations whose goals meet your criteria. You can be involved in assessing applications and making funding recommendations, or you can leave it up to Equity Trustees.

A minimum donation of **\$100,000** is required.

Can I change my mind? Is my donation revocable?

Your donation is not refundable. Like all tax-deductible donations, donations are irrevocable.

Can I name my Foundation account?

You can name Preferred Charity and Preferred Purpose Accounts, allowing you to create an enduring legacy or to honour the name of someone you admire.

Grants will be made in the name of your account.

How are funds invested?

Equity Trustees aims to maximise the long-term income and capital growth of the Foundation, adopting a disciplined, prudent investment process and avoiding speculative investments. Funds are combined and invested in a purpose-built portfolio managed by Equity Trustees with significant exposure to Australian shares, as well as property, fixed interest and international equities.

How is establishing a Foundation account different from donating directly to charities?

Establishing a Foundation account allows you to provide a targeted and measurable long-term benefit to your community. The Foundation gives you the flexibility to play an active role in decision-making during your lifetime and the reassurance that income will be distributed in accordance with your wishes in perpetuity. Capital growth will make your donation become more meaningful over time.

Harry Lyon Moss left £1 million in trust with Equity Trustees in 1960, which has since grown to over \$60 million and has contributed over \$30 million to Melbourne's Royal Children's Hospital.

Can the general public make donations to my Foundation account?

Members of the public can also make tax-deductible donations to a particular Foundation account.

How are grants made?

As sole Trustee of the Foundation, Equity Trustees is legally required to make all grant-making decisions and to ensure the net income of the Foundation is distributed in accordance with legal and Australian Taxation Office (ATO) requirements. While we are guided by your preferences in distributing funds from Preferred Charity and Preferred Purpose Accounts, grants from the Trustee's Gift Fund are made at Equity Trustee's sole discretion.

Equity Trustees has a long history in grant making and established networks across a range of charitable sectors. We have experience in seeking out or developing projects to suit the objectives of particular foundations. The objectives of the Foundation are published on our website and through the broader philanthropic network, drawing grant applications from a broad range of charities. All qualifying applications are reviewed by a committee to ensure a range of views is taken into consideration. Further research is conducted where additional information is considered useful and expert advice may be sought in the case of highly technical projects such as medical or scientific research. Projects are reviewed on an ongoing basis to ensure funds are spent appropriately.

Who can receive a grant from the Foundation?

Beneficiaries of grants must be approved charitable organisations registered as Deductible Gift Recipients. Grants cannot be made to individuals or ancillary funds.

What ongoing information will I receive about my donation?

All donors will be provided with a receipt for their initial and any subsequent donations.

Account holders will receive an annual account statement showing investment performance and grants distributed from their account.

FREQUENTLY ASKED QUESTIONS CONT.

How do I change details of my Foundation Account?

Please complete a Change of Details Form. All forms are available by email request at charities@eqt.com.au.

Can I donate property into the Foundation?

Property can be donated into the Foundation at Equity Trustees' discretion. Please contact Philanthropy Services on (03) 8623 5000 to discuss this further.

How do I make additional donations to my Foundation Account?

Please complete a Donation to Existing Account Form. All forms are available by email request at charities@eqt.com.au.

Can I leave money to the Foundation in my will?

You can leave an additional donation to an existing Foundation account or create a new account through your will. Please contact Philanthropy Services on (03) 8623 5000 if you would like us to arrange for one of our estate planning lawyers to assist you.

What are the tax advantages of having a Foundation Account?

Donations to the Foundation are tax deductible. Donations can be in the form of cash or property and donations of more than \$5,000 can generally be deducted over a period of up to five years.

There may also be capital gains tax relief for certain testamentary donations.

We recommend donors seek professional taxation advice in relation to their individual circumstances from the Equity Trustees taxation team or their taxation advisor prior to establishing an account.

Can a charitable organisation use the Foundation to raise funds for a specific cause?

A charity can use a Preferred Charity Account as a part of a general fund-raising strategy or to raise funds for a particular project. The charity could name a Foundation account and seek funds from the general public to support their cause.

Can a company use the Foundation to establish a corporate charitable giving program?

A Foundation account provides organisations with a flexible, low-cost means of realising their philanthropic strategy and fostering a sense of shared achievement with their employees.

What are the fees and charges?

Trustee's Gift Fund	1.10% p.a.
Preferred Charity Account	1.50% p.a.
Preferred Purpose Account	2.00% p.a.

These fees include all Equity Trustees' charges. External fund management fees (if applicable) are not included.

The Foundation recovers all out-of-pocket expenses incurred in relation to operation and administration, such as audit fees, from the assets of the Foundation.

There are no establishment fees.

How are fees and charges paid?

Fees are charged on a monthly basis and are deducted from the assets of the Foundation.

APPLICATION FORM

Please complete relevant sections of this application form **only** and use **block** letters. This form is to be completed for **new donations** to the Equity Trustees Foundation.

Your Application Form

- Applicants must be over 18 years of age
- Minimum donations are:
 - » **\$1,000** for the Gift Fund;
 - » **\$20,000** where you establish a personalised Preferred Charity Account; or
 - » **\$100,000** where you establish a personalised Preferred Purpose Account.
- Donation amounts do not need to be in whole dollars.
- There is no maximum donation amount.
- Cash donations are not accepted.
- Donations of property are accepted at Equity Trustees' absolute discretion. If you wish to donate property, please contact Philanthropy Services at Equity Trustees Limited on (03) 8623 5000 prior to completing this form.

Lodging Your Application Form

You can lodge or post your completed Application Form and cheque at:

Equity Trustees Limited
Level 2, 575 Bourke Street
MELBOURNE VIC 3000

Please make your cheque payable to '**Equity Trustees Foundation**'.

Important Information

Equity Trustees Limited is the sole trustee of the Equity Trustees Foundation.

If this form is signed under 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.

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

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

Further Assistance

If you would like any further information regarding the Equity Trustees Foundation please contact Philanthropy Services on (03) 8623 5000.

APPLICATION FORM CONT.

A Donor Details

Donor type (please tick one)

- Individual Company Partnership Trust
 Other entities (Please specify)

A1 Individual

Donor/Trustee 1

Title	Name
<input type="text"/>	<input type="text"/>
Address	
<input type="text"/>	
<input type="text"/>	P/Code <input type="text"/>
Email	
<input type="text"/>	
Home Phone	Mobile
<input type="text"/>	<input type="text"/>
Work Phone	Fax
<input type="text"/>	<input type="text"/>
Date of Birth	
<input type="text"/>	

Donor/Trustee 2

Title	Name
<input type="text"/>	<input type="text"/>
Address	
<input type="text"/>	
<input type="text"/>	P/C <input type="text"/>
Email	
<input type="text"/>	
Home Phone	Mobile
<input type="text"/>	<input type="text"/>
Work Phone	Fax
<input type="text"/>	<input type="text"/>
Date of Birth	
<input type="text"/>	

A2 Company, Partnership, Trust, Other Entity

If you are opening this account on behalf of an entity (i.e. company/trust/partnership/unincorporated association), please complete this section. Please note that Trustee name(s) should be entered in A1 above.

Entity Name	Phone	Fax
<input type="text"/>	<input type="text"/>	<input type="text"/>
ABN	Street Address	
<input type="text"/>	<input type="text"/>	
Contact Name	<input type="text"/>	P/C <input type="text"/>
<input type="text"/>	Postal Address	
Email	<input type="text"/>	
<input type="text"/>	<input type="text"/>	
	<input type="text"/>	P/C <input type="text"/>

B Type of Equity Trustees Foundation Account

B1 Type of Account (please tick one)

- Trustee's Gift Fund Preferred Charity Account Preferred Purpose Account

If you are making a donation to the Trustee's Gift Fund, you do not need to complete sections C, D, E OR F. Go to section G.

B2 Name of Equity Trustees Foundation Account (For Preferred Charity and Preferred Purpose Accounts) eg. the Jack and Jill Bequest, ABC Family Charitable Gift. In line with Australian Tax Office requirements, please do not use the words 'fund', 'sub fund' or 'foundation' when naming your account.

C Preferred Charity Account

If you are establishing a Preferred Charity Account please insert details of the eligible charitable organisations you would prefer to receive distributions from your EQT Foundation account.

Please note that all eligible charitable organisations must be endorsed as Deductible Gift Recipients (DGRs). This status can be checked by reference to the ABN register available at www.abr.business.gov.au.

1 Eligible Charitable Organisation

Organisation name

Address

P/Code

Phone

Fax

ABN

Annual gift %

2 Eligible Charitable Organisation

Organisation name

Address

P/Code

Phone

Fax

ABN

Annual gift %

3 Eligible Charitable Organisation

Organisation name

Address

P/Code

Phone

Fax

ABN

Annual gift %

4 Eligible Charitable Organisation

Organisation name

Address

P/Code

Phone

Fax

ABN

Annual gift %

5 Eligible Charitable Organisation

Organisation name

Address

P/Code

Phone

Fax

ABN

Annual gift %

If you wish to provide further information in relation to distributions from your Equity Trustees Foundation account, please contact Philanthropy Services on (03) 8623 5000.

APPLICATION FORM CONT.

D Preferred Purpose Account

D1 Charitable Cause/Purpose

If you are establishing a Preferred Purpose Account, please tick the charitable causes you wish to support.

- | | |
|--|---|
| <input type="checkbox"/> General charitable purposes | <input type="checkbox"/> Education |
| <input type="checkbox"/> Disability support | <input type="checkbox"/> Animal welfare |
| <input type="checkbox"/> Child & youth development | <input type="checkbox"/> Aged care |
| <input type="checkbox"/> Poverty relief | <input type="checkbox"/> Arts/Culture |
| <input type="checkbox"/> Community development | <input type="checkbox"/> Overseas aid |
| <input type="checkbox"/> Medical/Scientific research | <input type="checkbox"/> Indigenous peoples |
| <input type="checkbox"/> Conservation/Environment | <input type="checkbox"/> Rural/Regional communities |
| <input type="checkbox"/> Drug & alcohol abuse | <input type="checkbox"/> Other |

If you wish to provide further information in relation to distributions from your Equity Trustees Foundation Account please contact Philanthropy Services on (03) 8623 5000.

D2 Advisor

If you are establishing a Preferred Purpose Account, you have the option to act as an Advisor to the Trustee or let Equity Trustees act on your behalf.

Do you wish to act as an Advisor? Yes No. I would like Equity Trustees to consider my wishes and advise me accordingly.

Entities Only, please specify details of the Advisor:

Advisor name	Phone	Mobile
<input type="text"/>	<input type="text"/>	<input type="text"/>
Advisor address	Fax	
<input type="text"/>	<input type="text"/>	
<input type="text"/> P/Code <input type="text"/>	Advisor signature	
	<input type="text"/>	

E Successor Nomination (Optional)

Donors may elect individuals to succeed them on their death, mental incapacity or other legal disability.

Your successor will have full rights to recommend distributions from your EQT Foundation Preferred Charity Account or to choose a Charitable Purpose and appoint advisors for your EQT Foundation Preferred Purpose Account. Your Successor may nominate his or her own successors.

Successor nominations can also be changed by a Donor at any time by completing a Change of Details Form.

Successor name	Phone	Mobile
<input type="text"/>	<input type="text"/>	<input type="text"/>
Successor address	Fax	
<input type="text"/>	<input type="text"/>	
<input type="text"/> P/Code <input type="text"/>	Relationship to donor	
	<input type="text"/>	

F Joint Donor Authorisation

If you are opening a joint account please tick who you would like to be authorised to make changes to preferences, advisor and successor nominations and other account changes. (If no selection marked 'Either to sign' will be assumed.) Either to sign Both to sign

G Irrevocable Donation

Minimum donation **\$1,000** for Trustee’s Gift Fund

Initial minimum donation **\$20,000** for Preferred Charity Accounts

Initial minimum donation **\$100,000** for Preferred Purpose Accounts

Please make your cheque payable to ‘**Equity Trustees Foundation**’

Amount to donate

\$

A receipt will be issued within 14 days.

H Acknowledgements

I/We acknowledge that:

- a. I/we have read the attached brochure for the Equity Trustees Foundation and agree to be bound by its terms and conditions and the terms and conditions of the Equity Trustees Foundation as amended from time to time;
- b. donations will be irrevocable and not refundable as soon as they are received with this completed Application Form;
- c. income from donations will be paid or applied to eligible charitable organisations at the discretion of Equity Trustees;
- d. donations and income will form part of the Equity Trustees Foundation Gift Fund and will not be dealt with as a separate fund;
- e. donations will not be invested separately;
- f. donations will not be separately accounted for;
- g. Foundation Accounts will only be for administrative convenience; and
- h. when making grants Equity Trustees is not required to comply with any request or preference expressed by donors.

Please note that these requirements are necessary for donations to be tax deductible.

I Applicant Signature(s)

In the case of company signatories, two directors, or a director and a company secretary must sign unless the company has a sole director and sole secretary.

1st Individual

Capacity (if applicable)

- Director Power of Attorney
- Trustee Sole Director and Sole Secretary

Signature

Name

Date

Company Seal

2nd Individual

Capacity (if applicable)

- Director Power of Attorney
- Trustee Sole Director and Sole Secretary

Signature

Name

Date

PRIVACY STATEMENT

Introduction

Equity Trustees Limited is committed to protecting your privacy and your personal information and aims to maintain a high standard of compliance with the Commonwealth Privacy Act 1988.

This Privacy Statement describes:

- the manner in which Equity Trustees Limited collects your personal information;
- the main purposes for which we use that information;
- how you can access or update any personal information that we hold about you; and
- how to contact us.

Your personal information

Equity Trustees Limited may collect any of the following information about you:

- gender, date of birth and nominated beneficiaries;
- contact details;
- employment details such as your salary, superannuation contributions and employment status;
- accounting records;
- Tax File Number and taxation records;
- statements of financial position regarding assets and liabilities;
- attitudes to investment risks;
- estate planning related information for example next of kin and family details; and
- charitable foundation related information.

We may also need to ask you for other personal information to enable us to provide you with an appropriate level of service.

How we collect personal information

When you become a client of Equity Trustees Limited, most of the personal information about you is collected by us either directly from you or indirectly from your accounting, taxation, investment, estate or legal advisers.

How we use your personal information

Any personal information we collect may be used to:

- verify your identity;
- assist you in finding the appropriate products and services to meet your needs;
- help us administer and improve our products and services; or
- any other purpose related to providing you with our products and services; and
- provide you with updates and other information about our activities and general promotional material which we believe may be of interest to you.

If you do not wish Equity Trustees Limited to promote and market its products and services to you, please call (03) 8623 5000.

When we disclose your personal information to third parties

There are some instances when we need to provide your personal information to third parties. Sometimes we need to outsource some of our administrative and related functions to external organisations. We may also need to seek assistance from lawyers, auditors and other advisors.

Similarly, we may need to provide details of your personal information to your own financial advisors, brokers or other professionals who are acting for you. We may also need to provide your details to the Australian Taxation Office and other government bodies as required by law.

We do not sell your personal details to other organisations. We may however use the information about you to assist us with internal marketing and research.

Help us to ensure that we hold accurate information

Equity Trustees Limited takes all reasonable precautions to ensure that the personal information it collects, uses and discloses is held securely, is accurate, complete and up-to-date. However, the accuracy of that information depends to a large extent on the information that you provide.

Therefore, we recommend that you:

- advise Equity Trustees Limited if there are any errors in your personal information; and
- update us on any changes to your personal information such as change of name or address.

You can access your personal information

You have a right to access your personal information held by us, subject to some exceptions allowed by law. If you wish to access your personal information, please make a request in writing and send it to:

Privacy Officer
Equity Trustees Limited
Level 2
575 Bourke Street
MELBOURNE VIC 3000

We may charge you a reasonable fee to recover our costs for providing access based on the quantity of material and time involved in providing access.

How to contact us

If you have any questions in relation to privacy please contact the Privacy Officer on (03) 8623 5000 from 9.00am to 5.00pm (Melbourne time), Monday to Friday.

You can also write to us at the address listed or contact us by facsimile on (03) 8623 5200.



Equity Trustees Limited
ABN 46 004 031 298
Australian financial Services
Licence No 240975

Level 2, 575 Bourke Street
Melbourne Victoria 3000

GPO Box 2307
Melbourne Vic 3001

Telephone (03) 8623 5000
Facsimile (03) 8623 5200
Email equity@eqt.com.au
Website www.eqt.com.au

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