Mutual Trust Fiduciary Services

Estate Administration | Trust Administration | Financial Attorney

THE CONFIDENCE OF A LICENSED TRUSTEE, THE CARE OF MUTUAL TRUST

A Trusted Partner in Life's Most Important Transitions

The role of executor, trustee or financial attorney in managing wealth transfers effectively demands far more than administrative oversight — it requires integrity, thoughtful judgement and deep expertise.

Traditionally, many Australians have appointed family members or close friends to take on these responsibilities. However, in today's increasingly complex environment, the demands placed on loved ones can become overwhelming — particularly during times of grief, when estates are intricate, or where sensitive family dynamics require impartial oversight.

For this reason, more families are choosing to appoint a professional trustee. This helps ensure the wealth is transitioned in an orderly, objective and tax-effective way, providing confidence and peace of mind for generations to come.

Specialist fiduciary services backed by Australia's leading modern Family Office

Mutual Trust is uniquely positioned to support families through successful wealth transitions. As a licensed trustee and Australia's leading modern Family Office, we provide a holistic, impartial and carefully governed approach to delivering fiduciary services.

When appointed, we act solely in the best interests of you and your family, standing in your shoes and surrounding your loved ones with care, consistency and respect. Our role is to honour your wishes while applying thoughtful judgement and experience every step of the way.

Everything under one roof

Our multi-disciplinary, in-house team provides seamless support across all aspects of your financial affairs, including tax and accounting, investment management, superannuation, family office advisory and fiduciary governance.

By managing these services in this integrated way, we provide clear oversight, strong governance and alignment — giving you confidence that nothing is overlooked.

Why appoint a professional fiduciary?

- **Ease the burden on loved ones** during difficult times
- **Protect wealth for generations** with disciplined governance
- **Gain confidence** from a regulated, professional framework
- **Reduce the risk of family conflict** through professional, impartial oversight
- **Minimise stress** through orderly, tax-effective administration
- **Access specialist fiduciary expertise** through a single, trusted provider

Where expertise meets fiduciary duty

As one of a small number of licensed private-sector Trustee service providers in Australia, Mutual Trust is regulated by the Australian Securities and Investment Commission and holds an Australian Financial Services Licence.

This regulatory framework means your wealth is entrusted to a professional service bound by robust, transparent and stringent best-practice standards.

Our Fiduciary Services

Estate Administration

In today's environment, increasing complexity and compliance obligations in estate management often demand a greater investment of time and attention than initially anticipated, requiring ongoing oversight and careful management.

This role requires the executor to take on full legal responsibility for managing the deceased's affairs from death through to final distribution, in accordance with the will and relevant legislation. What comes with this legal responsibility is personal liability for the proper administration of the estate.

Acting as your executor, Mutual Trust can administer your estate after you pass away, helping to ensure that your assets are managed and distributed according to your wishes and in the best interests of your beneficiaries.

The process includes:

- Securing, insuring and valuing estate assets
- Obtaining probate
- Collecting income and realising assets (where required)
- Managing estate bank accounts and investments
- Paying debts, expenses and taxation obligations
- Addressing superannuation and insurance proceeds
- Responding to beneficiary enquiries
- Maintaining detailed records to support transparent reporting and compliance throughout the administration.

Trust Administration

Acting as a trustee, we oversee the management of trusts — whether established through a will (Testamentary Trust) or during your lifetime (Inter Vivos or Discretionary Trust). This helps to ensure your assets are invested, protected and distributed in alignment with your Purpose of Wealth.

As your trustee, we will:

- Act impartially and in good faith
- Maintain accurate accounts
- Invest and insure trust property responsibly
- Apply prudent decision-making in the best interests of beneficiaries

When you appoint Mutual Trust as a Trustee, here's what you can expect:

At trust commencement

- Identify, secure and assume control of trust assets
- Work closely with beneficiaries to understand their needs and circumstances
- Design and implement a tailored trust investment strategy to meet those needs over time

Throughout the life of the trust

- Make distributions in line with the trust deed
- Undertake tax and compliance obligations
- Regularly review and manage investment assets so they remain fit for purpose

Ad hoc as needed

- Support beneficiary distribution or loan requests
- Consider portfolio changes requiring approval
- Amend the Investment Policy Statement where appropriate

Financial Attorney Services

Acting under an Enduring Power of Attorney, we manage your affairs if you lose capacity, safeguarding your interests and ensuring continuity.

Typical activities of a financial attorney include:

- Safeguarding assets
- Managing banking and investments
- Paying expenses and liabilities
- Maintaining accurate records
- Arranging for the payment of personal care services
- Avoiding conflicts of interest
- Making decisions that reflect the principal's wishes and circumstances, while ensuring transparency, accountability and compliance at all times.

Pricing

Every estate and trust is unique, and fees reflect the nature and complexity of the work involved. Ongoing management and administration fees generally include:

	LEVEL	HOURLY RATE (EX GST)
Trust & Estate Management	Head of	$1,260
	Partner	$1,080
	Director	$990
	Senior Manager	$780
	Manager	$680
	Assistant Manager	$550
	Senior Consultant	$495
	Consultant	$330
	Trustee Administrator	$250
	Bookkeeper	$150
Taxation (Compliance)* • Statutory Compliance including tax returns • Activity Statements/PAYG • Year-end tax planning • Managing specific tax issues that arise from time to time	Head of	$1,080
	Partner	$825
	Director	$760
	Senior Manager	$595
	Manager	$520
	Assistant Manager	$460
	Senior Accountant	$390–$420
	Accountant/Consultant	$230–$300
	Bookkeeper/Graduate Accountant	$150

	MARKET VALUE OF FUNDS UNDER MANAGEMENT	FEE AS A % OF PORTFOLIO ASSETS PER ANNUM (EX GST)
Wealth Management • Investment Advice • Security selection • Custody and Portfolio administration	First $5,000,00	1.20%
	Next $5,000,000 ($5,000,001 –$10,000,000)	0.80%
	Next $10,000,000 ($10,000,001–$20,000,000)	0.70%
	Next $30,000,000 ($20,000,001–$50,000,000)	0.50%
	Over $50,000,000	0.30%

* Where more specialised taxation services are required, our Tax Advisory services may be engaged. The hourly rates are the same as those that apply to Trust and Estate Management, and for the Specialist Tax Partner, the hourly rate is $1,400.

Our standard fee schedule changes from time to time. You can always find the current version on our website.

Partner with Mutual Trust

We are here to help you protect, preserve and transition your wealth with care and confidence, helping your family to achieve what matters most.

To learn more about our fiduciary services, please contact your Relationship Manager.

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