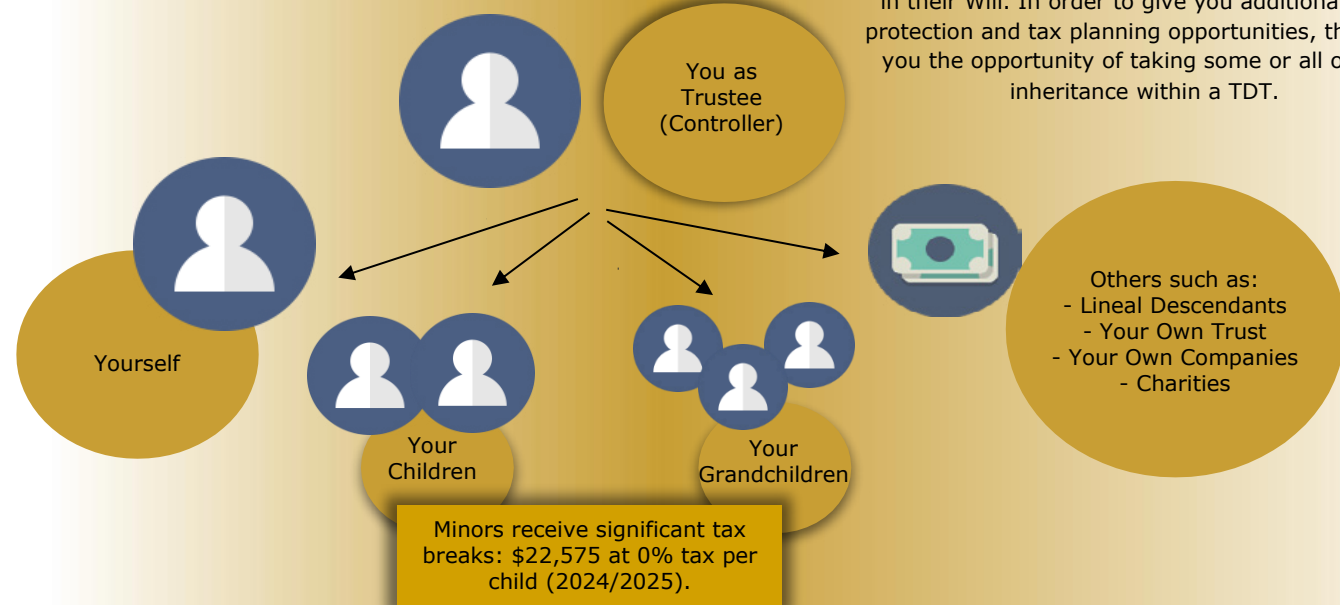


TDT Flyer - Maximising Your Inheritance

*A Testamentary Discretionary Trust (TDT) is a **one-off opportunity** – you can only inherit it through someone's Will!*

Example TDT that you have received

Name of TDT in Will: J & S Smith Estate Trust No.1



How it works

- You have the option to take some/all of your inheritance into a TDT.
- The TDT can buy/sell/own assets just like a person can (e.g. Cash, Shares, Property).
- There are no annual fees payable other than preparing a tax return for the TDT each year.
- You may wind up the TDT at any time and withdraw the money.

Potential Benefits

- **Asset protection for you and your children**
TDTs reduce the risk of an inheritance being affected by divorce, property settlement, bankruptcy or your own death.
- **Tax concessions for you and your family**
Income earned in a TDT can be distributed to the TDT beneficiaries each year to take advantage of lower tax thresholds. This includes distributing to your children and grandchildren at tax concessional rates. The TDT

Want to know more?

- **Watch our free video** – go to estatefirst.com.au/TDT (15 minutes) for more preliminary advice.
- **Arrange a TDT meeting with us** – get specific legal & TDT tax advice for your situation so you can make an informed decision. Meeting fee: Discounted rate **of \$435 + GST** for up to 1.5hrs with one of our expert estate lawyers*.

* You can split the cost by including additional beneficiaries - add \$100 per additional beneficiary. Meeting time over 1.5 hrs charged at lawyer's hourly rate. Fees may be deferred until distribution.



To secure your appointment please contact us:

1300 132 567 | info@estatefirst.com.au

This information is generic – please seek specific legal advice. 'Liability limited by a scheme approved under professional standards legislation'.