

## A LITTLE ABOUT US...



Genders & Partners was established in 1848 and is now Adelaide's oldest law firm, and one of its most respected. It has undergone several changes of name throughout its history: before Dr John Jefferson Bray became Chief Justice of the Supreme Court of South Australia, he was a partner with this firm, which was then known as Genders Wilson & Bray. At other times it has been known as Genders Wilson & Pellew, Genders Wilson & Abbott, or Genders Wilson & Partners.

For over 40 years this firm has been at the forefront of personal injury law in South Australia. In a 1994/95 national survey, we were voted as "the leading plaintiff practice in Adelaide for personal injury claims."\* We have retained this impressive distinction ever since.

We have been involved in several of the largest personal injury compensation claims in Australia. We obtained the South Australian record (\$8.05million) award of damages for one of our personally injured clients.

\* Legal Profiles - 1994/95 Edition - an independent guide to the expertise of leading Law Firms in Australia and New Zealand.



## GENDERS AND PARTNERS

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## GENDERS AND PARTNERS



## ESTATE PLANNING



Specialists in Personal Injury Law

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## WHAT IS ESTATE PLANNING?

Estate Planning is a lot more than just making your Will. It is about planning for the future.

*"Anyone can make a Will ... badly!"* But to do it properly, requires considerable care & experience. Also, although your Last Will & Testament is extremely important, it cannot by itself do all the things you might want, to protect yourself and your loved ones.

Your Will can only operate when you're gone ... so what arrangements have you put in place to protect yourself and your loved ones until then?

Your Will can only deal with assets which belong to you at the time of your death ... so how do you deal with joint property and contingent assets like superannuation and life insurance?

YOU NEED TO MAKE AN  
**ESTATE PLAN**

### Did you know ...

- \* Over the last ten years there have been many changes to the state and commonwealth legislation relating to Wills, Insurance, Probate, Superannuation, Trusts and Family Relationships;
- \* Getting married has always automatically revoked all prior Wills (with rare exceptions), but that now in South Australia Divorce will have a specific effect upon a deceased's person's estate, without revoking the Will;
- \* If you own assets jointly with another person, then after you die they will own those assets by right of survivorship, regardless of what your Will says;
- \* Trustees of deceased estates no longer have to invest in Trustee (capital guaranteed) investments;
- \* Payments from Insurance or Superannuation with nominated beneficiaries might not go to the people you name in your Will;
- \* Companies and Trusts live on after you, and assets owned by them need careful planning to allow you to deal with them in your Will;

- \* Administration Bonds are no longer obtainable;
- \* There is new legislation coming which may allow domestic partners of either sex (previously known as defactos) to have similar legal entitlements as a lawful spouse;

Without a valid and up-to-date

### **ESTATE PLAN**

you & your loved ones may have to deal with grief, poor health, and also with unnecessarily complicated legal matters and financial stress.

For further advice and assistance, please call us to arrange an appointment.

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