

Plan **B**

TRUSTEES LIMITED

Native Title Trustee Services



Plan B Native Title Trustee Services

Aboriginal people throughout Australia are being financially compensated as their traditional links to the land are legally recognised. This compensation naturally has a finite lifetime, so putting the funds to best use for the whole community is highly important for claimant groups.

Plan B Trustees Limited is one of the first Trustee companies in Australia to create a department providing trustee services specifically for Native Title Claimant Groups.

Not only are we dedicated to achieving the best possible financial returns over the long term, we understand that learning about specific Aboriginal groups and customs is integral to developing fruitful long-term relationships.

How we can help

There are several important ways that Plan B Trustees can help Native Title Claimant Groups:

Putting compensation to best use

Receiving compensation raises many opportunities as well as challenges to most claimant groups. We work with them to determine issues such as how compensation should be invested to generate the best returns, and whether the investment focus should be on capital growth or delivering income.

Plan B Trustees helps ensure that funds are used only for the purposes that the group has intended. Clearly communicating the objectives of the Trust helps create a positive relationship between claimant groups and their stakeholders.

Setting up Charitable Trusts

Setting up a Charitable Trust ensures long-term benefits to a community. Having assets maintained by a professional Trustee company ensures much greater security and transparency than most other alternatives. As Trustees, we have a high level of accountability to ensure that all transactions are properly documented. Our accounts are meticulously maintained and audited by external consultants.

Community groups also have the added advantage of gaining access to the investment opportunities offered by Plan B. This means they only need the one company to keep track of all their assets.

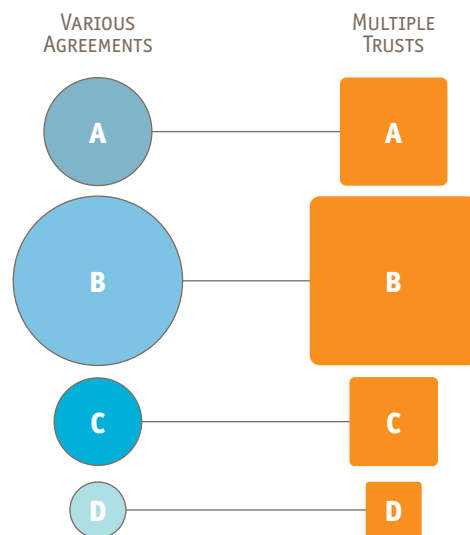
Ensuring money is protected

Plan B Trustees has many years experience in administering large trusts holding a wide variety of assets. Because we understand the legal constraints in which we operate, you can be confident that your assets are well protected.

Plan B Trustees is a Licensed Trustee company under the Western Australian Trustee Companies Act (1987). This means that Plan B Trustees will always be in existence.

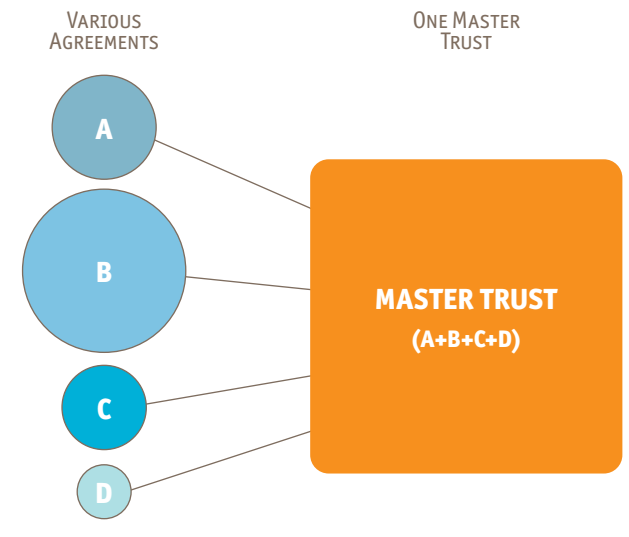
Group Participation Agreement

In the past, claimant groups have managed compensation paid under each agreement using a separate trust – the “one trust one agreement” model.



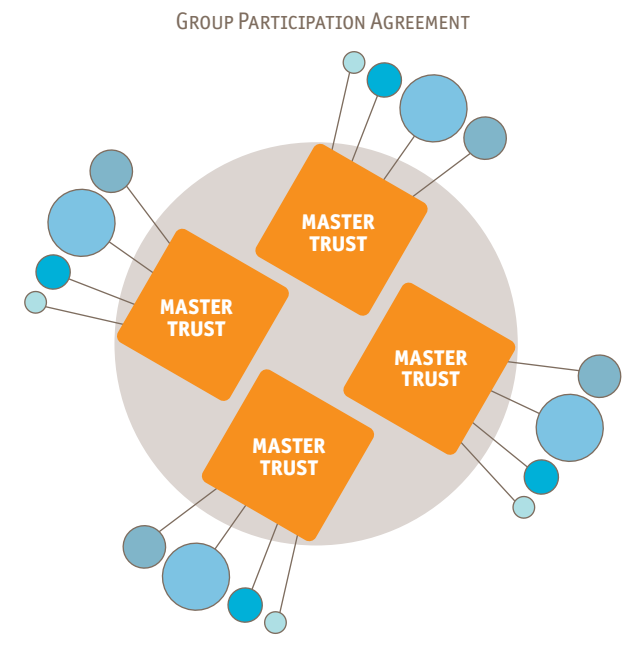
This is not an efficient model if a claimant group finds itself having to manage multiple trusts.

Plan B Trustees has created a Group Participation Agreement whereby a claimant group can use the same master trust to administer compensation paid under multiple agreements. Significant efficiencies are thereby created both from an administrative and cost perspective.



Plan B Trustees will calculate the gross value of all assets held on behalf of claimant groups and charge a wholesale investment fee in line with that value across all these accounts.

This means that when additional funds are contributed to a trust every group benefits through a reduction in their investment management fee.



Who we are

Plan B Trustees is one of Australia's most innovative providers of professional trustee services including fund management and administration services. Plan B Trustees has a distinctive market positioning for the following reasons:

Established pooled funds

We are one of the few investment administration and management entities with pooled funds that have been in operation for more than ten years.

Asset class methodology

Unlike the majority of administrators, we manage non-active portfolios, delivering effective diversification as well as tax and transaction cost efficiencies in accordance with asset class investing principles.

Flexible service provision

Because we are a small to medium sized administrator, we are able to provide a more flexible and personalised service than most of our competitors, who operate within large, conglomerate companies.

Inhouse administration system

Our administration platform is one of the best available internationally, providing a robust and fully compliant administration system through which all assets and transactions are managed. A great advantage of the platform is that it's scalable, enabling the efficient provision of services to clients, regardless of their size or growth.

Where we came from

Plan B Trustees was established in 1992 to provide an effective administration service for the company's clients. Continually enhanced in accordance with industry best-practice, in 1999 Plan B Trustees acquired the business of TrustWest, whose client investments were integrated onto the company's platform. At this time, Plan B Trustees acquired Trustee company status. Plan B Trustees has grown significantly in subsequent years, and now delivers services both to Plan B Group Holdings companies - including Plan B Wealth Management, Plan B New Zealand and PFS - as well as external clients, such as native title groups, superannuation groups, charitable foundations and estates.

What we do

Plan B Trustees service offering comprises two main areas: trustee services and investor administration.

Investor administration

Plan B Trustees implements the investment strategies determined by our clients. These may include transactions at a retail level, such as the purchase or sale of specific investment instruments, including bonds, equities and collectibles, or at a wholesale level, via one of the investment pools we administer.

Trustee services

Plan B Trustees establishes and manages Trusts on behalf of native title groups, individual clients, charities, estates, superannuation funds and other entities. The motives for establishing a Trust are many and varied, including the wish to leave a charitable legacy that endures after one's own lifetime, to use group compensation for the long term benefit of all stakeholders, and to take advantage of specific tax concessions.

Plan B Trustees role as Trustee is:

- First and foremost, to ensure that funds are used in strict accordance with the wishes of the client who established the Trust;
- To maintain a high level of accountability and transparency, by ensuring that all transactions are properly documented, and that accounts are audited by independent third parties;
- To uphold not only Australian regulatory compliance, but worldwide fiduciary best practices in relation to all assets held in trust;
- To ensure that administered funds are properly protected;
- To maximise the tax effectiveness of investments held by the Trust; and
- To deliver superior investment returns.

Our commitment

Plan B Trustees is committed to providing a high quality trustee service to all our clients. In providing this service, we are constantly updating our understanding of relevant legislation and technology. Most importantly, learning about the specific Aboriginal people and their customs is integral to developing long-term workable relationships. We take a proactive approach to learning from our clients as well as undertaking training through a variety of learning institutions.

We recommend that you contact us to discuss your particular requirements regardless of your location throughout Australia.

Contact Details

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*Gnaala Boodja - 'Our Home' Shane Pickett
(c) Indigenart-Mossenson Galleries*

Born in Quairading (Ballardong Country) in the south-west of Western Australia, Shane Pickett is one of the foremost Nyoongar artists working in Australia today. Combining his deep knowledge and concern for Nyoongar culture with a confident and individual style of gestural abstraction.

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