



e.g. The Stevens of Wellington

Jim and Julia Stevens* met on their OE in London and travelled the world together before coming home to settle in Wellington. They married four years later and soon welcomed their first child – a boy they named Paul.

At age three, Paul was diagnosed with multiple sclerosis (MS), forcing Jim and Julia to reassess their lives. After much anguish, they decided that Jim would concentrate on the publishing business they had been building together and Julia would devote herself to Paul's full-time care. They then approached Guardian Trust to set up a personal Trust to ensure that Paul would always have a secure future, no matter what.

In a short time, Julia forged a strong network of other parents dealing with MS and developed a desire to establish a sustainable charity to provide financial assistance to these families. Jim and Julia approached their Guardian Trust Client Manager whose expertise helped Julia's vision take direction.

Now in its fifth year, the MS Family Support Charitable Trust has built up a sufficient capital base, through strategic investment and the steady accumulation of dividends, and is now beginning to distribute funds to families with children also afflicted with MS requiring vital financial aid. The vision that started in someone's living room over coffee is now well on its way to becoming a major, enduring force for social change in New Zealand.

*This scenario is not based on an actual client, but reflects the experiences of many Guardian Trust clients.

Why Guardian Trust?



Guardian Trust's Centre for Philanthropy has been established to advance private philanthropy by helping those with the means to make a difference turn their good intentions into worthwhile results. Our experience in the charitable trust sector has been built over 125 years. We represent private philanthropists around the country, currently acting as trustee to more than 450 Charitable Trusts and providing millions of dollars in funding on behalf of our clients to hundreds of charities nationwide.

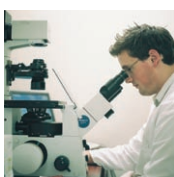
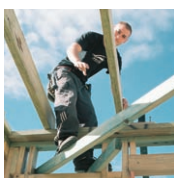
With professional support and expert advice from your personally appointed Client Manager, your affairs will be managed just the way you want.

Guardian Trust has been taking care of individuals and their families since 1882. We take pride in delivering a traditional approach to business that puts the client first. We believe that mutual trust, integrity and dealing with our clients face-to-face are not old-fashioned concepts, but the best way to do business.

Guardian Trust is a wholly-owned subsidiary of the Suncorp Group, one of Australasia's leaders in banking, insurance, investment and wealth management. Through its network of offices and business partners, Guardian Trust manages approximately \$4.15 billion in assets under direct management on behalf of investors and some 6,000 Trust and Financial Services clients.

A Disclosure Statement is available free of charge, on request.

Call 0800 87 87 82 to arrange a no-obligation meeting with a Client Manager at a Guardian Trust office near you, or visit www.guardiantrust.co.nz.



Guardian Trust



Centre for Philanthropy

Guardian Trust

An enduring legacy.

Helping make the world a better place is a great ambition and when you have the means to make it happen, so much the better.

If you are in that fortunate position, the challenge is deciding how best to bring about such enduring social change. Effective giving requires a more strategic focus than simply donating money to a worthy cause to meet an immediate need.

The Guardian Trust Centre for Philanthropy provides expertise that matches your philanthropic goals with the best long-term, strategic options available to effectively structure and target your giving. The outcome is that your generosity is sustained over many lifetimes, creating a powerful legacy of your commitment.

Heart and mind.

The desire to give comes from the heart. The ability to make an ongoing difference comes from sound thinking and careful planning. We base our approach on three core principles that ensure your dollars will become a perpetual funding stream, turning your good intentions into sustainable, worthwhile results.

1. Smart Giving

How much money do you want to give? How should you go about it? When, and to whom? These are key questions that require careful consideration.

Our role is to provide you with the tools and expertise you need to arrive at the best solutions. In essence, we enable you to take a strategic approach to your philanthropy, ensuring you achieve the greatest possible impact with your funding.

We will help you define your goals and help you choose the charitable structure best suited to your objectives.



One of the most powerful tools at your disposal is our proprietary Knowledge Base, an extensive charitable database to help you decide which causes and organisations you want to support. The process is collaborative and enables you to decide the level of involvement you want in the funding allocation process.

2. Strategic Investment

The most successful philanthropic enterprises are characterised by rigorous investment strategies designed to grow funds far into the future. Anything less will only deliver short-term results.

Using our award-winning investment expertise, we apply the same commercial approach to managing philanthropic funds as we do to long-term personal wealth accumulation. By growing future income, we are confident that your generosity will continue to make a difference well beyond your own lifetime.

3. Effective Granting

Effective social change is often achieved over many lifetimes. But how will you be sure your funds will continue to be used as you intended when you are no longer around to direct its distribution? What if the cause you are passionate about is no longer an issue in the future? Or the particular organisation you want to support changes its focus or purpose?

Ensuring that your funding remains relevant in the future, even as circumstances change, calls for clear and visionary thinking from the outset.

Our proprietary Knowledge Base is the place to start. This helps you direct your funding to the right cause, for the right purpose, and in keeping with your original intentions. We use robust, proven methodologies and rigorous criteria to evaluate grant applications, coupled with up-to-date information from grant seekers on current funding initiatives. We assess each charitable grant seeker individually, ensuring they are operationally sound and will deliver a worthwhile outcome.

We also use established processes to measure the social return on your philanthropic investment, and make those measurements available to you.

About the Knowledge Base

The Knowledge Base is the Centre for Philanthropy's comprehensive database providing the most up-to-date and relevant information about New Zealand charitable organisations. All charities, large or small, are given equal prominence ensuring even those organisations with a low profile are similarly recognised as eligible for funding dollars.

We profile charitable causes across 16 social sectors, and measure an organisation's governance and operational effectiveness, as well as its achievements in making positive social change. Information includes their charitable purpose, organisational objectives, current initiatives and future projects. The Knowledge Base is a valuable decision-making tool that will link your philanthropic objectives with the causes most closely aligned with them.

