

# 财富传承简介

## Brief Introduction to Succession Planning

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# Your Assets 您的资产

& Real Property 不动产

& Personal Property 动产

- eg shares, corporate bonds, bank deposits, etc  
诸如 股票，债券，银行存款，等

& Trust Property 信托财产

- eg discretionary family trust, unit trust, etc  
诸如 家庭信托基金，股份制投资信托，等

& Superannuation 养老金

- eg SMSF, retail superfund, etc  
诸如 自行管理养老基金，各类零售养老基金



# Your Wishes 您的意愿

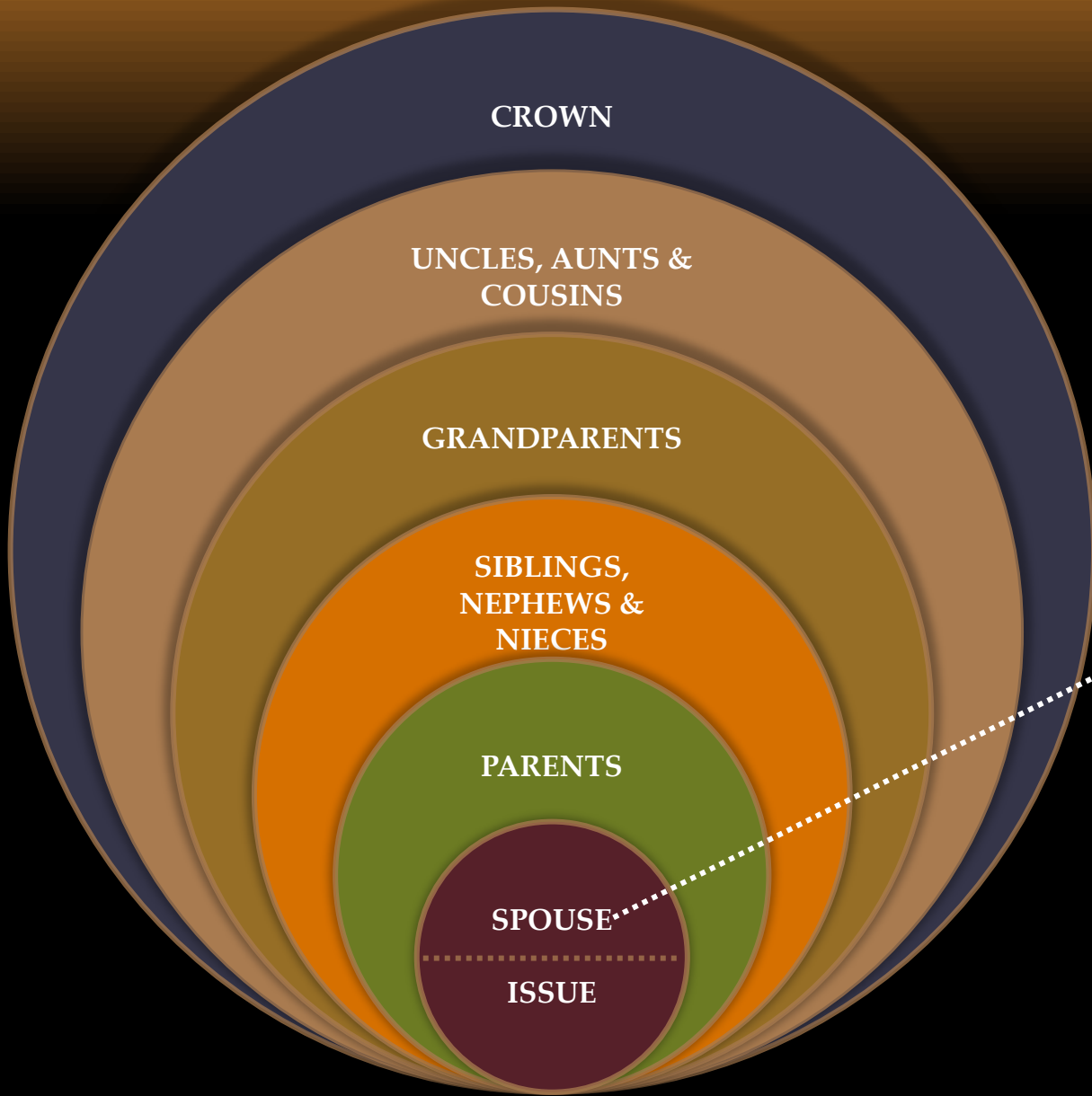
## ⌘ Making a Will for your testamentary wishes 设立遗嘱

- ❑ Executors / Trustees for administration of your Estate  
遗嘱执行人 / 信托人
- ❑ Beneficiaries & Division of Estate  
遗嘱受益人及遗产分配
- ❑ Testamentary Trust – a trust created by Will  
遗嘱中设立的信托

## ⌘ Intestacy (without Will) 无遗嘱亡故

- ❑ *Succession Act 1981 (Qld)* sets out intestacy rules  
昆士兰继承法设有无遗嘱亡故遗产分配条例
- ❑ Order of distribution (see diagram)  
无遗嘱亡故受益人顺序见下图所示





\$150,000 + household  
chattels plus  $\frac{1}{2}$  or  $\frac{1}{3}$  of  
residue  
\$ 15万+ 家用动产 + 剩余  
遗产的  $\frac{1}{2}$  或  $\frac{1}{3}$  归配偶



# Your Loved Ones 您所爱的人

## ⌘ Meaning of Spouse 配偶的定义

- includes de facto and registered partner (same sex recognised)  
包括同居配偶，与注册配偶

## ⌘ Meaning of Child 子女的定义

- includes step-child, adopted child and biological child  
包括再婚后的配偶以前所生子女，领养  
的子女，以及婚外所生子女



# Your Home 您的家

## ⌘ Ownership of Home 自住房产的拥有方式

- joint tenancy & rule of survivorship 联名拥有
- life interest or right to reside 在世使用权或居住权

## ⌘ Household Chattels 家用动产

- defined in *Succession Act* 1981 (Qld) to include furniture, curtains, carpets, china, glassware, domestic appliances and utensils etc effects of ordinary household use or decoration 昆士兰继承法定义包括家具，窗帘，地毯，瓷器，家用设备等
- does not include motor vehicle, boat, aircraft, racing animal, original painting or other original work of art, trophy, clothing, jewellery, or other chattel of a personal nature 不包括汽车，船只，飞机，比赛动物，艺术真品，衣服，珠宝等



# Your Trust Assets 您的信托资产

## ⌘ Discretionary Family Trust 家庭信托

- appointment of new trustee upon death of a trustee or last surviving trustee 信托人亡故后新的信托人的指定

## ⌘ Unit Trust 股份制信托

- interest in any unit trust asset as a unit holder 合股信托资产中的股份

## ⌘ Superannuation Funds 养老基金



# Your Superannuation

## 您的养老基金

- ⌘ Retail Superfunds  
各类专业管理的养老信托基金
- ⌘ Self Managed Superfunds – SMSF  
自行管理的养老基金
- ⌘ Binding Death Nomination & Preferred Death Nomination  
亡故后养老金资产分配的指定书
- ⌘ *Superannuation Industry (Supervision) Act 1993 (Cth)*  
养老金管理法案

