

CELEBRATING

30
YEARS

OF STRATEGIES

With Grant Abbott 2023

THANK YOU TO OUR SPONSORS





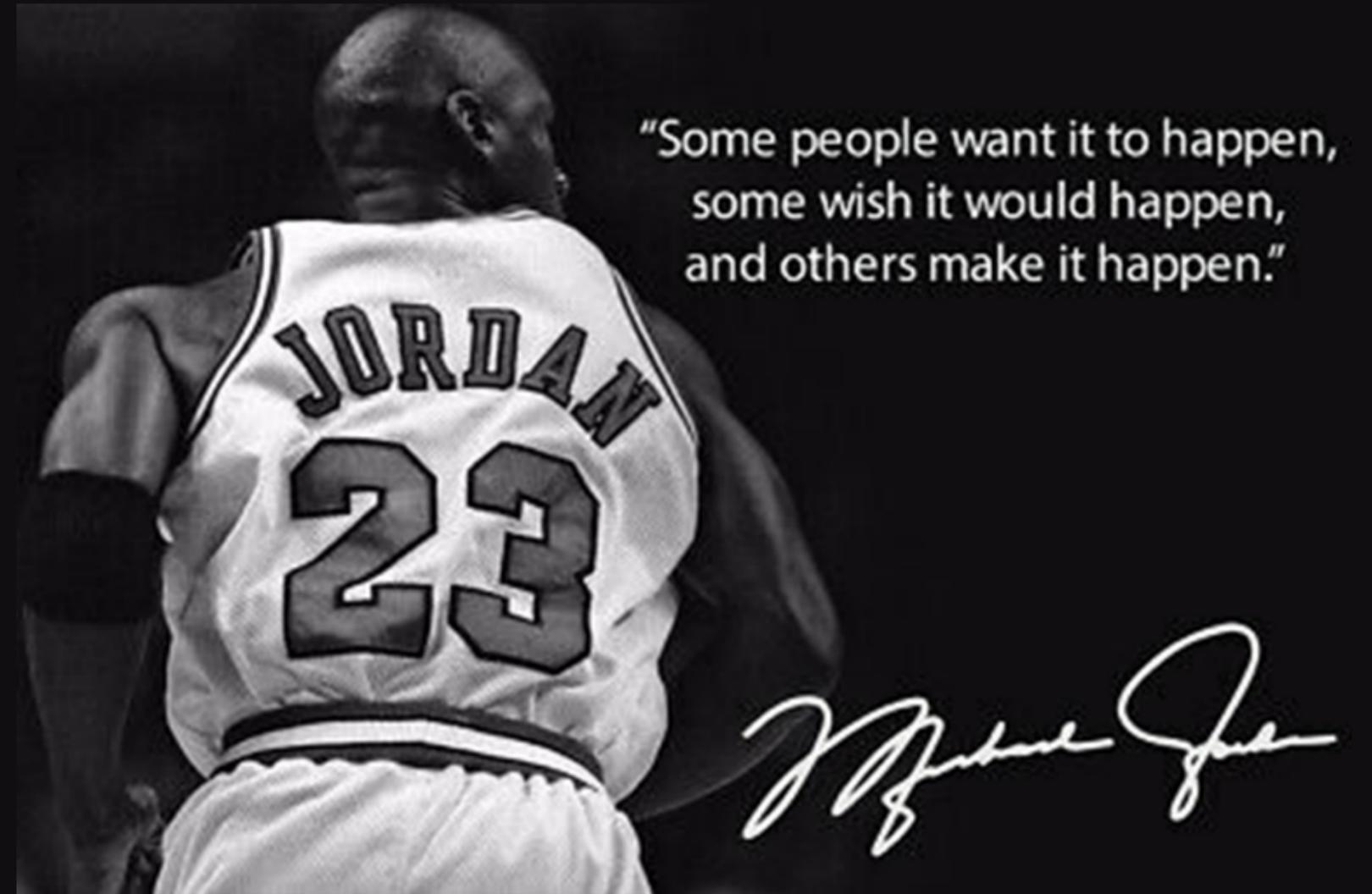
Unleashing Your Potential: **Let's Ignite the Fire Within!**

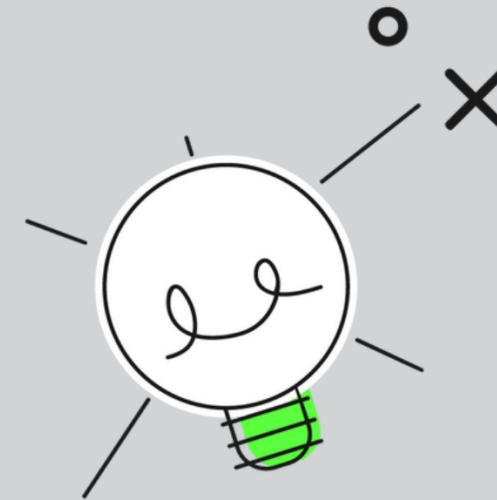
LYG Group CEO + Director – Michael Jeffriess

LYG Head of Sales + Director – Ben Gill



**Interested
people watch
obsessed people
change the
world**





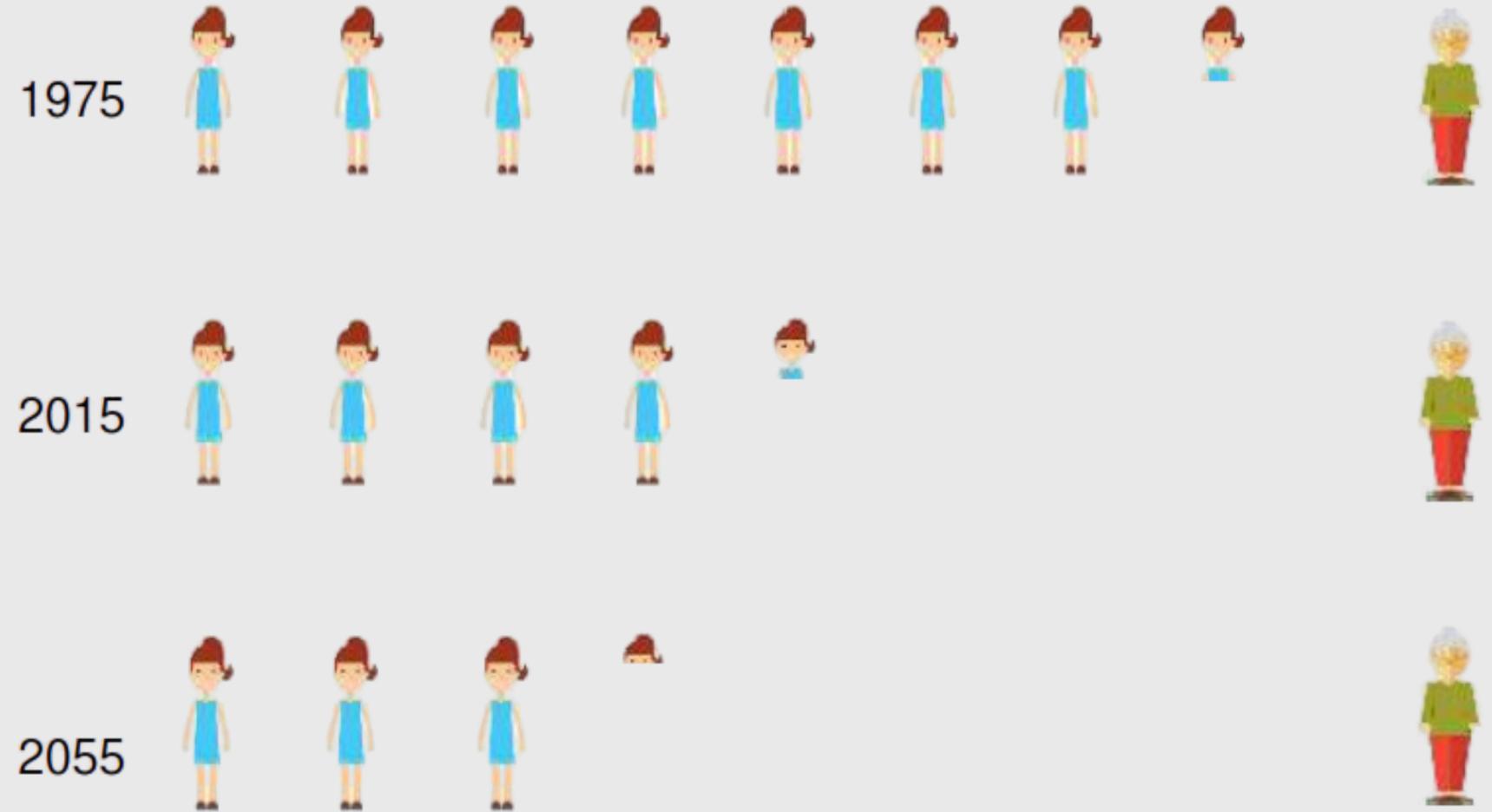
Grant Abbott Strategy Session





Wake up call - which group benefits from the Budget the most?

Figure 5.2: Baby Boomers won the demographic lottery; Gen Z lost



Australians aged 15-64 for every Australian 65+

Sources: Treasury (2015, p. 12) and ABS (2018e).

Get obsessed with our free strategic CPD Webinars - Learn and Earn

Upcoming Events

WEBINAR

30 YEARS OF STRATEGIES
With Grant Abbott 2023

Highlights: 30 Years of Strategies

25 May 2023
12:30pm

Highlights: 30 Years of Strategies

Thu, 25 May | Online Event - ...

Register

WEBINAR

Six Super Contributions Strategies Before Year End

5 June 23
12:30pm

Six Super Contributions...

Mon, 05 June | Online Even...

Register

lightyear **WEBINAR**

Splitting Trusts to make Multi-Generational Trusts Zing

13 June 2023
12:30 pm

Splitting Trusts to make Multi-...

Tue, 13 June | Online Event - ...

Register

SMSF Estate Planning - BDBN v SMSF Will plus Bonuses

Webinar

3 July 2023
12:30 pm

SMSF Estate Planning - BDBN v SMSF Will plu...

Mon, 03 July | Online Event ...

Register

Div 7A Deep Dive and Launch of LYD Div 7A Consolidated Loan and Offset Package

10 July 2023
12:30 pm

Div 7A Deep Dive and Launch of LYD Div 7A...

Mon, 10 July | Online Event ...

Register

REGTECH NATIONAL ROADSHOW 2023

light year

BGL REGTECH

Sydney, Brisbane, Adelaide, Perth, Hobart, Melbourne

BGL REGTECH 2023

Tue, 01 Aug | Dockside Sydn...

Learn more

There is Gold in Protective Estate Planning using Trusts NOT Wills

Baby Boomers to pass on \$224b a year by 2050



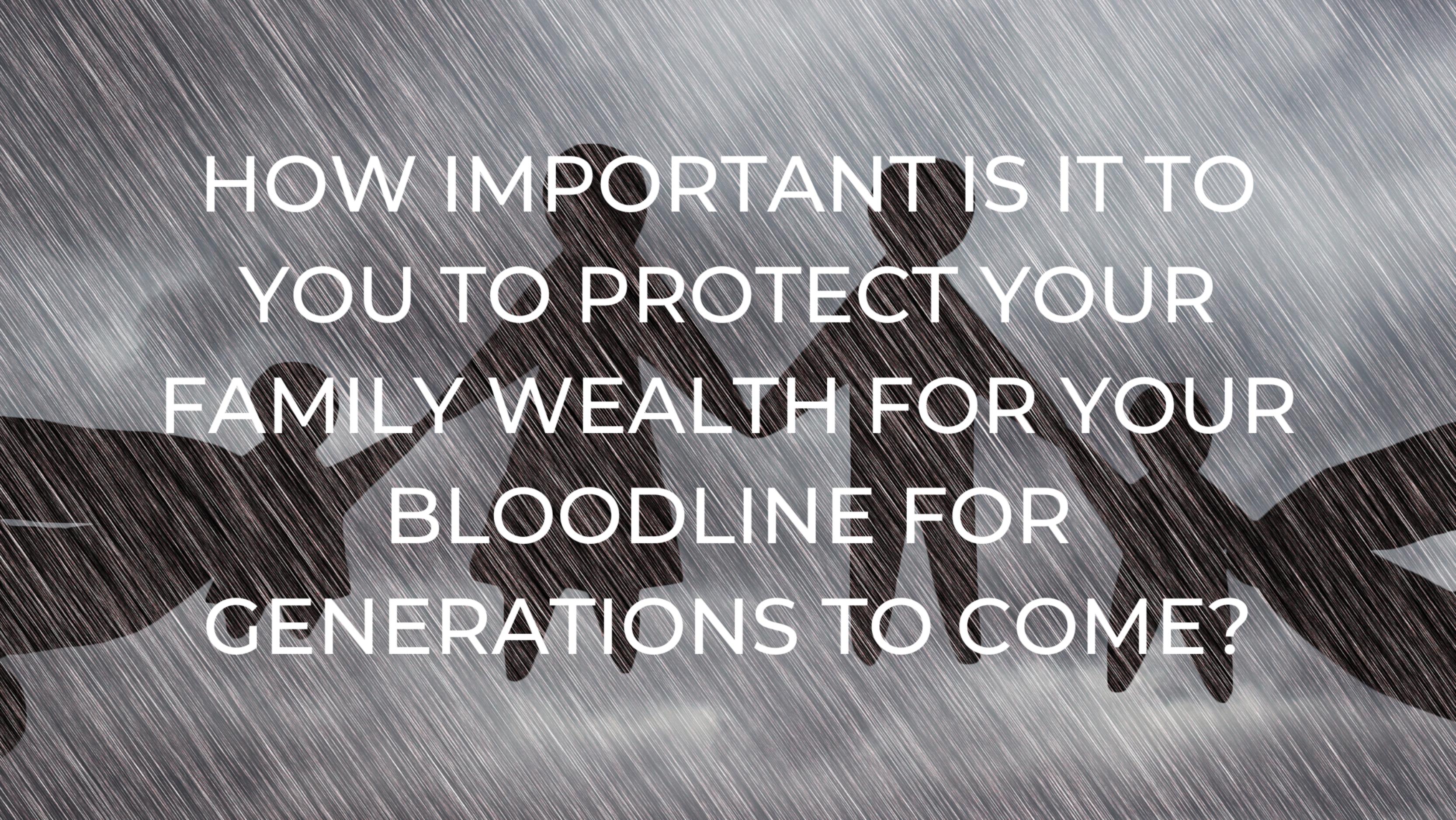
Aleks Vickovich

Wealth editor

Dec 7, 2021 - 12.15am

Baby Boomers will pass on an estimated \$224 billion each year in inheritances by 2050 as record housing and super wealth, and fewer heirs, create a \$3.5 trillion bonanza for younger generations, including the poorest Australians.

In the first-ever official study of wealth transfers in Australia, the Productivity Commission has projected a fourfold increase in the value of inheritances over the next 30 years.

The background of the image features a dark, textured grey surface with a fine, diagonal line pattern. Overlaid on this is a silhouette of a family of five people—two adults and three children—holding hands in a circle. The text is centered over the family silhouette.

HOW IMPORTANT IS IT TO
YOU TO PROTECT YOUR
FAMILY WEALTH FOR YOUR
BLOODLINE FOR
GENERATIONS TO COME?



**YOU THINK
THIS WON'T
HAPPEN TO
YOU!**



**Legal fee scandal: Lawyers 'feast'
on Perth family estate**



FAMILY PROTECTION TRUSTS MANAGE FAMILY PROVISIONS CLAIMS



Elizabeth Hurley's son cut from father's family trust

Bang Showbiz · 14 hrs ago



Like | Comments | 22

Elizabeth Hurley's son has been cut from his father's family trust.

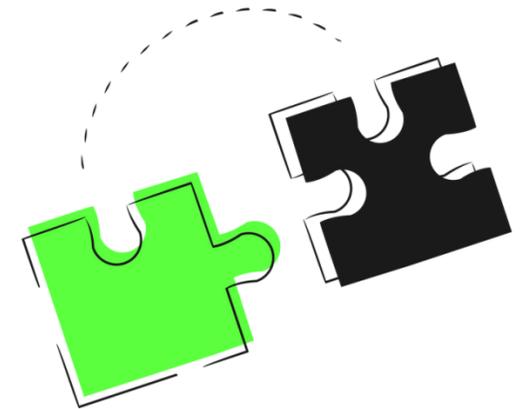


© Bang Showbiz Elizabeth and Damian Hurley

Before Stephen Bing took his own life last year, he won a court battle overturning his father's attempt to exclude his children, Damian Hurley, 19, and Kira Bonder, 23, from a family trust but that decision has now been overturned on appeal.

\$3M Super Wealth Tax

- Let the Associations whine but this is an industry super fund move - big supporters of Labor Party
- It is a wealth tax and what happens on death if an Ellisal case - 3+ years to settle BDBN in litigation and adult children? Three levels of tax - what a nightmare!
- There is no super solution:
 - Set up Family Protection Trust
 - Use as family cash cow - no gifts just interest free loans to bloodline family
 - Set up splitting once a generation leaves
 - Invest in low or no income investments as it is an estate planning game - DEFER tax forever



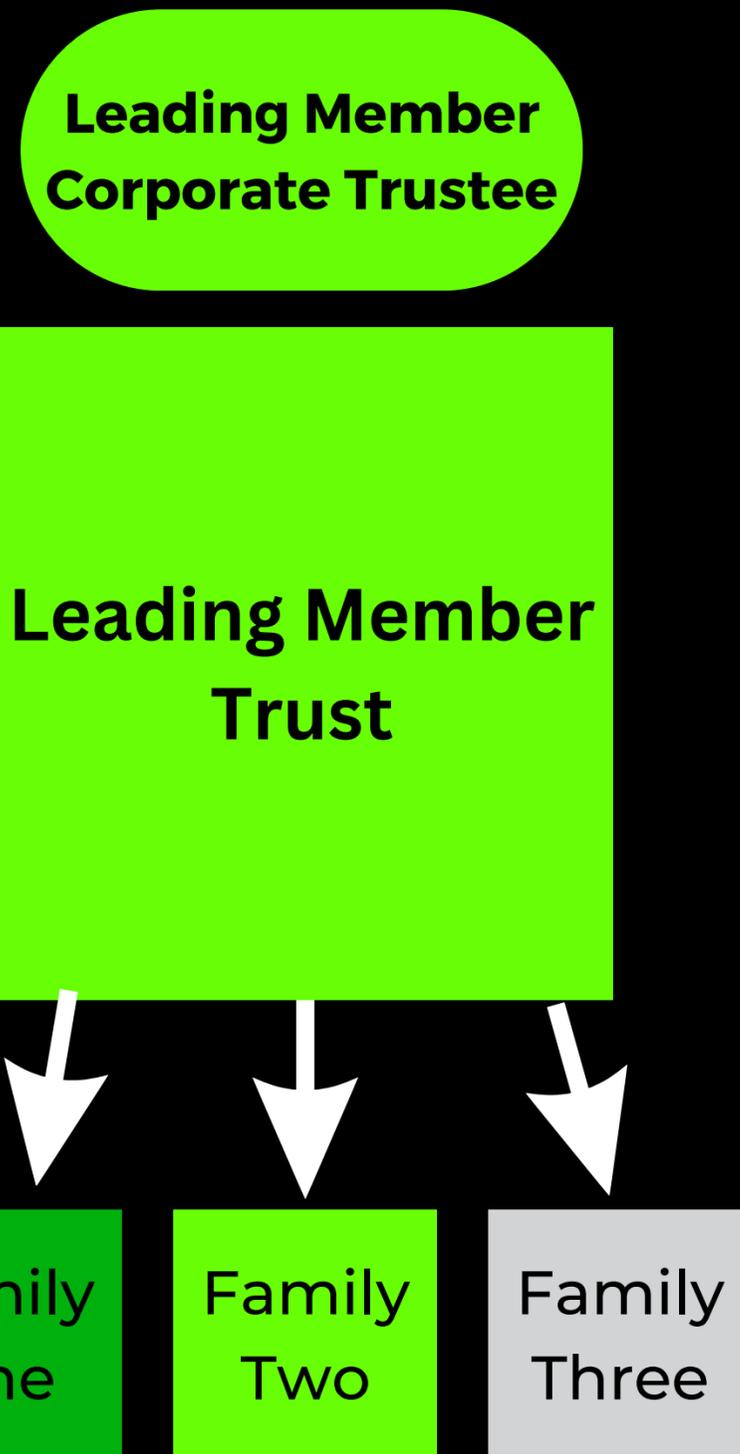
SMSF Estate Planning strategies

- Auto-reversionary pension three levels deep so that there is immediate cash flow for beneficiaries the month after death
- SMSF Will which stays outside of family provisions claims - ex NSW, and enables the Trustee of the SMSF to pay direct to dependants including adult children
- Family allowance agreements - contractual obligation to pay monthly or quarterly amounts to a family to improve their standard of living
- SMSF Will and BDBN will soon come with a complete Testamentary Trust

Multi-Generational Leading Member Trust

Line of Succession

- LMA
- Successor LMA
- 2nd Successor LMA
- 3rd Successor LMA



- More than a Discretionary Trust
- Built to protect family wealth for bloodline
- The key is the Leading Member Appointor (LMA)
- Important to have a line of generational successor LMAs
- Multi-generational and forever
- Holds all of the family wealth
- On death it splits into family groups - appointors and trustees
- No resettlement if you convert in line with ATO rules TD2012/21



Protector Review - protecting family wealth into a FPT with no duty or CGT

Line of Succession

- LMA
- Successor LMA
- 2nd Successor LMA
- 3rd Successor LMA

Leading Member
Corporate Trustee

Leading Member
Trust

Bloodline and lineage
beneficiaries



LOAN



GIFT

GIFTER AND
BORROWER



Determine Net
Wealth on ALL Assets



Best Start Up Structure

Protector



FPT Corporate Trustee

Leading Member Corporate Trustee

Option SMSF

Family Protection Trust

Leading Member Trust

License Company

Trading Company



Will with Testamentary Trust + EPOA



Protecting Founders Money - the Enforcer

Step Two -Assign the Loan to the FPT

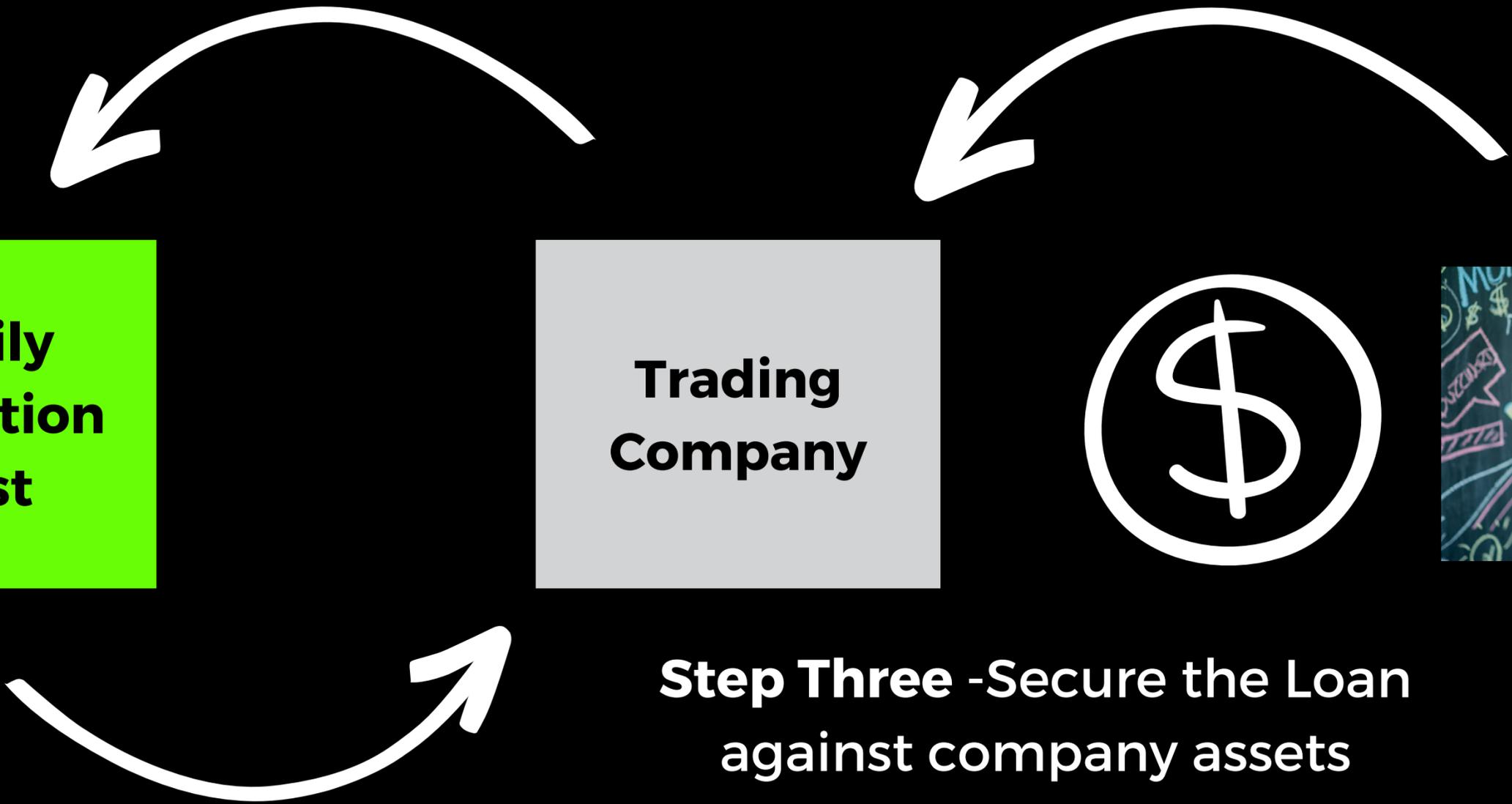
Step One - Convert to a Loan with a Ratification to Inception

Family Protection Trust

Trading Company



Step Three -Secure the Loan against company assets



What to do with UPEs

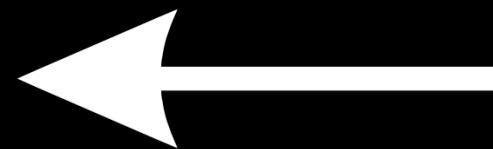


Step Three:
Secure against
assets of the Trust



Step One:
Convert UPE
to a Loan

Step Two:
Assign by Gift to FPT



Asset Protection Strategies

Eventum Optimum

eventum



optimum

Post Covid Environment

- No more handouts
- Safe harbour protection gone
- Interest rates and cash flow issues
- Supply chain issues
- Balance sheets with increased liabilities

Insolvency Recommencing

- Construction secure
- Retail (franchising)
- Bad debts
- E.g. (pro build, con dev, porter Davis)



eventum



optimum
the best result

ATO Collection Actions

- Early Warning DPN's
- Credit bureau notifications
- Debtor/creditor notifications
- Garnishee orders
- Statement of claim
- Creditor statutory demands

Protector Business Clients

- Protect personal assets from business risk
- Insolvent trading and personal guarantees
- Leverage for creditor negotiation





Call to Action

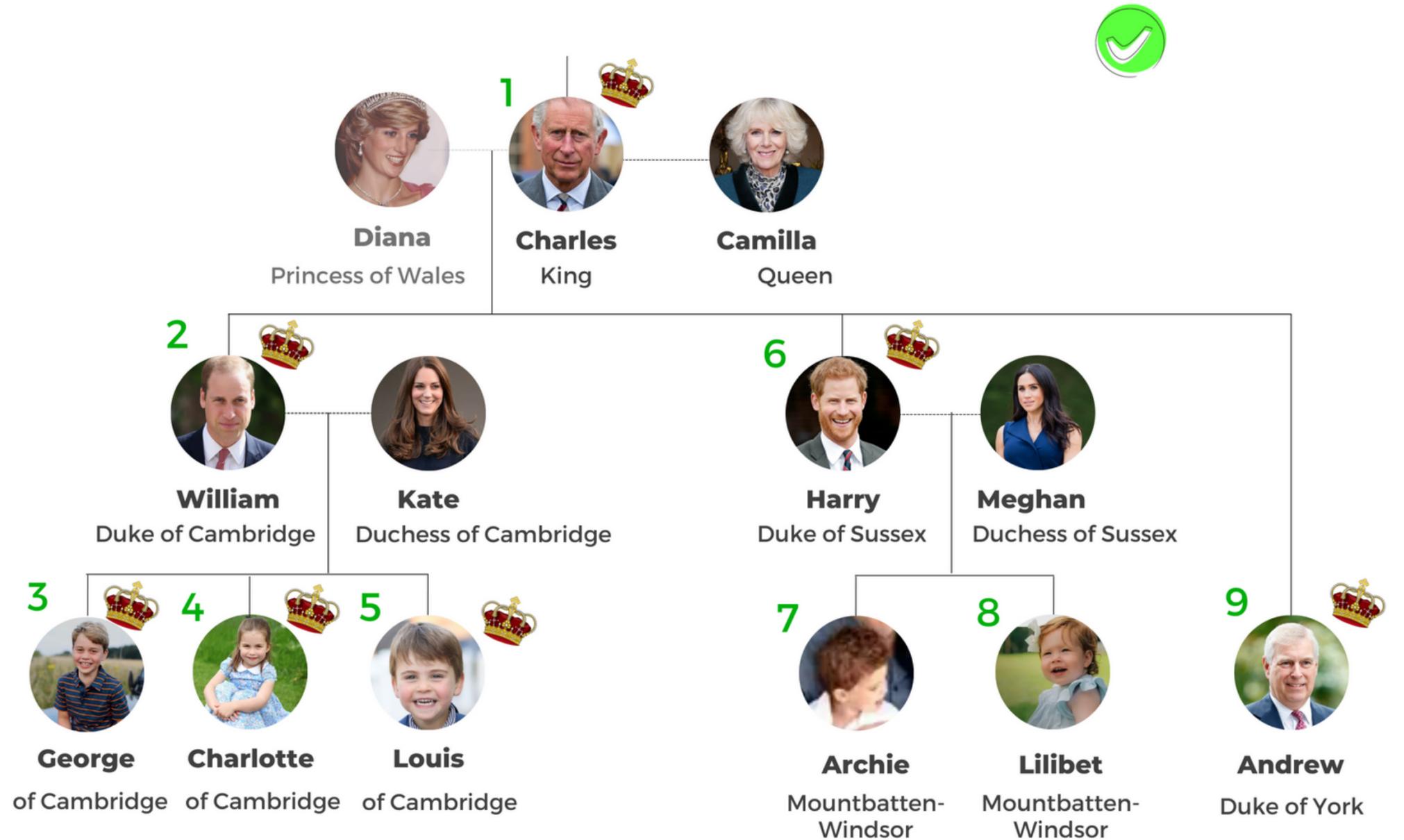
For attending today, We Love Valuations (part of the We Love Group) are offering a free financial bench mark report, comparing your business to industry standards.

Email blaise@eventumoptimum.com.au .



Line of
Succession
is all
important

British Monarchy Line of Succession



Road to Business and Revenue Success

-First Year



o
x

Road to Business and Revenue Success - first year

Do you believe you could add more services using LightYear Docs Tools

Yes!

How many business clients do you have?

100

The Strategic Foundation	Average Price	Conversion Rate	Number of Clients	Total
Discretionary Trust Deed Upgrades	\$ 650.00	50%	50	\$ 32,500.00
Trustee Distribution Resolution (annual)	\$ 250.00	100%	100	\$ 25,000.00
SMSF Trust Deed Upgrades	\$ 650.00	30%	30	\$ 19,500.00
Company Set ups	\$ 1,500.00	50%	15	\$ 15,000.00
Company set ups with Successor Director	\$ 2,500.00	50%	50	\$ 125,000.00
Total Potential Value of Strategic Foundation Strategies				\$ 217,000.00

Total Value of Strategies \$ 217,000.00

Leading Member - Asset Protection - best as a certified SAPEPAA Adviser	Average Price	Conversion Rate	Number of Clients	Total
Leading Member discretionary trust with LM trustee company	\$ 3,200.00	20%	20	\$ 64,000.00
Leading Member discretionary trust upgrade	\$ 2,200.00	50%	50	\$ 110,000.00
Successor Director Solution with Indemnity	\$ 950.00	100%	100	\$ 95,000.00
The Protector per property	\$ 5,500.00	50%	50	\$ 275,000.00
The Business Protector	\$ 9,500.00	50%	50	\$ 475,000.00
Leading Member SMSF with LM trustee company	\$ 3,200.00	20%	20	\$ 64,000.00
Leading Member SMSF deed upgrade	\$ 2,200.00	20%	20	\$ 44,000.00
The UPE Protector	\$ 2,200.00	50%	50	\$ 110,000.00
The Enforcer for Companies	\$ 3,300.00	50%	50	\$ 165,000.00
Total Potential Value of Leading Member Asset Protection Strategies				\$ 1,402,000.00

Estate Planning and EPOAs	Average Price	Conversion Rate	Number of Clients	Total
Couples "go to" Will with EPOA and all purpose Testamentary Trust	\$ 3,200.00	50%	50	\$ 160,000.00
Couples Will with Multipl Testamentary Trust and EPOA	\$ 4,400.00	35%	35	\$ 154,000.00
SMSF Will with Testamentary Trust	\$ 2,200.00	50%	50	\$ 110,000.00
SMSF Will	\$ 750.00	50%	50	\$ 37,500.00
Family Allowance Agreement	\$ 1,750.00	50%	50	\$ 87,500.00
Total Potential Value of Estate Planning Strategies				\$ 549,000.00

Budgeted Revenue

\$

2,168,000.00

Call to Action

- **End of Year Offers** for subscriptions through LYD.
- Become a **SAPEPAA member** so you can attend our **Phuket Conference**.
- **End of Year Offer to LightYear Training Group Course SMSF Specialist Accreditation Course.**



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Contact Ben Gill at ben@lightyeardocs.com.au Phone: 0437838400