

— FOR FINANCIAL ADVISERS & ACCOUNTANTS

Working with Rofe + *Counsel.*

*A guide to working together on estate planning, succession
and intergenerational wealth.*

— 01

*For founders,
it is legacy.*

— 02

*For the next generation,
it is agency.*

— 03

*For their advisers,
it is continuity.*

— THE WORK

The problems we solve *together*.

Good estate planning should not leave value on the table. That means tax value. Asset protection value. And most importantly, family values.

Your clients have built significant wealth. The legal structures around it often have not kept pace. Rofe + Counsel works in partnership with you on estate planning, succession, family governance and philanthropic structuring.

Tax on death and inheritance	Superannuation death benefits, estate CGT, Division 296 for balances above \$3m, and the tax treatment of inherited capital. The right plan removes avoidable friction early.
Asset protection	An inheritance paid outright may be exposed to divorce, bankruptcy and creditors. The right structures keep wealth with the people your clients intend to benefit.
Whole-of-assets coordination	Super, family trusts, companies, personal assets and philanthropic structures each move differently on death. The plan has to work across all of it.
Family continuity	Family dynamics, control, capability and communication all matter. A good plan reduces conflict and gives the next generation a clearer path.

— WHEN TO REFER

A referral may be appropriate when a client:

- has not recently reviewed their estate plan
- has a blended family or complex family dynamics
- wants to protect inheritances from divorce, bankruptcy or creditors
- has SMSF, family trust or company structures that need to be coordinated with the estate plan
- has sold, or is preparing to sell, a business
- is philanthropic, or wants to pass on values, not just assets

— SCOPE OF PRACTICE

What we bring to *your clients*.

Our work spans three domains. It begins with what a client wants their wealth to do, then builds the legal and tax framework to give it effect.

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- I.* **Lifetime transfers & philanthropy**
Structured family transfers, equalisation between children, powers of attorney, philanthropic vehicles and structured giving after liquidity events.
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- II.* **Estate planning & succession**
Tax-aware wills, testamentary trusts, letters of wishes, binding death benefit nominations, super strategies, executor and trustee succession, business succession, control of family trusts and companies, and planning for blended families.
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- III.* **Family governance & stewardship**
Governance frameworks, family meetings, decision-making frameworks, intergenerational wealth conversations, philanthropic strategy and next-generation engagement.
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— ENGAGEMENT

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- 01* **Discovery call**
Complimentary 15-minute fit call. Not legal advice; clients may also proceed directly to consultation.
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- 02* **Estate Planning Consultation**
Detailed advice session covering family, assets, structures, risks and objectives. Concludes with clear recommendations and next steps.
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- 03* **Fixed-fee engagement**
Before any drafting or implementation, we provide a fixed-fee quote for the full engagement.
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Fees.

Discovery call
Complimentary.

Estate Planning Consultation
\$800 + GST for a 90-minute consultation.

Full engagement
Fixed quote provided after consultation. Full estate planning suite, including wills with testamentary trusts, from \$4,500 + GST for a couple.

— ABOUT

Rachael *Rofe*.



Rachael Rofe BA LLB is the Founder and Principal Lawyer of Rofe + Counsel, a specialist estate planning practice advising individuals, families and their advisers on estate planning, succession, structured giving and intergenerational wealth transfer.

She has more than two decades of experience in estate planning, and a decade growing Australia's largest donor-advised fund platform, overseeing more than \$500 million in philanthropic capital and supporting more than 700 families.

Rachael is regularly published and quoted on estate planning, philanthropy and tax policy in the Australian Financial Review, The Australian and The Sydney Morning Herald, among others.

— HOW IT WORKS

Your relationship with your client remains yours. We work alongside your advice, not across it, aligning the legal strategy with the financial plan already in place, and keeping you informed throughout so the client receives coordinated advice and you remain central to the relationship.

MAKE A REFERRAL

A short call or brief email
is enough.

Describe the client situation, the key issue,
and any timing pressures. We will come back
to you promptly.

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