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UNDERSTANDING ESTATE PLANNING

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INTRODUCTION

Estate Planning is a crucial area of Law for anyone wanting to protect their assets and minimise tax for beneficiaries.

Estate planning is often misunderstood by many people who choose to create only a simple Will. The result is often that their wishes aren't fulfilled due to the Will being contested or beneficiaries losing part of their entitlement due to taxation, the insolvency of a beneficiary, family law disputes involving a beneficiary or asset wastage by a vulnerable beneficiary.

This guide on estate planning is to help you to better understand this often neglected area of law.

Estate planning is an important consideration for all of us. It helps to ensure we are looked after while we are alive and incapacitated. After your death, effective estate planning will ensure your assets are transferred according to your wishes in the most tax effective way while protecting those you wish to benefit.

Some of the topics we will cover in this guide will explain the importance of appointing the people you want to manage your personal and financial interests if you become incapacitated during your lifetime. We will also look at how you can protect your estate from claims, as well as managing loans and gifts to ensure they are included in your estate. We will also explain the use of Testamentary Trusts and discuss the protections these arrangements provide.

This guide is intended to provide general information only and does not replace legal advice. Please contact us on 9525 8688 when you are ready to discuss your estate planning needs.

The Estate Planning Puzzle

ESTATE PLANNING DETERMINES THE BEST WAY TO STRUCTURE YOUR PERSONAL AND FINANCIAL AFFAIRS DURING YOUR LIFETIME. IT PROTECTS YOU AND YOUR BENEFICIARIES.

WHAT IS ESTATE PLANNING?

Estate planning is more than just making a simple Will. It's the process of working out the best structure for your personal and financial affairs during your lifetime. It also covers how your personal possessions and financial assets will be distributed after you die.

A good estate plan will allow you to:

- Preserve your wealth during your lifetime
- Generate wealth in a flexible and tax-friendly way
- Ensure your assets are distributed according to your wishes after your death, ensuring you meet the needs of your loved ones in a tax effective way.

While a simple Will can deal with an estate it does not allow the estate to take advantage of possible tax saving opportunities for beneficiaries or the protections available to a beneficiary whose inheritance might be at risk from insolvency, family law claims or wastage by a vulnerable beneficiary.

ESTATE PLANNING
MORE THAN A SIMPLE WILL

A simple Will, while adequate to deal with an estate, does not allow the estate to take advantage of possible opportunities for tax savings for beneficiaries or the potential to protect a beneficiary's inheritance from bankruptcy or family law claims.

Estate planning gives you the opportunity to consider what you have and how you would like to transfer your wealth when you die. It also takes into consideration any potential claims, who should be the executor and trustee and selects the best estate planning arrangements to achieve your goals.

While a simple Will is the minimum required in the estate planning process, it's important to know that estate planning involves much more than a Will, it gives you the opportunity to:

- Nominate someone to act on your behalf should you become incapacitated
- Protect vulnerable family members
- Decide the best way to structure your estate to enable tax benefits and asset protection
- Determine if your superannuation and insurance should be included in your estate
- Pass assets to heirs with minimum financial burdens
- Use family and testamentary trusts as vehicles to hold assets
- Implement investment strategies for trusts or heirs.

As part of estate planning, careful consideration needs to be given to current taxation and superannuation legislation and the provisions of the Succession Act 2006 (NSW), which can have a significant impact upon estates and the entitlements of certain beneficiaries.

THE WILL

AN INTEGRAL PART OF ESTATE PLANNING

A will is a legal document that outlines:

- Who will administer your estate (Executor)
- Any specific wishes in relation to your funeral
- Charitable donations
- How assets will be distributed
- Any trusts established to protect and transfer your assets in a tax effective way
- Guardians for any children under 18.

WHAT PROPERTY CAN BE LEFT IN A WILL?

Most people creating a will want to leave specific items that they own to particular people. There is no problem with this, so long as the items are clearly described and the beneficiaries are clearly identified. You need to remember that if you no longer have the item at the time of your death then the gift will fail.

Real estate (houses and land) can be left by a Will if it's owned by you. Remember, however, that where more than one person buys a property it can be owned either as joint tenants or tenants in common.

If a property is owned in joint tenancy, when one party dies it will automatically go to the survivor. If a property is owned as tenants in common, then you own a percentage of that property and can specify in a Will who you wish to leave your share of the property to.

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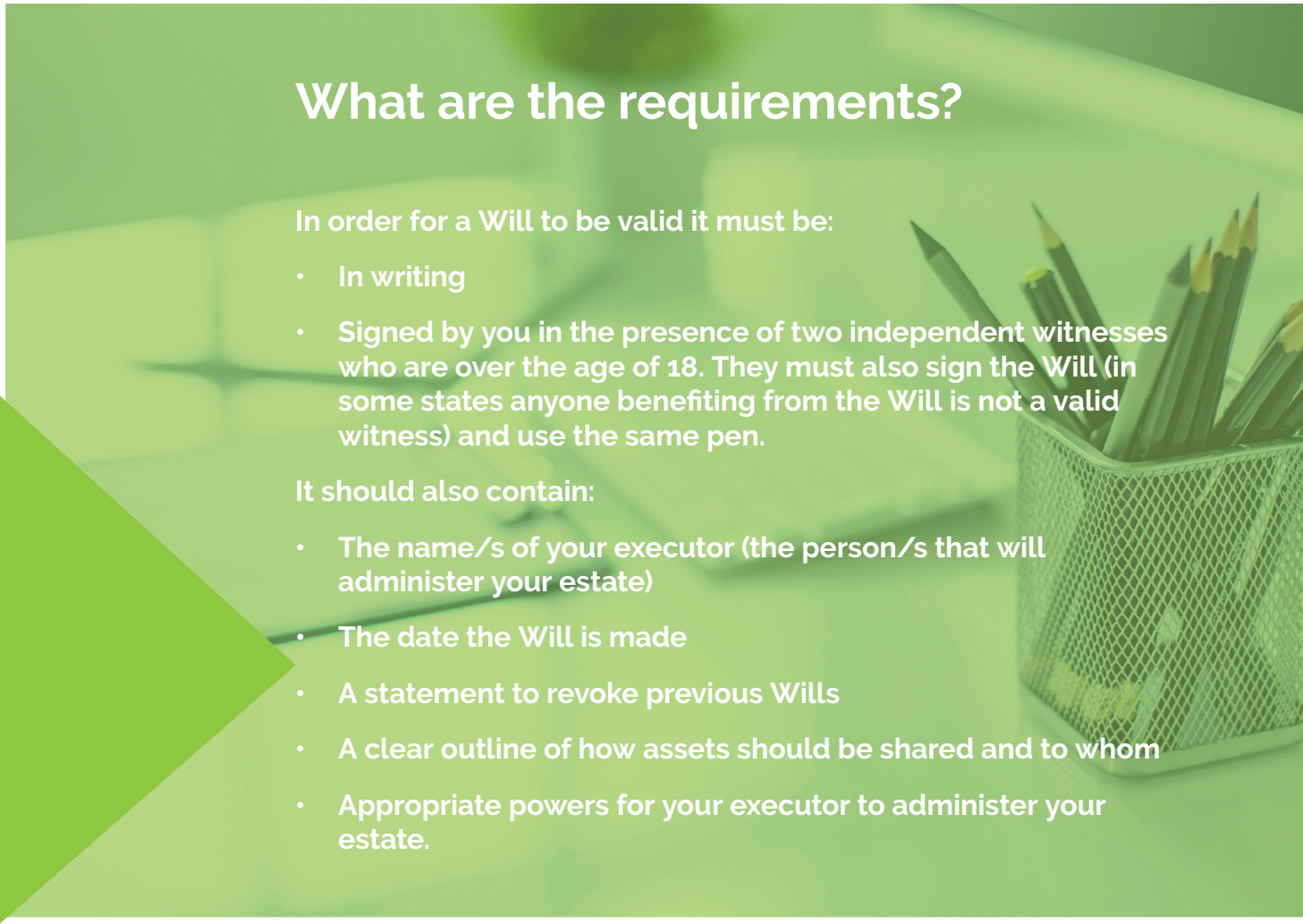
MAKING A VALID WILL

Anyone over the age of 18 years who has the necessary capacity should make a Will. Nearly everybody owns something they would like to pass on to relatives or friends after death and it's a good idea to formalise your wishes.

Strict legal requirements apply when creating a Will so it's a good idea to speak to your lawyer. If a Will doesn't comply it may be declared invalid and your assets will be distributed according to the intestacy formula operating in your state or territory.



What are the requirements?

In order for a Will to be valid it must be:

- **In writing**
- **Signed by you in the presence of two independent witnesses who are over the age of 18. They must also sign the Will (in some states anyone benefiting from the Will is not a valid witness) and use the same pen.**

It should also contain:

- **The name/s of your executor (the person/s that will administer your estate)**
- **The date the Will is made**
- **A statement to revoke previous Wills**
- **A clear outline of how assets should be shared and to whom**
- **Appropriate powers for your executor to administer your estate.**

WHAT'S NOT INCLUDED IN A WILL?

Benefits of life insurance policies and superannuation are not usually distributed by a Will. These policies will be paid to beneficiaries nominated by the policy owner. If the estate is nominated as beneficiary, then proceeds will be distributed by the Will.

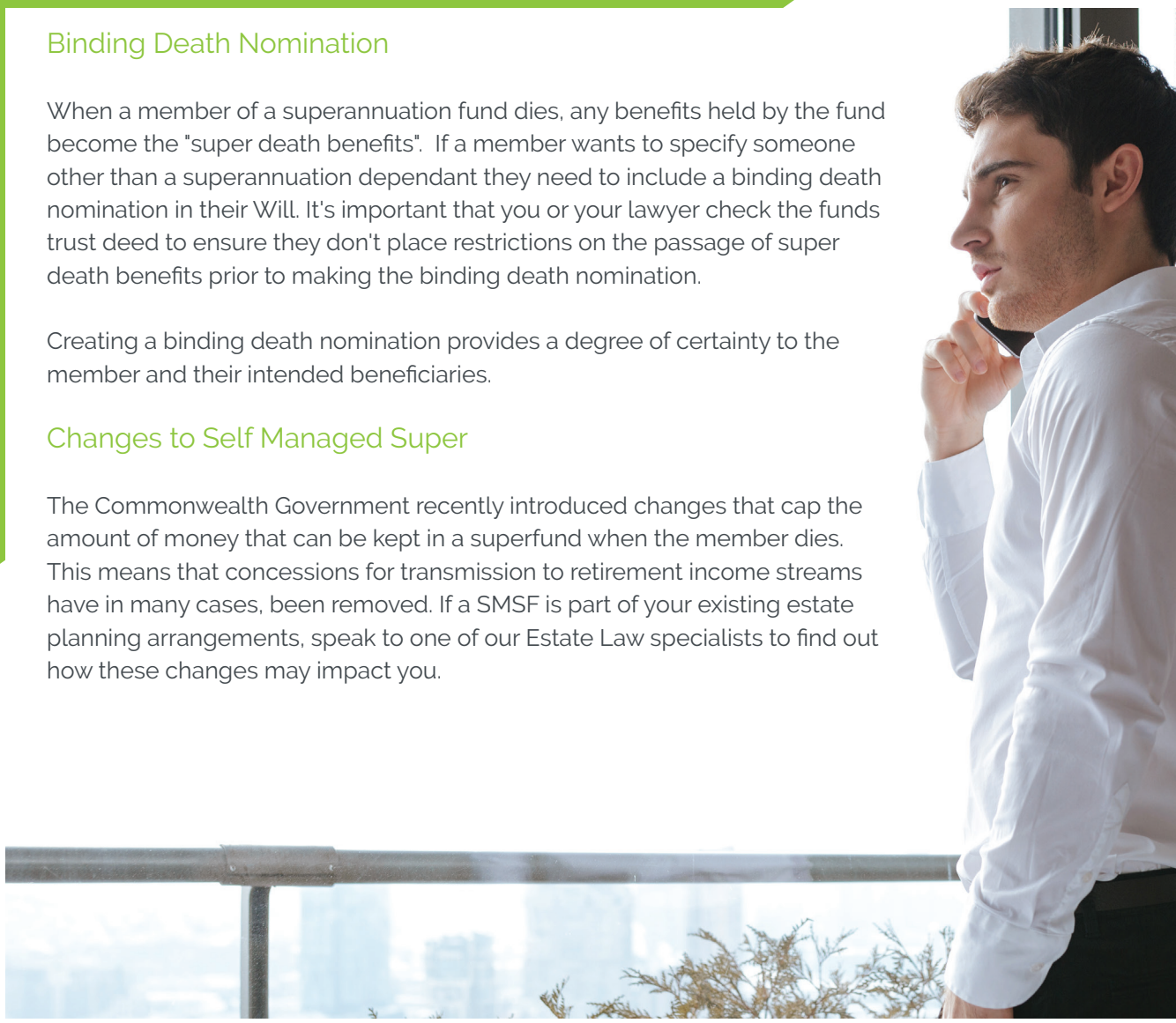
Binding Death Nomination

When a member of a superannuation fund dies, any benefits held by the fund become the "super death benefits". If a member wants to specify someone other than a superannuation dependant they need to include a binding death nomination in their Will. It's important that you or your lawyer check the funds trust deed to ensure they don't place restrictions on the passage of super death benefits prior to making the binding death nomination.

Creating a binding death nomination provides a degree of certainty to the member and their intended beneficiaries.

Changes to Self Managed Super

The Commonwealth Government recently introduced changes that cap the amount of money that can be kept in a superfund when the member dies. This means that concessions for transmission to retirement income streams have in many cases, been removed. If a SMSF is part of your existing estate planning arrangements, speak to one of our Estate Law specialists to find out how these changes may impact you.



WHAT IS AN EXECUTOR?

An executor is a person or persons appointed to handle your estate after you die. They will ensure your wishes are carried out. When choosing an executor you should be sure that the person concerned is prepared to be executor and has the ability to deal with any business matters which arise. It is a good idea to appoint two executors, or alternate executors so that if one, for some reason, is not available, the other one can act. The executor should live in the same jurisdiction as you.

If you have established a family trust or self-managed superannuation fund during your lifetime, the executor may control these entities and the funds managed by them when you die. It's important the executor you select is able to manage the various and sometimes conflicting family interests.

When an estate is large or complex, to minimise disruption and ease the burden on family members it may be advisable to appoint a professional trustee company.

It is the role of the executor to:

- Apply for the grant of probate
- Obtain a death certificate
- Notify beneficiaries
- Administer the estate
- Pay any estate debts and distribute the balance of the estate to beneficiaries.

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What if you don't have a Will?

If you do not have a valid Will when you die, you are said to have died "intestate".

Distribution of your estate will then be carried out by a court-appointed administrator in accordance with current state legislation.

If the administrator cannot establish who your relatives are, your estate may pass to the State.

If you do not have a Will or believe that your Will does not reflect your current wishes, you should contact one of our estate planning experts.

WHO WILL INHERIT YOUR ESTATE IF YOU DON'T HAVE A WILL IN NSW?

1.

YOUR SPOUSE

If you have a spouse (including defacto) and no children, the spouse will receive the entire estate (after liabilities are finalised).

2.

SPOUSE & CHILDREN

Your spouse will take the whole estate if you leave no children. If you do have children who survive you and are all children of your spouse, your spouse is entitled to the whole estate.

However, if your children are not children of your spouse, your spouse receives the personal effects of the deceased, a statutory legacy and one half of the remainder of your estate, if any.

3.

CHILDREN

If you have children and no spouse, your estate will be held for the children equally.

4.

PARENTS

If you have no children or spouse then your estate will pass to surviving parents equally.

5.

OTHER FAMILY

If you have no parents alive, your estate will pass equally to brothers and sisters and if there are none, to grandparents and if there are none alive then to uncles and aunts.

6.

THE CROWN

In the event that you die with no will and have no living relatives as outlined, then your estate will pass to the Crown (in NSW the State Government).

Power of Attorney

Who will protect your interests and manage your financial affairs if you become unwell or incapacitated?

A Power of Attorney is a legal document that allows you to apoint someone (known as your "attorney") to manage your financial affairs for a specific purpose or specified time. It's important to note that a Power of Attorney is only concerned with financial matters and not your personal or lifestyle decisions. These are handled by the appointment of an Enduring Guardian.

General Power of Attorney

If you are travelling overseas for a long period you may want to give someone a Power of Attorney to manage your financial affairs while you are away. You may also wish to grant a Power of Attorney if your health has deteriorated. A general Power of Attorney appoints someone to act for a period of time (this can be until the power is revoked) or for a purpose and is revoked when the relevant time has elapsed or the purpose has been achieved.

Enduring Power of Attorney

An Enduring Power of Attorney is one that will continue to be effective if you suffer incapacity through unsoundness of mind. An Enduring Power of Attorney must be explained to you and witnessed by a "prescribed person" such as a Solicitor, Barrister or Clerk of the Local Court. Your attorney must also acknowledge acceptance of his or her appointment as attorney.

Cancellation

You can revoke a Power of Attorney at any time by signing a revocation of Power of Attorney and notifying your attorney in writing that the Power of Attorney has been revoked, provided you have capacity.

If there is any doubt about your capacity to make decisions, a medical practitioner may have to assess your capacity.

Appointing more than one person

Some people choose to appoint two or more attorneys. When this is done they attorneys can either work Jointly or Jointly and Severally. All joint attorneys must sign documents. This can be unwieldy if one party travels frequently or the attorneys live at some distance from one another. Another option is to appoint attorneys jointly and severally which means that when a number of attorneys are appointed each can act together with the others or individually.

Registration

A Power of Attorney will usually only need to be registered if the attorney will be dealing with real estate. The Department of Land and Property Information NSW manages these registrations when required.

If you have been appointed as an attorney you need to be aware that your role is one as a trustee so far as the affairs of the incapacitated person are concerned. This means that you have to make sure that you do not mingle your own money with that of the other person and that you deal honestly with that person's money.

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POWER OF ATTORNEY FAQ

Do I lose my rights?

No. Appointing someone as your power of attorney does not change your rights, you can continue to manage your financial affairs and property while you still have the mental capacity to do so.

Who can I appoint as my attorney?

You can appoint anyone over the age of 18 years to act as your attorney. The person can be a close family member or a friend that you trust. They must agree to be your attorney.

If you are unsure who to appoint you can appoint the NSW Trustee & Guardian, a trustee company or your solicitor or accountant. They are of course entitled to charge a fee for acting as your attorney.

What can my attorney do?

Granting Power of Attorney provides the attorney with control over your financial affairs to the extent outlined in the Power of Attorney document. Provided that the Power of Attorney document allows them to do so they can sell, lease or mortgage your house, sell your personal belongings, operate your bank accounts and sell investments such as shares. An attorney is not entitled to possession of your Will or to make changes to your Will. It is possible to set limits and conditions using prescribed forms.

While making someone your attorney does give them many of your rights, they cannot vote in an election or make health or other personal decisions for you.

Can I change my mind and cancel a power of attorney?

It is possible to cancel a power of attorney at any time, provided you have the mental capacity. No special form is required to revoke a Power of Attorney – a signed letter will do but it must be served upon the attorney.

What are my attorney's obligations?

Anyone acting as your attorney is under a duty to act in your best interests and those outlined in the power of attorney document.

Legally your attorney must:

- keep their money and assets separate from your money and assets (unless you and your attorney are joint owners or operate joint bank accounts)
- maintain proper accounts and records of how they handle your money and assets.

Anyone interested in your welfare, or The NSW Trustee & Guardian can require the attorney to produce these records. If the attorney does not carry out the obligations properly, they may have to compensate you.

ENDURING GUARDIAN

Someone to make personal or lifestyle decisions when you can't.

What is an Enduring Guardian

An Enduring Guardian is someone you choose to make personal or lifestyle decisions on your behalf when you are not capable of doing this for yourself. You can choose which decisions you do or do not want your Enduring Guardian to make. These are called functions. You can direct your Enduring Guardian on how to carry out the functions.

Who can be an Enduring Guardian

The person you appoint as your Enduring Guardian must be at least 18 years old. The appointed Enduring Guardian cannot be a person who, at the time of the appointment, provides medical treatment or care to you on a professional basis or provides accommodation or support services for daily living on a professional basis or is a relative of one of these persons.

What sort of decisions can an Enduring Guardian make?

You can give your Enduring Guardian as many or as few functions as you like. You can delete the functions you do not want your Enduring Guardian to have and add others if you wish. For example, you can give them the power to decide on your health care but not where you live.

You may give your Enduring Guardian directions about how to exercise the decision-making functions you give them. For example, you can direct your Enduring Guardian to consult with a particular close friend or your doctor before making a decision.

When will the appointment take effect?

The appointment of your Enduring Guardian takes effect only if you become unable to make your own personal or lifestyle decisions.

When does it end?

Enduring Guardianship ends when you die, if you regain capacity or when you revoke the appointment.

An Enduring Guardianship appointment is suspended if the Guardianship Tribunal makes a guardianship order.

The Tribunal may also review or revoke the appointment if they feel that your Enduring Guardian is not making appropriate decisions on your behalf.

If you marry after you sign the document and the person you marry is not the appointed guardian.

WHAT IS AN ADVANCE CARE DIRECTIVE?

An Advance Care Directive is a written statement of your wishes for your future health care.

It comes into effect only if you are incapable of making health care decisions for yourself or communicating your wishes.

Why make an advance care directive?

You may have already appointed an Enduring Guardian to make decisions about your personal care and to give formal consent to medical treatment if you lose the capacity to make those decisions or give those directions for yourself. However, it is unlikely that such an appointment adequately sets out your wishes that carers, family, health professionals, hospitals and aged care facilities should follow in the event of future health issues.

What does an advance care directive cover?

The purpose of an Advance Care Directive is to give carers, family, health professionals, hospitals and aged care homes clear guidelines to follow in the event of future health issues.

Who can make an advance care directive?

Anyone who is over 18 years of age and has capacity can make an Advance Care Directive.

Can I make changes to my Advance Care Directive?

You are free to change or revoke your Advance Care Directive at any time while you remain mentally capable of doing so. We recommend you review your directive every two years or if your health changes significantly.

What is "Capacity"?

There is no single legal definition of capacity in New South Wales. However, generally it is expected that someone wanting to give an Advance Care Directive should be able to:

- understand the facts involved in the decision-making and the main choices available;
- weigh up the consequences of those choices and understand how the consequences affect them; and
- communicate their decisions.

People with impaired cognitive capacity may be vulnerable to exploitation and may not be able to protect their own legal interests. In some cases obtaining confirmation of a person's capacity from a doctor prior to completing an Advance Care Directive is appropriate.

Before completing an Advance Care Directive, you must consider what medical treatment you would want to receive if you became ill. We recommend that you consult your doctor before completing the Advance Care Directive and discuss any medical issues that you may not be clear about and the effect of the directions you are providing.

Protecting your beneficiaries with a Testamentary Trust

A simple Will usually does not protect assets or minimise the tax payable by your beneficiaries when they receive an inheritance. A useful estate planning strategy is to utilise a Trust that is established by a Will. The most common Trust is a Testamentary Trust.

Why use a testamentary trust

A Testamentary Trust will give you greater control over the way your estate is administered. They are highly recommended for use in modern Wills for two main reasons:

First, there can be significant tax advantages and investment opportunities available to beneficiaries through a Testamentary Trust. These advantages are unique to Testamentary Trusts and are not replicated in other Discretionary Trusts (like Family Trusts) or Fixed Trusts.

Secondly, a Testamentary Trust can be established as a form of safeguard of assets for your beneficiaries to protect the benefits you leave them in your Will. As the Trust itself legally owns the assets and holds them for the benefit of the beneficiaries it provides considerable protection if your beneficiaries ever become insolvent or their personal relationship breaks down or in some instances if they are vulnerable beneficiaries who are dependent upon drugs or are addicted to gambling or alcohol.

A Testamentary Trust can also be structured to allow beneficiaries a right of residence in any residential property of the estate. This can enable them to live at that house "rent free" for as long as they wish, or on specific terms. It may also allow them to sell that residence, purchase a subsequent residence from the sale proceeds and live in the new residence, on the same terms, if that was desirable, or use the funds to pay the bond for a nursing home or other assisted care.

Protecting your beneficiaries with a Testamentary Trust Cont...

Special Disability Trust

For vulnerable beneficiaries (e.g: intellectual disability or dependent personality) or for those simply unable to manage their finances properly, a Testamentary Trust can ensure that their inheritance is controlled by someone who will make wise decisions about releasing funds only for their benefit, thereby protecting the capital of an inheritance.

A Special Disability Trust is a way for families to plan for the long term care and accommodation needs of someone with a severe disability. The Trust must be approved by Centrelink. When approved, there are significant benefits available to beneficiaries of the Trust as well as those who pay money to establish the Trust. Any income derived by the Trust will not adversely impact the beneficiary's Centrelink entitlements and there are extremely generous asset test exemptions concerning funds and property placed into such Trusts. Families who establish the Trust also enjoy concessions dealing with the restrictions usually applicable to gifts if the donor is also in receipt of Centrelink entitlements.

Ensuring your wishes are met

Ultimately, a Will incorporating Testamentary Trusts is designed to give you maximum confidence that your wishes will be fulfilled and to ensure that beneficiaries receive the real benefits that you intend from the estate.

AVOIDING DISPUTES AMONG BENEFICIARIES

There is no legal requirement for parents to treat their children equally when it comes to your estate but it is important to remember the impact on siblings that unequal treatment can have. Unequal bequests can seriously adversely affect relations between siblings after a parent's death and can often lead to a Will being contested.

Inequality causes unrest

Arguments may arise if one or more of the children has received benefits throughout your lifetime that were not offered to the other children. If substantial advances of this nature have not been taken into account in your estate planning it can cause disputes. The Court has upheld the right of siblings to adjust arrangements in an estate on the basis of significant advances made to one of the children during the lifetime of the parent.

Avoid costly legal disputes

Careful estate planning can prevent these types of resentments and misunderstandings. Preparing the appropriate loan documents and including clear instructions in terms of lifetime gifts and loan repayments in your Will, can assist to keep relationships harmonious after your death.

PROTECTING YOUR ESTATE AGAINST CHALLENGES

In recent years we have seen a significant increase in the number of cases brought against deceased estates. These challenges often stem from disgruntled family members unhappy with the share they were left in a Will. The significant increase in value of residential real estate in recent years and the increased incidence of "blended" families resulting from re-marriage and re-partnering also fuel such challenges.

Good Estate Planning will reduce challenges

If you are expecting a challenge to your Will, one simple tool available when drafting it is to prepare a Statement of Testamentary Intention. This document sets out some reasons as to why the Will was drafted, particularly if not all beneficiaries will be treated equally. It will be considered by a Court if your estate is challenged but it is not binding.

How can an Estate be contested?

In New South Wales there are a number of ways that estates can be contested, in general, there are three main categories. These are:

1. The first is known as family provision and this is where someone has been left with inadequate provision from an estate;
2. Sometimes there is a challenge to the validity of the Will because of the fact that the deceased was not of sound mind or the Will was made in suspicious circumstances;
3. The third category is equitable estoppel where someone relies upon a promise by the person who has died and the person relying on the promise has acted to their detriment as a consequence.

The most common type of claim against an estate is by way of a family provision claim. People that are eligible to make these claims include spouses, de facto partners (including those in same sex-relationships), children (including adopted children), in some cases stepchildren or grandchildren.

PROTECTING YOUR ESTATE
RECOVERING LOANS

Often people lend money to their children, extended family and friends without preparing a formal document that outlines how the money will be repaid and when. The repayment of loans should form part of your estate planning.

If the loan is undocumented, the debt can be overlooked when you die. Careful consideration of outstanding loans needs to be undertaken as part of the estate planning process and formal loan agreements prepared.

It can be advantageous to prepare loan agreements when advancing money to your children too. A formal loan agreement will be recognised by the Family Court and will ensure your child's spouse does not benefit from the money lent should they divorce or separate.

Money advanced to children should also be considered if other siblings have not received an equal amount. You may decide to deduct the amount advanced from their inheritance in order to ensure equality and avoid disputes after your death.

PROTECTING YOUR ASSETS

WHEN RELATIONSHIPS BREAK DOWN

When a relationship breaks down, the Family Court has the power to divide assets between partners/spouses. Effective Estate Planning will protect your assets.

If you or one of your beneficiaries are about to embark on a new relationship there are simple steps you can take to protect your assets.

Testamentary Trusts

Firstly any future inheritance via a Will should be handled through a Testamentary Trust. This applies to you, for any money that you may eventually inherit from parents or extended family, or for the money and assets that you leave your children.

If you own a business, consider the various form of ownership structure that suits you best. Speak to one of our lawyers who will work with your accountant or financial advisor to determine the best structure for your circumstances.

Binding Financial Agreements

Before you get married or enter into a de facto relationship have a Binding Financial Agreement (Pre-Nuptial Agreement) prepared in order to protect your assets.

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Estate Planning Review

Estate Planning is not a set and forget task, especially as your situation and circumstances change. It's a good idea to undertake a review if:

- ☐ You or any of your beneficiaries plan to marry or divorce
- ☐ You acquire additional assets or make a large investment
- ☐ You have recently purchased or are about to start a business
- ☐ You wish to establish a discretionary trust
- ☐ You have made a loan to a family member
- ☐ Your circumstances have changed since you last reviewed your Estate Planning
- ☐ One or some of your beneficiaries are in the "at risk" group
- ☐ You have children under 18 and have not outlined guardian arrangements
- ☐ A partner, spouse or heir has recently died
- ☐ You have had a child or grandchild who should be included

About WMD Law

Why choose one lawyer when you can access an elite pool of experts.

WMD Law have been assisting clients over 50 years and boast an elite group of lawyers and specialists in all areas of law. We also have several offices, including our head office at Sutherland, Sydney CBD, Pennant Hills, Campbelltown and on the south coast at Batemans Bay, Bega, Merimbula and Eden, this also provides great flexibility for our clients.

We have handpicked our team of lawyers to best cover every aspect of law, so our clients can access the best advice for any matter. That is why we can provide expert advice and representation not only in estate planning but in family law, commercial law, property law and criminal law.

We know that Estate law can be a sensitive area. Whether you are planning your estate, establishing a trust, making a claim on an estate or appointing a Power of Attorney for a loved one, you need the services of an estate law expert who will guide you through the process with sensitivity, accuracy and timeliness. At WMD Law, our estate law team is made up of a team of legal experts with extensive experience in all aspects of estate law.

Estate planning is a complex area of law. Ensuring your legacy lives on to benefit your loved ones is vital. WMD Law can help you to understand the numerous options available through testamentary trusts, structuring arrangements and tax minimisation strategies.

With Accredited Specialists in Family Law, our team also specialises in advising spouses, de factos and extended family members on making and defending estate claims in the Supreme and District Courts.

It is the diverse expertise of our team that allows our clients to achieve the best possible outcomes. Many businesses and individuals face legal issues that do not neatly fall under one category. At WMD Law, our legal teams work together to ensure our clients have all bases covered.

WMD Law has the big picture in mind when handling your matter. Our lawyers have the knowledge needed to help you develop an effective estate plan to defend your estate against claims or to help you with a claim against an estate if you feel you have been unfairly treated.

If you need help please call our head office on 9525 8688 for a confidential consultation.

ESTATE TEAM

Greg Dickson is the Principal of the Estate Planning & Probate Division in our Sutherland office. Greg has extensive knowledge and skills relating to estate planning and a strong foundation in the preparation of complex wills and testamentary trusts and in relation to asset protection measures.

Denis Bowles brings his extensive experience in asset protection and trust creation to provide you comprehensive and tailored advice on your estate planning needs.

Julie Duce specialises in the areas of probate, estate administration and contested estate matters under the Family Provisions and Succession Acts both in NSW and ACT Jurisdictions. She has vast experience in preparing estate planning documents.

Michael Moore is a recognised expert in litigation and personal injury law. Michael helps his clients deal with commercial disputes, wills and estate planning, leasing and conveyancing, personal injury claims, trusts, and insurance law.

Rosa Guzel can be relied upon to actively promote her client's interests and ensure their best possible outcomes in transactions such as leases and licences, the sale and purchase of houses, commercial contracts, business sales and purchases as well as all areas of estate planning.

Alan Orr practices in the areas of deceased estates, elder law, and family provision claims. Alan graduated from the University of Sydney with a Bachelor of Laws in 1975 and was a partner in Goldbergs Lawyers between 1978 and 1996.

Ingrid Boon is a general practitioner with particular interest in property matters, wills and estates and elder law. She will defend executors of an estate where claims are made for provision of the estate and individuals who have been forgotten.

Louise Allery focuses in the area of family law, commercial and finance law and estate planning. Louise is a member of the NSW Law Society and the Law Council of Australia, Family Law Section.

Chelsea Smith is a friendly and empathetic solicitor, who enjoys helping individuals and families with their legal problems. Chelsea is looking forward to building long-lasting relationships with her clients and providing them with high quality legal service.

Abbie McPhillips has been part of the WMD Law team since 2007. She is a Justice of the Peace and has successfully completed an Associate Degree in Law and is currently undertaking a Law Degree.

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