

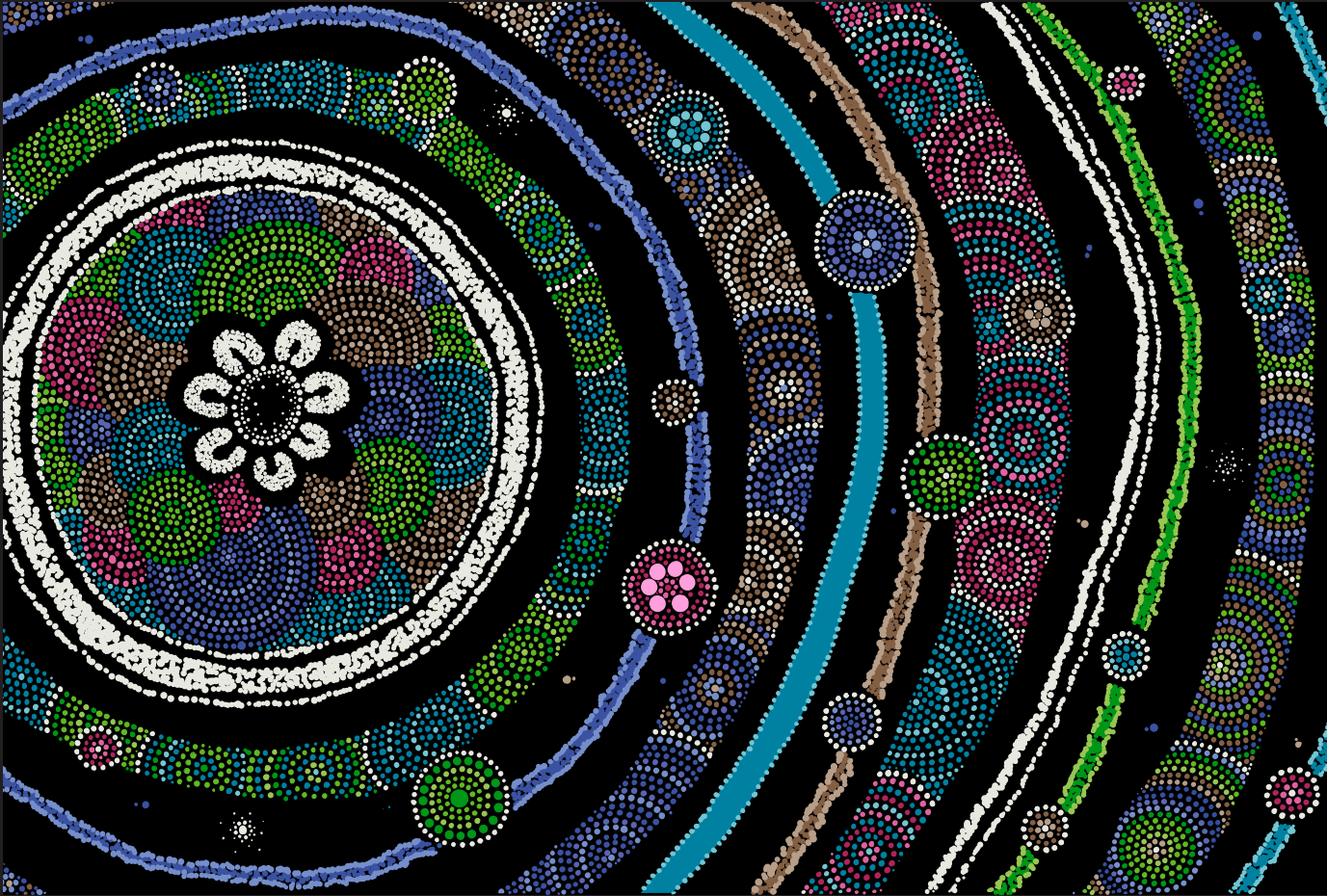
Community advocacy and education

2022 – 2024



We would like to respectfully acknowledge the Traditional Owners of the lands and seas, and Elders past and present.

We also recognise those whose ongoing effort to protect and promote Aboriginal and Torres Strait Islander cultures will leave a lasting legacy for future Elders and leaders.



Growth and Trust by Elizabeth Close
Pitjantjatjara, Yankunytjatjara

This artwork represents two key attributes Queensland Public Trustee strives to embody each and every day — growth and trust.

The large circles that radiate out represent the cultural growth of Queensland Public Trustee — learning and growing in response to the diverse needs of the individuals and families we support. Each ring is different, representing that no one family or individual has the same lived experience and needs.

Our purpose

Queensland Public Trustee (QPT) is a value for money, independent state trustee that provides financial decision-making advocacy, education and financial services, that empower Queenslanders to plan and prepare for key life events:

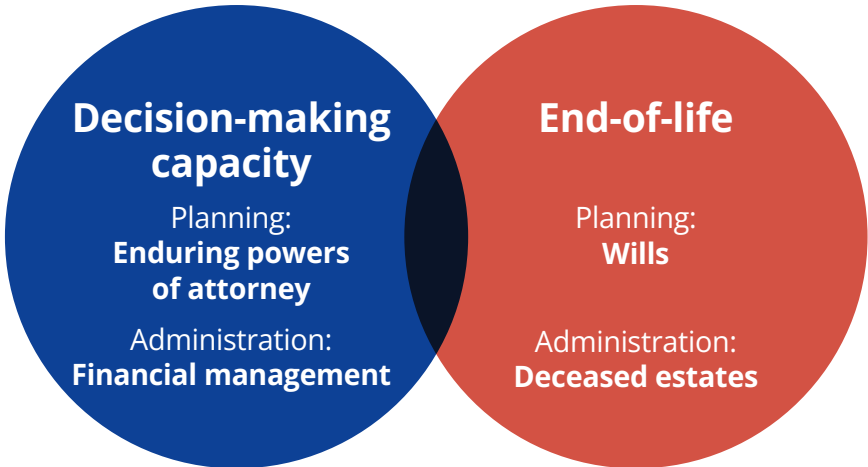
1. Impacted decision-making capacity:

- Planning services, including educating Queenslanders about the importance of having an enduring power of attorney (EPA) in place, so their wishes are known in the event they are no longer able to make financial decisions for themselves.
- Financial administration services for customers who are referred to us for support due to temporary or permanent loss of capacity.

2. End-of-life choices and wishes:

- Planning services, including educating Queenslanders about the importance of making a Will so their wishes can be carried out after they have passed away.
- Professional administration services for customers seeking our support to make a Will, and / or appoint us to manage their estate.

Supporting Queenslanders through two key life events



Who we are

An independent, state trustee based in Queensland, dedicated to advancing and safeguarding the rights, interests and wishes of Queenslanders in need of financial management, estate, trust administration and planning support.

How we deliver

- Providing advice and support to help our customers make informed decisions.
- Supporting Queenslanders to help keep them safe from financial harm, abuse and neglect.
- Providing information and support that helps protect the rights, interests and wishes of Queenslanders at all stages of their financial life journey.
- Keeping the price of our services to a minimum.

We provide a range of support services to meet the diverse needs of our customers including:



Disability support



Asset management



Financial investment



Taxation

Customers First Strategy

Putting customers first

Our Customers First Strategy 2021–2026 underpins our interactions with customers. It guides our efforts to improve the quality and accessibility of our customer-focused services and forms the foundation of the educational programs that we deliver across urban, regional, rural and remote communities in Queensland.

We know we must focus on ▼

Ensuring everyday Queenslanders who are experiencing social issues such as rising cost-of-living pressures are front and centre of all decisions, practices, and policies.

The value of partnerships we foster with communities and stakeholders, as we work together to raise awareness and share vital information on advance life planning and financial safeguarding. This is particularly important for our most vulnerable Queenslanders.

Meeting the complex and diverse needs of increasingly large ageing and multicultural community, with complex needs.

“Together, we partner to share information, measure success and build awareness.”

Improving the complaints experience

In 2023, QPT commissioned an independent external review of its customer complaints management system, to ensure we have a contemporary best practice model in place.

The Customer Complaints Management Framework (CCMF) was updated to incorporate the findings of the review, as well as feedback from stakeholders, including Queenslanders who live with disability.

Improvements made to QPT's CCMF included:

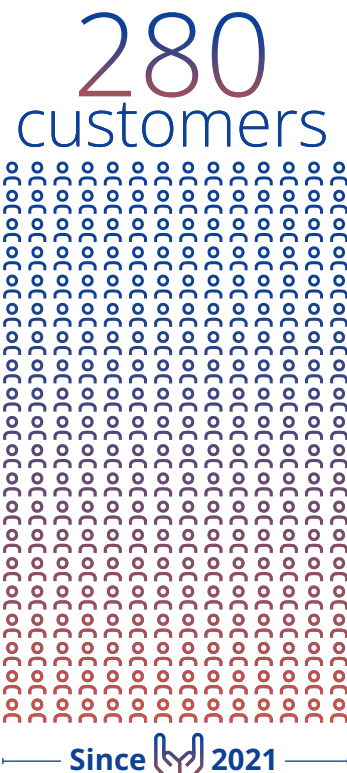
- Review of QPT's website content and additional functions to improve accessibility for customers, such as the revision of our user-friendly online form.
- Updates to QPT's Customer Complaints Management Policy and Procedure to align with best practice standards and frameworks.
- Development of resources such as Easy English guides, fact sheets, and instructional videos for customers to access.

These improvements assist our customers and their support networks, regardless of language or accessibility needs, to understand the processes and timeframes in place for making complaints and our responses to them.

“We welcome all feedback and are committed to engaging meaningfully with Queenslanders from all backgrounds to foster better understanding and interaction with our customers.”

Our achievements

Strengthening customer experience and community engagement



The Customer Advocate

Since being established in 2021 the Customer Advocate has been involved in 280 customer matters; this provides the opportunity to excel in the following areas:

- Providing long-term support to customers, especially in cases where the customer has experienced a change in circumstances.
- Facilitating stakeholder meetings and expediting matters to provide more satisfactory and timely outcomes for customers.
- Supporting customers throughout the complaints Journey process and encouraging them to provide feedback.
- Continuing to provide tailored solutions to customers from First Nations and Culturally and Linguistically Diverse (CALD) backgrounds.

Examples of the ways we help customers:

- Supporting a customer who had to sell their home to move into a supported living facility.
- Providing support to a customer who wished to purchase a property in which to reside and was later diagnosed with a terminal illness.
- Assisting with a non-verbal customer's family, whose parents did not speak English as their first language.

Empowering Aisha's family with tailored support

Meet Aisha. Aisha is a non-verbal customer living with disability, who requires ongoing support with her financial management. Her parents are not fluent in English and didn't really understand the assistance Aisha was receiving from QPT.

To address these issues, the Customer Advocate facilitated a meeting with Aisha's family, to openly discuss their concerns. During the meeting, the Customer Advocate provided clear explanations of QPT's policies and processes.

Through open communication, the Customer Advocate and family developed a tailored communication plan to better meet Aisha's needs. This approach empowered Aisha's family, to improve their understanding of the resources available to support her ongoing care.





Strengthening community care

At the heart of our mission is the drive to promote community education and advocate for empowering the community with knowledge about ▼

- End-of-life documents, such as Wills and EPAs
- Recognising and preventing elder abuse
- Financial management and administration services.

Key achievements

From 2022–2024, QPT made significant strides in strengthening its support for Queensland communities. Our key achievements were ▼

Forming a landmark collaboration with the Minjerribah Moorgumpin Aboriginal Corporation (MMEIC) to improve access to Will-making services for First Nations people.

Engaging with community support providers and nursing homes to improve payment efficiency responsiveness, collaborating closely with accommodation support and respite services to streamline processes for customers in shared living environments.

Delivering online resources such as webinars and videos to educate about Wills, advance life planning, loss of capacity, and elder abuse.

Partnering with organisations like COTA Queensland, ADA, Endeavour Foundation Queensland and Multicultural Australia to have targeted impact within First Nations, multicultural, disability, and LGBTIQ+ communities.

The proportion of First Nations Queenslanders who have sought information about advance life planning in the past two years has **increased** from **16 per cent** in **2021** to **40 per cent in 2023**. Source: Queensland Public Trustee research 2023.

“ Our community education and advocacy programs aims to engage all Queenslanders in meaningful conversations that inform, improve and promote the rights, choices and wishes of Queenslanders. As part of our commitment to being a customer-centric organisation, we aim to increase community education and awareness of advance life planning and financial safeguarding, particularly for our most vulnerable Queenslanders.

Looking forward

Our focus remains on improving the customer experience through enhanced community engagement and education. By continually adapting our processes and decisions to support Queensland's diverse communities—urban, regional, rural and remote—QPT ensures that customers remain at the heart of everything we do. In 2025, we will expand our collaborations with our partners to offer more targeted in-person education sessions, as well as more accessible online resources like webinars.

Preparing for the future

Evolving patterns

Monitoring and staying informed about evolving patterns is essential for QPT to provide effective, trusted advice and community education.

Being aware of changing patterns in the Queensland population helps us to plan and identify demographics that may need support in managing their finances, including individuals impacted by disabilities, psychiatric conditions, or age-related barriers, in the future.

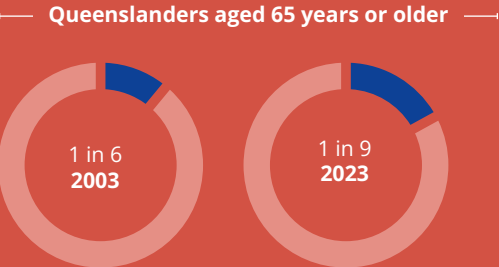
Aligned with the "Our Community" pillar of our strategic plan, which prioritises informed, human rights-focused engagement, we must continuously work to understand and meet the needs and challenges of the Queensland community. By staying responsive, we improve the customer experience and limit inefficiencies in service delivery for our staff, stakeholders and those in the community we support.



Queensland's ageing population

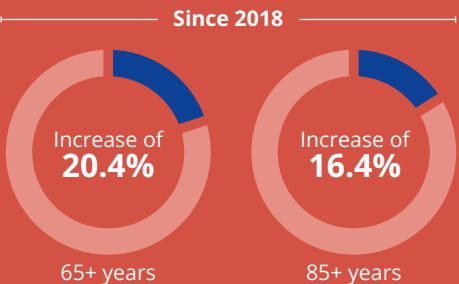
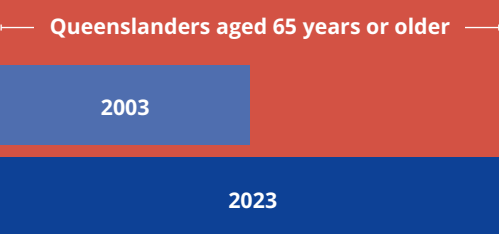
Cause ▶

In 2023, **one in six Queenslanders** were aged 65 years or older which is an increase from 2003 when it was **one in nine**.¹

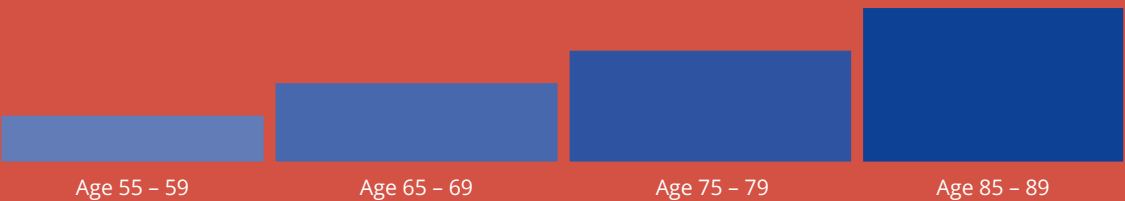


Since 2018 there has been an increase of **20.4 per cent of people who are 65+ years** and there has also been an **increase of 16.4 per cent of those who are 85+ years**.²

Over the past two decades, the number of **Queenslanders aged 65 and over** has **doubled to 926,700**.¹



As **people age** they are more likely to be **living with disability**.³



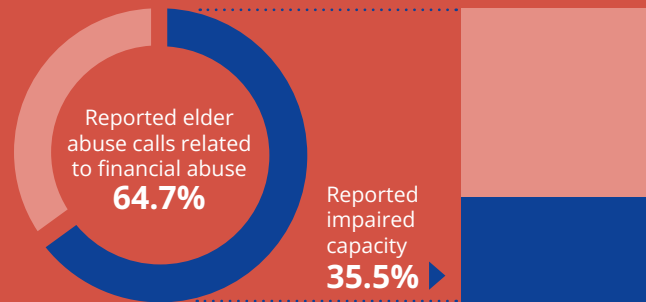
Effect ▶

The increase in Queensland's ageing population, combined with a **higher rate of disability**, and **poor health** among people who are **65 years and older**, may contribute to an **increase in Queenslanders vulnerable to financial elder abuse**.

Approximately **1 in 6 Australians** (15 per cent) aged 65 years or older reported some form of **abuse in community settings**.⁴




In Queensland, **64.7 per cent of calls reported through elder abuse health lines** were related to **financial abuse** and **35.5 per cent of calls reported had impaired capacity**.⁵




What we do at QPT

Increases in both those over the **age of 65** and **those over the age of 85** suggests that there may be an **increase requirement for QPT's financial management services**.

 Educate Queenslanders about financial abuse risks and empower them to have control over their finances if they lose capacity.

 Deliver services that help Queenslanders prepare for major life changes, and provide services for those who have nowhere else to turn for support.

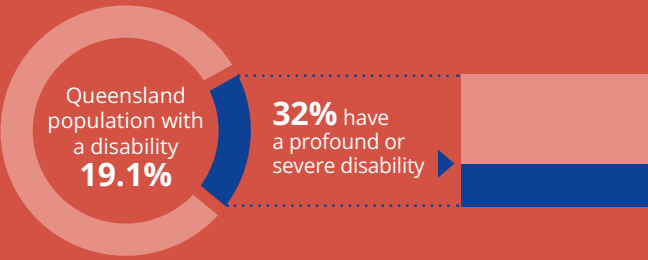
 Protect the human rights of vulnerable Queenslanders at risk of neglect, ensuring their financial rights, wishes and choices are respected.

Queenslanders living with disability

Cause ▶

In Queensland, **19.1 per cent** of the population has a disability, which is just under **one in every five Queenslanders**.⁵

Of those with a disability, **32 per cent** (or 306,400) live with a **profound or severe disability**.⁶



Effect ▶

Some **people with a disability** may require **support** with **financial management**.

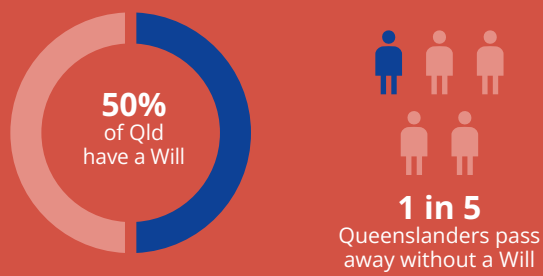
What we do at QPT

We **support our financial management customers** by **working with them** and **their support networks** to **safeguard their assets** and put the necessary documentation and processes in place to limit the likelihood of **financial abuse, exploitation** and **neglect**.

Barriers to Will-making

Cause ▶

General population: Only **50 per cent** of **Queenslanders** have a **Will** and **one in five Queenslanders** pass away without one.⁶



First Nations: **48 per cent** of **First Nations people** believe you don't need a **Will** until you are in your late fifties or older and **51 per cent** believe the rest of the their family would decide how to divide their assets.⁶



Effect ▶

AT QPT, we witness firsthand the **devastating impacts** the **misconceptions** about **not having a Will** can have on **individuals** and **families**.

What we do at QPT

Each year we make approximately 16,500 Wills at no cost to Queenslanders. We manage the estates of around 1,541 individuals who have passed away without a valid Will. Our annual Wills Week (recently extended nationally) promotes the importance of advance life planning to Queenslanders.

- The proportion of 65+ year-olds who have sought information about advance life planning has increased from 36 per cent in 2021 to 41 per cent in 2023.⁶
- The proportion of First Nations Queenslanders who have sought information about advance life planning in the past two years has increased from 16 per cent in 2021 to 40 per cent in 2023.⁶

Barriers to enduring powers of attorney

Cause ▶

General population: **25 per cent** of **Queenslanders** believe an **EPA isn't necessary** if you are of sound mind.⁶



First Nations people: Approximately **56 per cent** of First Nations people believe an **EPA isn't necessary** if you are of sound mind.⁶



Effect ▶

In **2023**, approximately **4.4 per cent** (107) victims that reported elder financial abuse identified as Aboriginal or Torres Strait Islander, almost **double** the number that would be expected from Queensland population statistics (i.e. **2.4 per cent** of **Queenslanders** aged over 50 years identify as Aboriginal or Torres Strait Islander).

The over representation of Aboriginal people and Torres Strait Islander people in **elder financial abuse cases in Queensland** highlights the increased benefit of EPA, and of the need for ongoing education.

What we do at QPT

We provide education and advocacy to raise awareness about the importance of putting an EPA in place while you are of sound mind—which has resulted in significant successes:

- The proportion of **First Nations Queenslanders** with an EPA has significantly increased from **20 per cent** in **2021** to **56 per cent** in **2023**.⁶

References:

1. Australian Bureau of Statistics Office, 2024 (March 2024 release)
2. Population growth highlights and trends, Queensland, 2024 edition, Queensland Government Statistician's Office
3. Disability statistics | People with disability | Queensland Government (www.qld.gov.au) 2018
4. National Elder Abuse Prevalence Study Summary Report 2021
5. Elder Abuse Statistics In Queensland Year in Review 2022–23
6. Queensland Public Trustee Research commissioned through Kantar Public Market Research 2023

Engaging with our customers

We are reaching our urban, regional, rural and remote communities

Regional Matters of Trust forums

Our QPT Matters of Trust forums brought together local service providers, advocacy groups, and government agencies to discuss essential topics such as Wills, financial management, and how to protect vulnerable community members.

These forums highlighted our commitment to raising awareness about advance life planning and elder financial abuse across Queensland's diverse communities.

Held in regional centres across Queensland, the forums allowed QPT to connect directly with community stakeholders and deepened the understanding and knowledge of how we help protect and support Queenslanders.

By encouraging these conversations, we aim to build trust and ensure that Queenslanders are better prepared to navigate life's challenges.



Regional Matters of Trust forums were held in Sunshine Coast, Hervey Bay, Ipswich, Brisbane, Southport and Redcliffe, attracting **over 200** participants.

Council on the Ageing partnership

In April and June 2024, we partnered with the Council on the Ageing (COTA) to host the "That Won't Happen to Me" community workshops in Brisbane, Mackay, Toowoomba, and Cairns.

These workshops provided a platform for local community members to engage with a panel of experts, offering valuable insights into advance life planning, preparing for unexpected ageing-related events, and safeguarding themselves in cases of lost capacity.

It was a pleasure to collaborate with COTA and be part of a panel that included representatives from the human services sector, discussing crucial aspects of planning for later life with community members.



▲ Darren Young, COTA CEO and Samay Zhouand, the Public Trustee of Queensland and CEO

World Elder Abuse Awareness Day

World Elder Abuse Awareness Day (WEAAD) is a global annual day dedicated to raise awareness about various forms of elder abuse, while promoting available support for those affected.

QPT participated in a WEAAD stakeholder group. The group hosted a range of sector and community activities throughout June 2024 to educate the public about different types of financial abuse and to highlight the avenues of support available to victims.

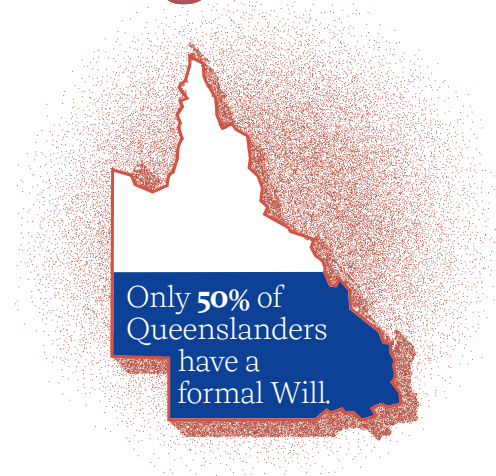
Samay Zhouand, the Public Trustee of Queensland and CEO participated as a panellist at the sector event, to answer the question of: "What is the single most important change that would shift the dial on ending elder abuse and what will you do about it?"



The importance of making a Will

It is startling that only 50 per cent of Queenslanders have a formal Will in place, and many who do have a Will often fall into the 'set-and-forget' trap assuming their wishes will remain the same over time.

That's why we play an active role in encouraging discussions about the considerations for creating a Will and making informed decisions.



Educating young adults on the importance of Will-making—National Wills Week (NWW)

In September 2023, NWW was held across Australia, bringing together state and territory trustees in a collaborative effort to raise awareness about advance life planning.

Led by QPT, the 2023 theme 'Advance Yourself' raised awareness with young adults to bust the myth that Advance Life Planning is for older people and advocated for the importance of making a Will at every stage of your life.

The motivation behind this campaign stemmed from research that one in five Queenslanders pass away each year without a valid Will. With young adults aged between 18 to 25 and having one of the lowest adoption rates for Will-making.

A pop-up stand was held at QUT's Garden Point campus: aimed at engaging students and young adults directly and providing information on the importance of Will-making.

The campaign educated hundreds of thousands of people about the importance of having a valid Will in place, for all those 18 years and over.



52 per cent of 18–25 year olds feel they are too young to need a Will.

Jenny's legacy planning

Jenny*, a devoted grandmother, took on the responsibility of raising her two grandchildren, aged 16 and 18, after the tragic loss of her daughter.

After being diagnosed with terminal cancer, she feared that her grandchildren would be left homeless once she passed away if their uncle and aunt decided to sell her house.

To protect her grandchildren, Jenny included a "right to reside" clause in her Will, ensuring they could live in her house until the youngest turned 25.

This thoughtful decision by Jenny highlights several key considerations when making a Will. It's simple to do and provides legal protection for one's wishes. It is essential to specify how both physical and digital assets are distributed—and it's important to remember that Wills can be updated as circumstances change.

By taking these steps, Jenny secured a stable future for her grandchildren, reinforcing the importance of making a Will.

*To protect the privacy of individuals and to maintain confidentiality, the names and any details for the images and case studies have been de-identified unless expressly permitted by the individual and legislation.



Importance of having an enduring power of attorney

Supporting Queenslanders to plan for decision-making capacity loss

At QPT, we see first-hand what can happen in someone's life when they are no longer able to manage their own financial affairs, and do not have an EPA in place.

That's why it's essential for us to educate and support Queenslanders to prepare for potential loss of decision-making capacity and the importance of making an EPA.

By making informed choices when selecting an attorney, you ensure your finances and assets are well-managed, reducing the risk of financial abuse.

“Our community education and advocacy programs aim to engage Queenslanders in meaningful conversations to better prepare them for key life events and help them to recognise and prevent financial abuse.”

That's why our EPA education focuses on ▼

1. Choosing a trusted family member or friend to ensure your money and assets are managed carefully—legally authorised to advocate for you if required.
2. Appointing more than one attorney to share decision-making responsibilities on your behalf—added peace of mind.
3. Reducing the risk of financial abuse—to ensure your wishes are known to the people you trust.

Real-world example—enduring power of attorney

Michael was 25, with a well-paid job, a mortgage and car loan.

Following a work accident, Michael was in a coma for almost four months.

During the time Michael was incapacitated, it was exceedingly difficult for his family to pay his bills, make mortgage payments and manage his finances.

Fortunately, he regained consciousness and the ability to manage his own life again, but an EPA would have allowed his family to deal with all this more easily during this stressful time.

Supporting Queenslanders to help them keep them safe from financial abuse

Financial abuse has devastating impacts on its victims, but it can be difficult to recognise due to the nature of relationships and the possibility of close family and friend mismanaging their role as financial attorney.

In November 2022, QPT was informed of allegations about the financial management of an elderly woman named 'Joan' by her son.

Joan's son, who served as her financial administrator, had sold the family home, placed her in aged care, and failed to deposit the proceeds into her bank account.

The outcome from the investigation was to remove her son as Joan's administrator, replacing him with QPT.

QPT undertook further investigations into John's actions and discovered that a further \$136,000 may have been misappropriated from Joan's accounts by her son.

The matter was referred to the Queensland Police Service.

In March 2024, detectives from the Criminal Investigation Branch of the Queensland Police Service charged John with fraud, specifically for dishonestly causing detriment in relation to funds under his care, amounting to at least \$100,000.

The maximum penalty for this offence is 20 years in prison.

QPT continues to manage Joan's finances.

Queenslanders can protect themselves by making sure their financial decision-making documents are in order.

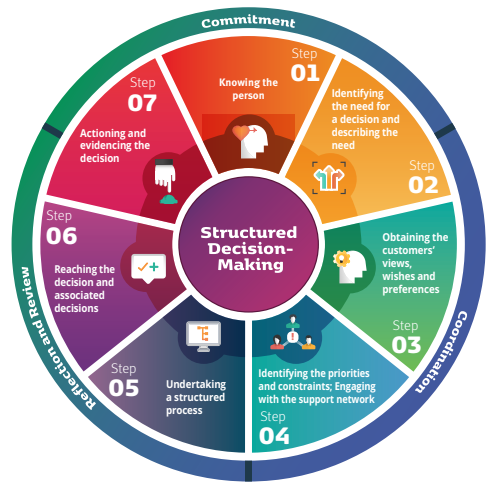
It's important to stay connected with trusted friends and family and nominate more than one attorney in your EPA.

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Education for customer success

Supporting Queenslanders to plan for decision-making capacity loss



Our Structured Decision-Making Framework (SDMF) aims to continuously improve the quality of support given to customers and provides education guidance and assessment to support financial management customers.

The SDMF was developed in consultation with La Trobe University and has been embedded into everyday practice to support stronger customer engagement through decision-making that is founded in the views, wishes and preferences of customers, in consultation with their support networks.

Empowering customers to regain financial independence

QPT's Financial Independence Pathway (FIP) is a support initiative offering tailored education, guidance and assessment to supporting financial management customers regain greater or full financial independence.

The program assists customers to better understand their budgets, incomes and expenses, enabling them to take more control over their finances, such as bill paying and purchases.

Since the FIP program launched in October 2020, a total of **33 customers** have achieved financial independence with many more proudly increasing their financial literacy and budget management skills.

The FIP continues to provide successful outcomes for our financial management customers, with **91 customers** currently participating in the program and **18 achieving** full independence in the 2023–2024 financial year.

Customer wishes come first

Jack* was experiencing mental health issues and resided in supported independent living (SIL) accommodation. QPT was appointed under a full administration order to manage his finances by the Queensland Civil and Administrative Tribunal (QCAT).

Jack had a strong support system that helped him advocate for himself.

He received around the clock care in his living situation and received a Disability Support Pension (DSP) from Centrelink. His SIL accommodation costs absorbed a large portion of his pension.

In addition, Jack had a storage unit which was very important to him, and he expressed he would like to keep it. He also had \$17,000 in credit card debt with a major bank.

His storage unit was becoming unaffordable, but to keep the unit was strongly aligned with his views, wishes and preferences as expressed by his support network and himself directly.

Utilising the SDMF, QPT found a solution that was most suitable for Jack and his unique situation.

By accessing \$16,000 of his superannuation, QPT was able to make sufficient payments to secure his storage unit, while still ensuring he received sufficient regular living expense payments. QPT negotiated with the major bank to have his credit card debt waived due to his impaired capacity.

QPT will continue to support Jack and prioritise his wishes in our decision-making process.

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Supporting Isabel to live authentically as a transgender woman

Isabel* is a transgender woman with an intellectual disability. After her father passed away, Queensland Public Trustee was appointed by the Queensland Civil and Administrative Tribunal (QCAT) to manage her finances.

Prior to this appointment, Isabel had been unable to use her money to help her present as a female, including purchasing dresses and make up.

Upon appointment as her financial administrator, QPT created a budget supportive of Isabel's choices and lifestyle.

When she expressed a desire for more financial independence, QPT supported Isabel to engage with the Financial Independence Pathway (FIP).

QPT supports Isabel to live with dignity of choice and independence where possible. QPT will continue to support Isabel to live the life she wants and put her at the centre of all decisions made on her behalf.

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Charitable trusts providing support to Queenslanders

Supporting philanthropy as Trustee

QPT manages 21 charitable trusts, and is proud of the role we play in enlarging the reach of charitable organisations and the benefits received by the communities they support.

Five charitable trusts making a difference for Queenslanders

QPT acts as trustee for five prominent philanthropic charitable trusts that deliver vital support to the Queensland Community.

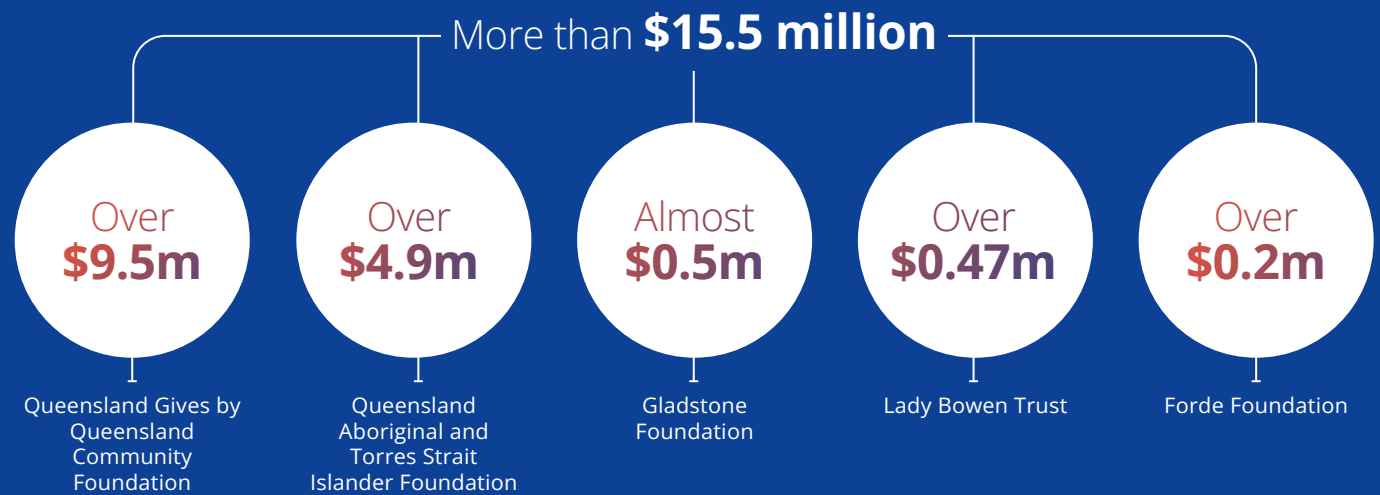
As Trustee, QPT holds the fiduciary responsibilities for these trusts, including general administration, investment management, tax management, record management, audit and governance compliance, and distribution of income.



In 2023 and 2024, QPT's top five charitable trusts

In 2023 and 2024, the above five Charitable trusts distributed more than \$15.5 million in grants to support Queenslanders for a range of charitable initiatives including education, health, community and social and public welfare.

Note: Gladstone Foundation completed its final grant round for social infrastructure and service needs in the Gladstone Region, before winding up operations in 2024.



Spotlight on the Lady Bowen Trust

Since 2006, the Lady Bowen Trust has been supporting Queenslanders who are experiencing or may be at risk of homelessness.

The trust provides grants to charitable organisations to make an enormous impact on the daily experiences of vulnerable Queenslanders who are ▼

- From culturally and linguistically diverse backgrounds
- In rural and regional areas experiencing, or at risk of homelessness
- Victims of domestic and family violence
- Older women experiencing housing instability



In action: Wheels of wellness

In 2023 and 2024, Lady Bowen Trust provided Wheels of Wellness (WOW) with \$23,537 to support the homeless population of Cairns with essential items like blankets, sleeping bags, dignity items and clothing.

This funding also aimed to increase access to dental care for the homeless, to help address the significant gap in available oral health services for those sleeping rough.

The charitable initiative sought to identify WOW clients through local health care providers, and then assist them in accessing oral health services.

The funding was also distributed to restore dignity to First Nations people experiencing homelessness.



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