

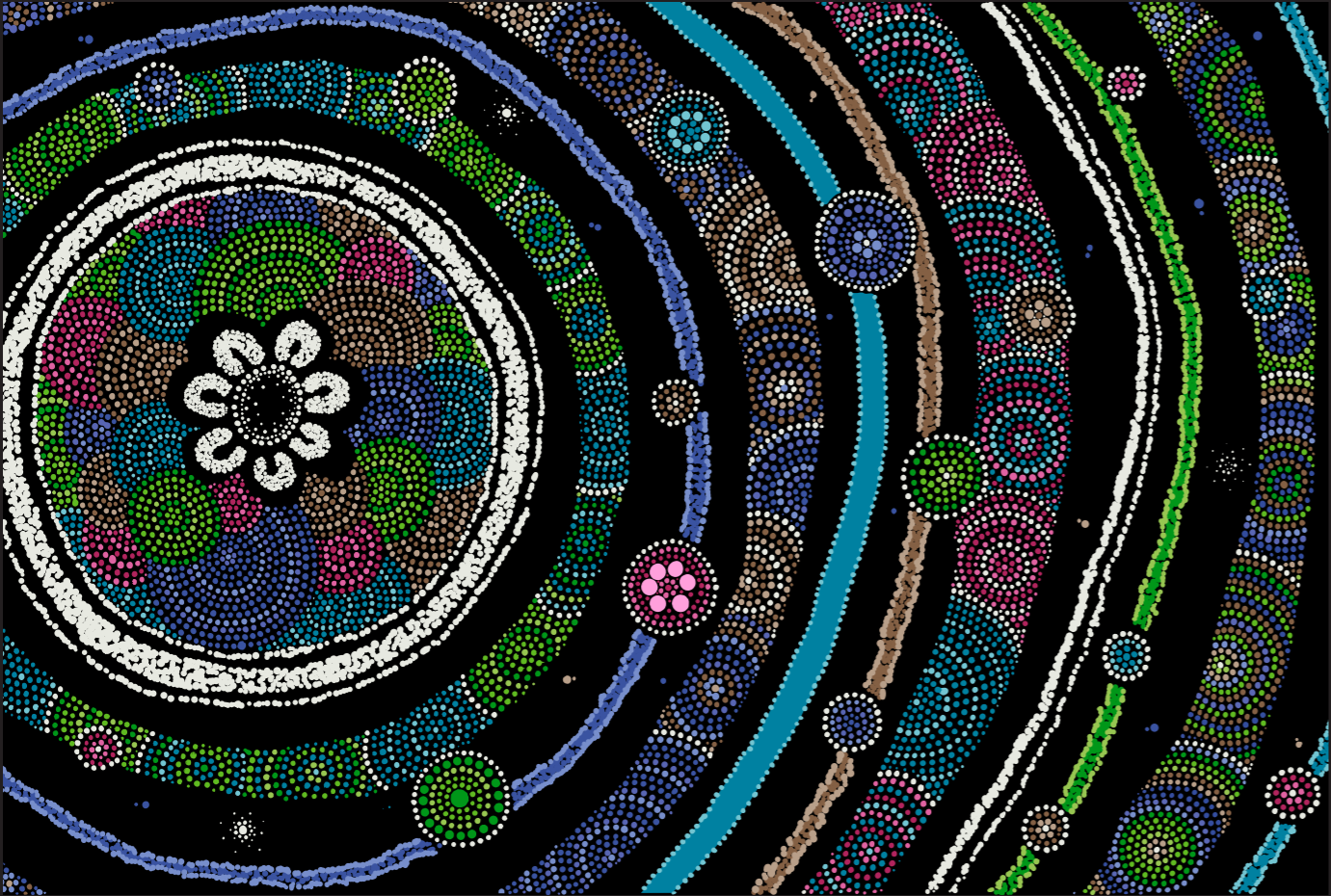
Service improvements and social benefits

2023–2024



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.

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Our purpose

At Queensland Public Trustee (QPT) we provide essential support and information for Queenslanders in financial administration, Wills and enduring powers of attorney document-making, trusts and deceased estate management.

Supporting Queenslanders through two key life events

Decision-making capacity

Planning:
Enduring powers of attorney

Administration:
Financial management

End-of-life

Planning:
Wills

Administration:
Deceased estates

1. Impacted decision-making capacity:

- Services and support, including educating Queenslanders about the importance of having an enduring powers of attorney in place. This ensures 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:

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

Our services



Wills



Enduring powers of attorney



Financial administration



Deceased estates



Trusts



Real estate

How we operate

Provide advice and support to help our customers make informed decisions.

Support Queenslanders to feel safe from financial harm, abuse and neglect.

Provide information, resources and services that help protect the rights, interests and wishes of Queenslanders.

Keep the fees and charges associated with our services reasonable and transparent.

Our vision

A value-for-money, independent state trustee service dedicated to advancing and safeguarding the rights, interests and wishes of Queenslanders in need of financial management, estate and trust administration and planning support.

Delivering on our Customers First Strategy

In 2021, QPT made a commitment through our Customers First Strategy to raise the bar on the quality of services we provide to Queenslanders. This underpins the work we do and reflects the resilience, innovation and awareness of a modern-day organisation to respond to the growing needs of our diverse community.

Our key achievements in 2023–2024

Launched new name, look and feel — **Queensland Public Trustee**.



Developed new QPT website, tested with **more than 60 QPT customers**, for easier access to information and resources.



Undertook **11-week** public consultation for fees and charges reform.

Received more than **190 responses** including **178 submissions** from customers and their supports.


Assisted more than **78%** of **financial management customers** with reduced fees and charges.



Supported **11 customers** through our **National Redress Scheme**, achieving more than **\$1.1 million in redress** on their behalf.

resilience

Delivered estimated **\$44.3 million** in community service obligations including **\$35.4 million** in rebated or reduced fees for customers with limited assets experiencing vulnerability.



innovation

**-43.8%**

reduction in complaints received by Queensland Ombudsman about QPT

Established state-wide contact centre for financial management customers, and their support networks, to provide timely response to calls for service — with an approximate **resolution rate of 75%** at first point of contact.

awareness

Provided support to **10,553** financial management customers.




 **91 customers** participated in the Financial Independence Pathway program.

 **8 customers** achieved financial independence.

Established quarterly **customer support network webinars** with a total of **135 registrations** and **77 attendees**





Implemented **fee freeze** for **all customers** and **extra freeze** for **financial management customers** on additional real estate property and incidental outlays fees, saving customers **\$2.8 million**

Who are our financial management customers?

At times, people may need professional support to manage their finances, especially when their decision-making capacity is impacted by an intellectual disability, psychiatric illness, acquired brain injury, mental illness or age-related illness.

A loved one, carer or professional service provider may request our appointment to manage someone's finances, or Queensland Civil and Administrative Tribunal (QCAT) may make an order to appoint QPT.

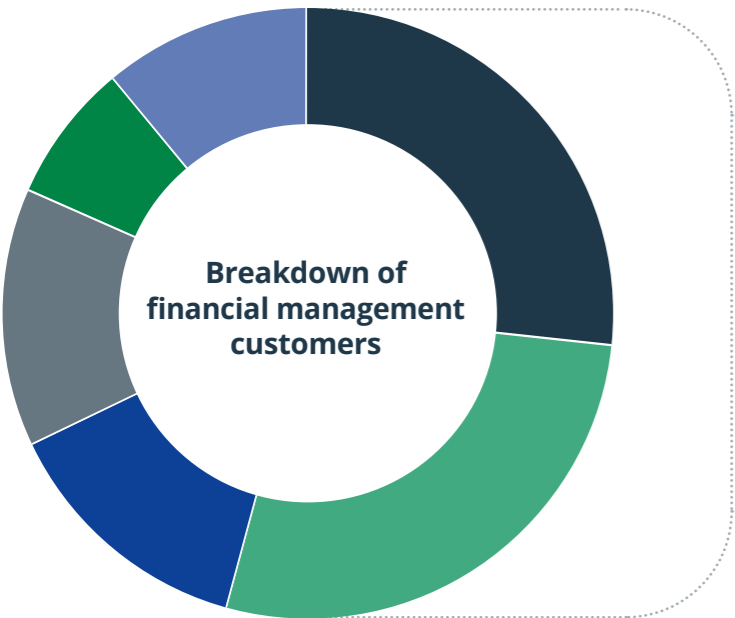
This happens when ▼

a change in someone's life means they need help managing their finances in the short or long term,

or

there is concern a person with impacted decision-making capacity is experiencing financial abuse, such as a friend or family member taking their money.

Our financial management customers experience impacted decision-making capacity for different reasons.



- Developmental impairment (29%)
- Psychosocial impairment (30%)
- Age-related impairment (15%)
- Neurological impairment (15%)
- Other (8%)
- Undisclosed (12%)

The number of financial management customers we support has grown ▼



Key considerations for Queensland Public Trustee

It is important that we consider the needs of Queenslanders now and in the future. This way we can continue to develop initiatives that meet the needs of financial management customers referred to QPT for support.

Our ageing population

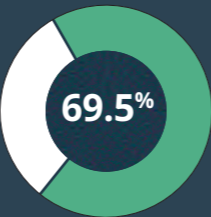
Seniors (those aged 65 years and over) remain the fastest growing population group in Queensland. The number of seniors has more than doubled over the 20 years up to 2024 to 959,110 persons.



By 2071, **1 in 4 Queenslanders** is projected to be aged 65 years or older.

Source

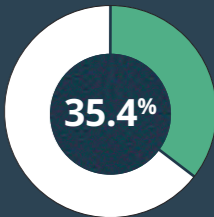
Abuse of older people



The most prevalent types of abuse of older people reported to the **Elder Abuse Prevention Helpline in Queensland** during 2023-2024 were psychological and financial, with **69.5 per cent of victims** experiencing more than one type of abuse.

Sixty-five per cent of abuse reported was financial abuse. The most common age group for victims was 80 to 84 years of age while **35.4 per cent of victims** had impaired capacity.

Source



Our population is ageing. Even if rates of financial abuse remain constant, the absolute number of older people experiencing abuse is predicted to increase as the population of older people increases.

Source

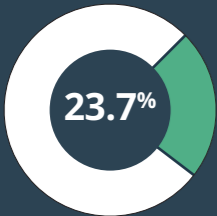
Additional support for managing finances, and increased financial literacy, can safeguard older Queenslanders from financial abuse, especially for those with disability.

Mental illness

About **1 in 5 Australians** will experience a mental illness in any given year. Almost half will experience a mental health problem at some point in their lives.



Source



In 2020–2022, **23.7 per cent of Queenslanders** aged 16 to 85 years old said they had experienced a **mental disorder** in the **last 12 months**.

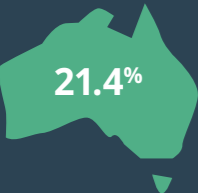
Source

Research commissioned in 2022 found that **people experiencing financial challenges** are at least **twice as likely to encounter mental health issues** than those who aren't.



Source

Disability



Data from 2022 shows **5.5 million Australians** are estimated to have disability (or **21.4 per cent** of the population).

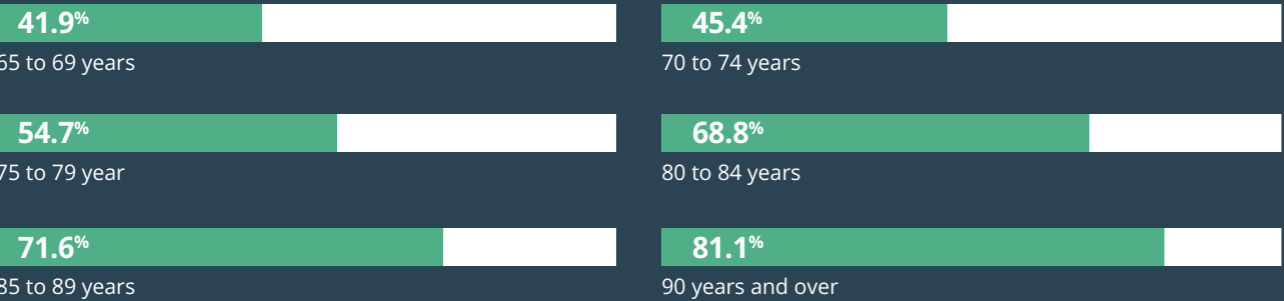
Source

Approximately **1.2 million Queenslanders** with disability make up **22.9 per cent** of the Queensland population. More than 1 in every 5 Queenslanders has a disability.



Source

Queenslanders with disability by age group:



Source

How we are making a difference

Proposed fees and charges reform

QPT progressed work to reform our fees and charges for customers, taking proposed fee reforms to the community for consultation. The proposed reforms provided an opportunity to adjust our fees, simplify fee structures so they are easier to understand, and improve equity and transparency in relation to our fees and how they are applied.

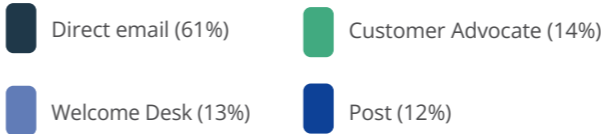
Public consultation provided opportunities for customers, stakeholders and the broader community to learn about the proposed fee reforms and give feedback to our financial management, trusts and deceased estates services.

QPT undertook a comprehensive and inclusive public engagement process, so that Queenslanders could have their say on the reform proposals, and to enable QPT to consider the needs of those who may be impacted by the changes.

Consultation was open from 20 February to 8 May 2024 and received more than **190 responses**, including **178 submissions** from our customers and their supports.

It helped shape the proposed fee reforms that are now with Government for consideration through the whole-of-government regulatory impact assessment process.

The Welcome Desk and Customer Advocate were well utilised by customers to provide responses. ▶



Structured decision-making

As part of our Customers First Strategy, QPT uses the Structured Decision-Making Framework developed in conjunction with La Trobe University. The framework supports stronger customer engagement through decision-making founded in the views, wishes and preferences of our customers, and in consultation with each customer's support networks. Our trust officers receive comprehensive training in applying the framework to improve engagement with our customers.

In **2023–2024** we further embedded the **Structured Decision-Making Framework** by ensuring trust officers **receive specific training** as part of their onboarding.

Oskar* has autism spectrum disorder (ASD) and QPT supports him to manage his finances. Oskar is captivated by Japanese culture, so when he expressed that his biggest dream was to visit Japan, our trust officers began working with Oskar and his support workers to make it a reality.

By using the Structured Decision-Making Framework to clearly understand Oskar's views, wishes and preferences, Oskar's trust officer and support workers were able to organise all aspects of the trip, including his budget.

When Oskar finally went to Japan with his carer, they followed his plans and did every activity on his list. This included walking around Tokyo, going into anime shops, visiting Tokyo Skytree, looking out at Mt Fuji, and seeing Rainbow Bridge.

On his return, Oskar shared his love for the food and culture, expressing his hope to return one day. He accomplished many goals and thoroughly enjoyed his time. His support workers conveyed their heartfelt gratitude to QPT for helping Oskar fulfill his greatest wish and creating such a memorable experience.

*Name changed for privacy.



Initiatives that empower

Dedicated specialists in disability support

Our disability support officers (DSOs) are a dedicated team of occupational therapists who assist our trust officers with approximately 800 customer matters each year. They provide state-wide support to help with financial administration and decision-making for disability, health and aged care costs.

QPT is the only state trustee in Australia with this specialised role, highlighting our commitment to providing our customers with support and expertise in disability, health and aged care planning.

Trudi* was in her mid-30s when a serious accident left her with a brain injury. After the accident, she spent time in a residential aged care facility and QPT was assigned to help her manage her finances. When Trudi was ready to move into a new home designed for people living with disability, the aged care facility told her trust officer that she had a large unpaid account balance and needed to pay it before she could leave.

Trudi's trust officer reached out to the DSO team for advice. The team discovered Trudi could use National Disability Insurance Scheme (NDIS) funding to cover some of her aged care fees.

A review of two years' worth of financial records revealed Trudi had been paying extra because she hadn't been able to access NDIS funding. The team helped resolve the issue by working with both the aged care facility and the NDIS, resulting in the facility refunding the overpaid fees and the NDIS covering the remaining balance.

With the refunded money, Trudi bought clothing, personal items and furniture to help her settle into her new life. Her family later thanked QPT for its support during such a challenging time. They shared that Trudi had adjusted well to her new life and was enjoying the independence and choices now available to her.

*Name changed for privacy.



Financial Independence Pathway

QPT continues to support customers who want to achieve more financial independence through our Financial Independence Pathway program.

During 2023–2024, another eight customers achieved financial independence, with 91 customers participating in the program.

Since the launch of Financial Independence Pathway in October 2020, **33 customers** have **achieved complete financial independence** and QCAT has revoked QPT's appointment as their financial administrator.

Zoe* endured a challenging childhood, experiencing family breakdown, trauma and a psychosocial condition. Worried about her becoming homeless after she turned 18, Zoe's support network applied to QCAT for QPT to be appointed as her financial administrator. Recognising her young age and potential for independence, QCAT appointed QPT to support Zoe with her finances for one year.

With the help of her NDIS supports and QPT, Zoe secured stable housing and developed a budget based on her Youth Disability Allowance. When she expressed a desire for financial independence, Zoe's trust officer commenced supporting her through our Financial Independence Pathway, gradually enabling her to take control of her finances.

At Zoe's QCAT review, our trust officers advocated for Zoe and said she was capable of managing her own finances. Zoe was thrilled when QCAT revoked the order, allowing her to regain full financial independence.

*Name changed for privacy.



Advocating on behalf of customers

National Redress Scheme support

In **2023–2024**, we supported **11 customers** to claim more than **\$1.1 million in redress**.

Through our National Redress Scheme (NRS) unit, QPT supports customers who wish to make a claim through the Commonwealth Government NRS relating to institutional child sexual abuse.

Payments and support received can be life-changing for our customers and can help to meet their immediate and future needs. QPT does not charge fees for any redress funds we manage on behalf of our customers.

The Customer Advocate

The Customer Advocate is a key part of QPT, playing a vital role in offering independent guidance and support to customers and their support networks. This role is typically engaged for complex matters, long-standing issues or when a customer’s support network or trust officer feels their involvement would be beneficial.

In **2023–2024**, the Customer Advocate was involved in **138 customer matters**.

Tim* faced a challenging transition when he needed to sell his property and move into a supported living facility. While he understood the need for this change, his capacity fluctuated and, at times, he became unclear about QPT’s involvement in his financial affairs.

Tim’s trust officers recognised that he needed extra support, so they asked the Customer Advocate for assistance. Working with his trust officers and support network, the Customer Advocate helped guide Tim through the process. They facilitated meetings where information was shared and Tim could ask questions, ensuring he understood each decision and the reasons behind them.

Through this tailored support, Tim navigated the transition with greater confidence. He successfully completed his move to supported living and received the care and stability he wanted.

*Name changed for privacy.



Delivering services more efficiently

State-wide customer support

QPT piloted a new state-wide customer support team as the initial point of contact for financial management customers, support networks and other stakeholders. This initiative was a turning point for how we support thousands of customers across Queensland, allowing us to respond to customer inquiries faster and more efficiently.

Improved complaints management

We issued a new Customer Complaints Management Policy and Procedure and partnered with Endeavour Foundation to obtain valuable customer feedback on the accessibility and usability of QPT’s online customer complaints system, particularly for people with impaired capacity.

We also published important information about our complaints process in Easy English and translated it across 10 languages on our website. As a result, our complaints process is now more accessible, making it easier for our customers to raise concerns with us.

Around **76%** of calls resolved at first point of contact ▼



Customer Experience and Delivery technical training team

QPT commenced trialling a state-wide Customer Experience and Delivery technical training team to support and increase staff knowledge.

The team created an onboarding program for new staff and supported existing staff through a variety of technical training programs. Upskilled staff will be better equipped to help customers manage their finances and seek greater independence.

Customer support network webinars

Our financial management customer support network webinars welcome new customers and their supports upon the commencement of our appointment as their financial administrator or attorney.

The webinars, alongside various resources, improve and streamline the onboarding process and nurture strong customer relationships.

They are instrumental in ensuring customers and their support networks feel informed and supported as they navigate their financial management journey with QPT.

In 2023–2024, our welcome webinars had a total of 135 registrations and 77 attendees (with recordings available to all individuals registered).

“I thought the presentation was really well done and easy to understand. There was a lot of information given and I will watch the recording again to get more out of the presentation”

Quote from one of our customer’s carers



Jim* suffered a traumatic brain injury due to an accident. Some time after, his wife filed for divorce and QCAT appointed QPT to support Jim to manage his finances.

As his financial administrator, QPT represented Jim throughout his divorce proceedings. In addition, his trust officer secured him a total permanent disability claim from his superannuation fund.

Jim was in significant debt before his accident. His trust officers negotiated on his behalf with several organisations for a reduction or waiver of these debts. They also applied for a Disability Support Pension via Centrelink on Jim's behalf, which was approved.

When Jim was discharged from the hospital and on the road to recovery, he asked if he could start paying some of his bills, so his trust officer introduced him to our Financial Independence Pathway program. Jim began paying a couple of bills, such as his internet and mobile phone accounts. However, due to his brain injury he found this difficult, so he asked his trust officer to continue paying his regular bills. Jim said having QPT look after his finances gave him peace of mind.

Jim has built strong relationships with his trust officers, while living independently in a private rental property with supports in place from his children and disability support services.

*Name changed for privacy.



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