

# Who we are and what we do

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The Public Trustee has been serving Queenslanders since 1916 and is governed by the *Public Trustee Act 1978*.

The Public Trustee is self-funding and operates as a corporation sole, delivering professional and accessible financial, trustee and legal services to the people of Queensland.

**Our vision is to provide security and peace of mind for Queenslanders.**

**Our purpose is to enhance and protect the rights, dignity and interests of Queenslanders – our customers.**

**We provide professional and accessible:**

- estate administration services: we provide executorial services when acting as executor or administrator of a deceased estate
- financial management for those with impaired capacity for decision-making: we assist customers with their financial needs, including budgeting and financial planning
- legal services: the Official Solicitor delivers legal services to the Public Trustee and its customers, and to the Queensland Government
- trusts administration: we provide trustee services for a range of trusts including testamentary trusts and family trusts
- tax and investment services: we provide advice, investment solutions and provision of taxation and trustee services to the Public Trustee and its customers to ensure the prudential management of funds
- life-planning services including making Wills and EPAs
- safe and secure storage of Wills and other life-planning documents
- real estate services: we are a fully licenced real estate agency with licenced professional staff, including auctioneers and an extensive buyer and selling network throughout Queensland. We also facilitate the sale of our customers' motorised vehicles, goods and chattels
- trusteeship of charitable trusts including the promotion and facilitation of strategic financial welfare to identified and targeted philanthropic beneficiaries.

**We also:**

- administer unclaimed moneys for the State of Queensland: we hold unclaimed money for Queenslanders who have lost touch with the organisation that owes them the money
- manage the estates of prisoners under Part 7 of the *Public Trustee Act 1978*
- carry out special functions of a public nature under Part 5 of the *Public Trustee Act 1978*
- promote and support community education on a range of issues such as elder abuse, the importance of making a Will and appointing an Enduring Power of Attorney.

**Our locations**

Our services are delivered through a network of regional offices including our head office at 444 Queen Street, Brisbane. We also provide services outside of our offices through the Queensland Government Agent Program and the local court networks. For further information on the location of our offices or outreach locations please refer to pages 110–112 of the report. Alternatively, you may also visit our website at <https://www.pt.qld.gov.au/>.



## Achievements for 2019–20

The Strategic Plan 2016–20 set out the parameters for our strategic direction for our staff, customers and stakeholders. It also outlined how we will contribute to the achievement of the Queensland Government’s objectives for the community, our priorities and our strategies.

### 2019–20 Service delivery highlights:

- 24,462 Wills made at no cost to Queenslanders
- 10,071 financial management customers<sup>1</sup>
- 2,551 EPA documents made
- 4,394 trusts administered
- 2,069 new deceased estates accepted for administration
- Over 126,000 calls answered by the Welcome Desk
- 95% overall client satisfaction (Will preparation service)
- \$2.75B Total assets under management
- \$38.4M in Community Service Obligations, including \$29.2M in fees rebated for customers with limited assets
- Over 1.13M Wills stored in our Wills bunker.

The following initiatives demonstrate our achievements against the objectives in the Strategic Plan 2016–20:



### *Driving value for customers*

- delivered greater customer choice on how to make a Will including by telephone, face-to-face and where available, video conferencing
- improved Public Trustee website including accessibility, usability and content
- developed a Customer Experience Strategy 2020–2025 to inform our future state service design and delivery so we can continue to provide a unique customer experience
- updated customer personas and journey maps as part of our ongoing customer co-design research. These will support a customer centric approach for future state service delivery, and a better customer experience
- implemented customer service standards for staff with guidelines on how to interact with our customers at every contact point so we can continue to provide exceptional customer service
- made improvements to our website to make it easier for members of the community to search for, find and claim their unclaimed money
- launched an online fee estimator on the Public Trustee website so customers can easily and quickly obtain an estimate of the Public Trustee’s fees to administer a deceased estate.



### *Sustainable reinvestment to support business objectives*

- rolled out secure file transfer software so we can safely, quickly and easily share information with our customers who prefer paperless correspondence
- upgraded our existing Tax Management System allowing faster tax returns and information provision for our customers
- Primary service improvements – we have a number of continuous improvement initiatives in progress that are designed to reduce staff workload, deliver process efficiencies, and identify better ways to communicate and provide information for customers. These initiatives include

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<sup>1</sup> Comprised of 9,316 adults with impaired decision-making capacity, acting as financial attorney for 253 customers and managing 502 prisoners’ estates.

streamlining file sharing between regional offices and business units for faster service delivery; enabling more use of email and SMS channels for customer communications; adopting more electronic process management; and using online channels to communicate with service providers

- developed external referral partnerships with the Registry of Births, Deaths and Marriages and Smart Service Queensland to increase community awareness of our free Will-making service. By leveraging additional digital channels, we are able to provide an end-to-end customer experience at no additional cost to the organisation.



### **Deliver services that are valued**

- embedded the *Human Rights Act 2019* as part of our day-to-day work and as a consideration in all interactions between our staff and with our customers, other stakeholders and the community
- supported enhanced awareness in the community about the importance of having an up to date and valid Will through speaking at community forums and at Wills Week activities delivered across our regional offices
- developed online training for staff in anticipation of the commencement of the *Guardianship and Administration and Other Legislation Amendment Act 2019* including the development of a structured decision-making tool
- established a National Redress Policy Framework to support customers who may have a claim under the National Redress Scheme
- established a Procurement Management Framework enabling standardised procurement procedures, and strengthening our procurement governance and engagement activities.



### **Embrace business transformation**

- improved the transparency of our fees and charges by making available fee calculators and case studies on our website and by providing information that meets accessibility guidelines
- launched 'Dexter', the Public Trustee's first Robotic Process Automation (bot). 'Dexter' will assist with the allocation of the more than 60,000 emails received each month in our main client email address from our customers, members of their support networks or organisations that provide services to our customers. This allows us to respond faster to our customers, and streamline the way we work
- commenced benchmarking for a fees and charges review.



### **Engaged, empowered and agile workforce**

- launched the Employee Wellbeing Program to raise awareness and provide a holistic approach to supporting well-being which includes physical, social, emotional and financial well-being
- launched a new Learning Management System to improve the employee experience in accessing online courses, and to store all learning and professional development records
- launched new strategies to communicate important, new and emerging issues to staff
- enhanced flexible working arrangements to further staff engagement
- facilitated engagement events for staff such as World Elder Abuse Awareness Day to raise awareness of issues facing our customers and enhance staff capability to support them.



# Customers First

With the introduction of the *Human Rights Act 2019* and the impending legislative amendments arising from the *Guardianship and Administration and Other Legislation Amendment Act 2019*, the Public Trustee is delivering on its commitment to put people at the centre of all we do through the implementation of the Customers First agenda.

Our mission is to become a more modern, professional and customer focused organisation that provides responsible, ethical and transparent financial, estate and trust administration services for Queenslanders. We will enhance our commitment to provide excellence in customer service by delivering a range of Customers First initiatives which aim to build on community trust, provide greater transparency and ensure the voice of our customers guides future decision-making.

## Functional and governance review

The Public Trustee has undertaken a high level functional and governance review to ensure we have the most appropriate organisational structure in place to achieve optimal oversight, leadership and delivery of strategic and operational projects and priorities ensuring we deliver on our social and financial responsibilities to the people of Queensland.

The new structure, implemented in March 2020, will support streamlined customer focused service-delivery with the separation of customer and corporate service delivery functions. This includes establishing the Official Solicitor – Corporate Legal Services, and Official Solicitor – Customer Legal Services to minimise the potential for conflicts of interest, while ensuring a focus on the delivery of customer-centric legal services.

The new structure also includes the reorganisation of the regional service delivery network into four regional groups – Northern, Central, South East (South) and South East (East). Each region will be led by the newly established role of Regional Director who will focus on regional-specific needs, support regional managers to deliver enhanced service delivery, identify opportunities for further service improvements and help deliver customer-centric change.

Also as part of the governance and structure transformation, the Public Trustee established an Ethics and Integrity Unit. The purpose of the Unit is to build on the strong moral and ethical principles and values of our organisational culture and promote alignment with public sector ethics standards. The Unit focuses on further integrating these principles and values into our decision-making, leadership, practices and behaviours via new processes, frameworks, training and awareness campaigns.

## Customers First initiatives

Another important outcome of the Customers First agenda has been the establishment of four internal working groups, formed with representatives from across relevant business areas, to enhance staff performance, customer and people engagement, enable cross-functional decision-making and accountability and collaborate on the delivery of key initiatives. Each working group will focus on one of the following areas:

- Trust and Transparency – to increase trust and transparency within the Public Trustee and between the Public Trustee, its customers, stakeholders and the Queensland community
- Products & Services – to improve customer satisfaction while meeting accessibility and inclusion standards
- People and Culture – to build an empowered, engaged and capable workforce
- Financial Services – to ensure a sustainable financial operating model.

There has been a range of initiatives spearheaded by these working groups including:

- Two external advisory groups have been established to ensure an outside in, voice of the customer, and good governance. These will inform the Public Trustee's decision-making and enable quality policy and service improvements. The Customer Reference Group and the Government Reference Group will work together with the Public Trustee to share industry information, provide guidance, analyse impacts, issues and trends and deliver insights that will influence the delivery of Customers First initiatives and support best practice governance and accountability
- Our Social Responsibility Charter is our guide to supporting our customers and details how we will deliver on this commitment. It includes six guiding principles that outline our responsibilities and defines how we will act and make decisions to achieve our vision and be accountable to our customers, our stakeholders and the community. The Charter was developed in consultation with staff and stakeholders represented on the Government and Customer Reference Groups
- The Financial Independence Program will help identify customers who may be suitable to transition to managing their own finances. The program will help our customers to learn and practice the skills needed to manage their own finances by teaching them how to create and manage their budget as well as pay their bills
- The QCAT Referral Panel (Panel) was launched in May 2020 as a pilot to provide an additional internal decision point for more complex or difficult customer matters. The Panel considers alternative options for each case, with the aim of expediting decisions and therefore saving on potential costs for customers
- To be more open and transparent about our fees and charges we profiled some Financial Management case studies on our website to assist customers to more clearly understand our costs for service
- The Public Trustee strongly believes in the importance of engaging with our stakeholders to gain a better understanding of their perspectives while taking the opportunity to build on relationships with organisations and individuals. One-on-one meetings have been held with a range of stakeholders to discuss some of our Customers First initiatives and business improvements through the COVID-19 period. This included filmed 'coffee catch-ups' with representatives from organisations who are members of the Customer Reference Group with videos available to staff. A monthly stakeholder newsletter was also distributed to external stakeholders
- A dedicated senior officer from the Executive Leadership Team (ELT) has been nominated to work with each of our Charitable Trusts to provide advice and support on strategic issues or challenges.

# COVID-19 Impact

Like many organisations in Queensland, the Public Trustee has been impacted by the global COVID-19 pandemic.

Since 31 January 2020, when a Declaration of a Public Health Emergency was made in Queensland, the Public Trustee has prioritised the health, safety and well-being of our staff and customers while continuing to maintain the delivery of services to the Queensland community.

The ELT met regularly to monitor the evolving COVID-19 situation. Members of the ELT have participated in inter-departmental Working Groups to ensure that the Public Trustee received relevant and up-to-date advice and our response was aligned with whole-of-government planning.

The ELT developed a COVID-19 Response Plan as a supplement to the Public Trustee's existing Business Continuity Plan which required:

- a review of membership of the Business Continuity Team
- identification of critical services and roles, and what resources are required to support them, from the perspective of a global health pandemic
- scenario planning particularly where there is reduced staff availability.

Actions to mitigate potential business continuity risks resulted in programs across the Public Trustee implementing innovative solutions or bringing forward implementation of planned initiatives. These innovations included an increase in working from home capability, the deployment of a softphone application to support flexible working arrangements on an ongoing basis, increased digitisation such as through the transition from paper-based to digital records, and a range of initial transitions from manual, paper-based processes to electronic processes.

The Public Trustee temporarily suspended its Customers First agenda while it conducted its business continuity planning and implemented processes and procedures to maintain service delivery. Once those steps were complete, the Customers First initiatives were re-commenced.

Our Information and Technology team also focused on increased staff awareness of information security including alerting staff to coronavirus themed phishing emails, provided advice on information management and management of physical files, and provided guidance on the acceptable use of video conferencing and collaboration tools.

Details of the financial impact of COVID-19 on the Public Trustee's financial results can be found in the Financial performance section from page 35.

## Customers

All Public Trustee offices remained open, with social distancing measures in place and signage displaying important health information about COVID-19, including reminders about good hygiene. This ensured continued accessibility to services for vulnerable Queenslanders.

From 30 March 2020, the Public Trustee temporarily transitioned in-person Will appointments to telephone and by video-conferencing at the Beaudesert service centre. Will customers have the option of either privately arranging to have their Will executed and witnessed, or attending a Public Trustee office to execute their Will. The Public Trustee received a positive response from the Queensland community to maintaining this important service in uncertain times.

The opening hours for all Public Trustee regional offices were temporarily changed to 9am to 4pm from 14 April 2020. The change in the opening hours provided:

- frontline managers with more time to manage staffing and workload impacts as a result of COVID-19 before daily customer contact began

- an enhanced customer experience by providing staff with time to complete administration, including payments, outside of customer hours, which allows them to focus on customer requests as they are received.

The Public Trustee temporarily ceased all property auctions from 25 March 2020 in line with the directions of the National Cabinet. The Public Trustee re-commenced auctions from 27 July 2020. Open houses are held in accordance with COVID-19 safety requirements including promoting physical distancing, limiting the number of people in enclosed spaces, registering all attendees and providing sanitisation stations.

There have been frequent communications to customers and their support networks and other stakeholders regarding the Public Trustee's response to COVID-19 through signage at offices, updates on the Public Trustee's website and stakeholder emails.

## **Staff**

Public Trustee staff and managers have also been regularly updated. A dedicated COVID-19 page was developed for Public Trustee staff to supplement regular email communications and to provide easily accessible COVID-19 related resources.

Managers meetings are being held more frequently to ensure managers have access to the latest COVID-19 information and a forum to discuss any issues arising including the Public Trustee's business continuity response, changes to procedures and processes across programs, working from home arrangements and how to support their staff.

The Public Trustee has developed and implemented COVID Safe Workplace Plans across the agency. Health and safety processes have also been enhanced in response to a range of possible COVID-19 related scenarios. A range of materials have also been developed to assist managers to better support their staff.

Technology (including infrastructure, application licences and network bandwidth) was acquired and implemented to uplift the capacity for staff to work remotely. Staff and managers continue to be supported to adopt a variety of flexible work practices and flexible work arrangements.

## **Whole-of-Government response**

In line with Government policy, the Public Trustee worked with tenants to provide rent relief for businesses renting our premises with a customised approach for each tenant to assess their individual rent relief requirements.

Following consultation with the Department of the Premier and Cabinet, the decision was made to defer a request to lower interest rates paid to customers from 1 May 2020. The deferral was made in an effort to support vulnerable Queenslanders during this time of unprecedented global uncertainty, while economic activity and employment are under significant pressure from the COVID-19 global pandemic.

Public Trustee staff participated in the Employee Mobilisation Service for up to eight weeks.

From March 2020, the Public Trustee has also been reporting daily on the impact on staff from COVID-19 to the Public Service Commission. These statistics include information on a range of impacts including the number of staff working from home and the number of staff self-isolating on medical advice.

## **Future outlook**

As the COVID-19 pandemic continues to evolve, the Public Trustee remains committed to delivering its essential services in line with the needs of its customers and based on the advice of the Queensland Government while ensuring that the health, well-being and safety of staff and customers remains a priority.