

# 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-funded 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 our customers and the community.**

**We provide professional and accessible:**

- estate administration services: we provide executorial services when acting as executor or administrator of a deceased estate
- financial administration and financial attorney services for those with impaired capacity for financial 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 the provision of taxation services to the Public Trustee and its customers to ensure the prudential management of funds
- life-planning services: making Wills and Enduring Power of Attorney documents
- safe and secure storage of Wills and other life-planning documents
- real estate services: we are a fully licensed real estate agency with licensed professional staff, including auctioneers and an extensive buyer and seller network throughout Queensland. We also facilitate the sale of our customers' 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*
- act as an approved examiner of the accounts of private financial administrators and report to the Queensland Civil and Administrative Tribunal (QCAT)
- act as a nominated person for financial matters under an Enduring Power of Attorney
- promote and support community education on a range of issues such as elder abuse, and the importance of making a Will and an Enduring Power of Attorney.

**Our locations**

Our services are delivered through a network of regional offices, including our head office in 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 visit our website at [www.pt.qld.gov.au](http://www.pt.qld.gov.au).



## Achievements for 2020–21

The Strategic Plan 2020-24 sets out our strategic direction for our staff, customers and stakeholders. It also outlines how we will contribute to the achievement of the Queensland Government's objectives for the community, our priorities and our strategies.

### 2020–21 Service delivery highlights:

- 10,394 financial management customers<sup>1</sup>
- 17,252 Wills made at no cost to Queenslanders
- 1,018 Enduring Power of Attorney (EPA) documents made
- 4,185 trusts administered
- 1,920 new deceased estates accepted for administration
- Over 107,000 calls answered by the Welcome Desk
- \$2.98B total assets under management
- Processed 4,723 claims and paid out \$3.8M in Unclaimed Money
- Over 1.15M Wills stored in our Wills bunker
- \$40.7M applied in Community Service Obligations, including \$32.0M in fees rebated for customers with limited assets

### Achievements towards our objectives in our Strategic Plan 2020-24:



## Customers First

The Public Trustee initially implemented our **Customers First Agenda** in 2019 to ensure that our customers were at the focus of all our processes and decisions. Through this Agenda, we set an expectation for ourselves and explored how we would continue to learn and improve as an organisation, to ensure that our actions were aligned to customer support and access and reflected the core values of the Public Trustee. As an organisation, we will continue to challenge expectations and focus on customer needs, wants and requirements.

Following the completion of Phase 1 of the Customers First Agenda, to further support this, in February 2021 we launched a **Customers First Strategy**, and identified opportunities to drive innovation and excellence across the sector to become a leading authority in customer-centric design, process and outcomes.

The Customers First Strategy aligns with our **Strategic Plan 2020 – 2024**, which defines our vision, purpose and **Social Responsibility Charter**. It expands on our commitment to our customers and the Queensland community to provide responsible, transparent and ethical services, as we endeavour to fully understand our customers' needs to provide excellence in service delivery.

The actions defined within the Customers First Strategy are categorised to six key focus areas:

1. Enhancing our customer experience: ensuring that our services, systems and practices are based on and built for our customers.
2. Empowering our people: encouraging and building on the qualities that our staff already have and providing more targeted training to continue to raise the bar in customer service.
3. Engaging with the community: leveraging our customer and community engagement systems and processes, to improve the lives of Queenslanders.
4. Building a sustainable and efficient organisation: embracing sustainability across all aspects of our organisation, including economic, environmental and strategic sustainability.
5. Being a sector leader: continuing to build a modern, professional and customer-focused organisation that strives to be a leader in financial management, estate and trustee services.

<sup>1</sup> Comprised of 9,508 adults with impaired decision-making capacity, acting as financial attorney for 247 customers and managing 639 prisoners' estates.

6. Strengthening our governance: embodying integrity and accountability beyond the responsibilities expected of us and ensuring that exemplary governance is applied through our policies, practices, conduct, decisions, culture and structure.

The Public Trustee has progressed a range of Customers First initiatives in 2020-21 including:

- **Financial Independence Pathway** – The Public Trustee introduced a Financial Independence Pathway to support financial management customers in building practical skills to take on greater management of their finances. Participating customers are supported by their trust officer to gradually take on greater personal management of their finances over a 12-month period. Participants are also referred to a funded financial literacy and resilience provider to develop practical money management skills.

56 customers are currently undertaking the Pathway. To date, the Pathway has assisted eight customers to resume management of their finances through QCAT, and reduced the Public Trustee's involvement under a limited order for a further customer.

- **Easy English Resources** – A range of easy English resources explaining the Public Trustee's services and complaint process to financial management customers are now available on the Public Trustee's website, including two animated videos. In addition, 16 communication letter templates used by frontline staff have been re-developed by a specialist Technical Writer using easy English principles.
- **Budget redesign** – The launch of a "new look" budget for financial management customers in June 2021 assists these customers to be informed about their money. The new budget, which is the product of a 12-month co-design and improvement project, presents information in an easy-to-read format in line with accessibility standards. The new budget was co-designed with customers and staff and involved extensive usability testing of prototypes with customers.
- **Nominated person service** – Following the introduction of new EPA forms made under the *Powers of Attorney Act 1998*, the Public Trustee has made available a new service to act as customers' nominated person for financial matters under an EPA. Customers making an EPA can appoint "nominated persons" to receive information from their attorney about their personal or financial matters.

Whether making an EPA themselves or through the Public Trustee, customers can request the Public Trustee to act as their nominated person for financial matters.

As a nominated person, the Public Trustee may review the financial documents supplied by the attorney and form a view on whether the attorney has acted in accordance with the EPA and the *Powers of Attorney Act 1998*. If necessary, the Public Trustee may refer matters to the Office of the Public Guardian for further investigation.

- **Safe Workplaces workshops** – 283 frontline staff have participated in workshops to increase their debriefing skills after critical incidents. These workshops are part of the Public Trustee's Safe Workplaces program, which includes activities such as a pilot for facilitated onsite debrief sessions and workshops focused on managing customer aggression.

During May and June this year, one-hour face to face Support and Debrief workshops were delivered to Customer Experience and Delivery staff across the state by an external provider. Further workshops focused on responding to challenging customer behaviours also commenced.

- **National Redress Scheme Unit** – The Public Trustee's National Redress Scheme Unit provides assistance to customers to make a claim through the Commonwealth Government National Redress Scheme relating to institutional child sexual abuse. The team plays a pivotal role in building customer awareness of the scheme and helping customers navigate the application process.

To date, the Unit has contacted 80% of financial management customers (approximately 9,000 persons) to promote awareness of the Scheme and of support services such as Knowmore legal assistance. This has resulted in the Unit being able to assist approximately 480 customers with referrals to Knowmore, so that they may receive further support in making an application.

The Unit is currently assisting a further 38 customers considering applications and continuing to build awareness of the scheme with further financial management customers.

- **Implementation of the Structured Decision-Making Framework** - a seven-step process designed to support Public Trust officers in decision-making in accordance with the Public Trustee's obligations under the *Guardianship and Administration Act 2000*, and considering the views, wishes, preferences and human rights of customers.
- **Enhancements to Will services** – in response to COVID-19, to provide safer options for customers and our staff, the Public Trustee introduced telephone Will appointments in early 2020. These have continued to be a popular option for customers with 40% of Will-making services delivered this way in the past year. Customers may also now book their Will appointments online through the Public Trustee website, at a date and time that is convenient for them.

### **Leadership**

We have

- Continued a range of initiatives to communicate important, new and emerging issues to staff such as regular email communications (CEO Updates and Weekly Wraps), Shopfronts and e-Town Hall meetings.
- 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
- Reduced the administrative duties of trust officers allowing greater focus on customer service and engagement
- Continued our support and participation at a leadership level of the Australian Guardianship and Administration Council, collaborating on legislative issues and advice and facilitating national discussion.

### **Integrity**

We maintained our focus on integrity with

- The recent establishment of the office of the Customer Advocate, to provide a dedicated voice within the Public Trustee to advocate for customers and their support networks, discuss issues and facilitate complaints
- Implementation of a Public Trustee Integrity Framework outlining the instruments, mechanisms and responsibilities to help deliver on the Public Trustee's strategic and business plans, outcomes and values and supporting a high level of honesty, objectivity, ethics and accountability
- Updated the online training module, delivered through the Learning Management System, on the "Code of Conduct and Workplace Conduct Policy Training" which is mandatory for all staff
- Review of key policies and procedures to support our compliance with the *Public Service Act 2008* and the *Public Sector Ethics Act 1994*
- Release of our fees and charges 'Ready Reckoner', complemented by case studies, and an online fee estimator for deceased estates - to assist customers to better understand the fees and charges that may apply to their circumstances.

### **Financially Responsible**

- Implementation of a new Common Fund investment strategy with the view to earning higher rates of return to assist with the funding of Community Service Obligations
- Implementation of a revised Customer Investment Strategy, which provided customers with enhanced investment outcomes in a lower return environment.

### **Engagement**

- We introduced a range of Easy English resources about our services for financial management customers, in line with accessibility standards
- A “new look” budget for financial management customers was introduced in line with accessibility standards and plain English principles
- The launch of a new online portal to lodge unclaimed moneys with the Public Trustee provides more flexibility for users, and reduced red tape and costs for the lodger, such as postage and banking. The portal also facilitates faster review of lodgements, and quicker turnaround for the re-submission of amended files. Over 1600 lodgements were received from organisations this year.

### **Care for Community**

- We implemented our re-developed customer correspondence using a plain English approach to improve readability and accessibility of information for financial management customers
- We supported approximately 480 customers who have experienced institutional child sexual abuse to apply to the National Redress Scheme through Knowmore legal service
- As trustee for five charitable trusts, we have administered more than \$160 million in funds to support vulnerable Queenslanders, education purposes and charitable organisations
- Continued to enhance community awareness of the importance of advance life planning, including having an up-to-date Will through Queensland Wills Week 2020 with the theme “Make Your Wishes Known”.

## **Other initiatives and significant achievements**

- **Australian Foundation for Charitable Trusts:** the Public Trustee worked closely with its investment manager, QIC Limited, to develop a new investment strategy for charitable trusts to improve investment income earnings and provide more funds for charitable works including supporting vulnerable Queenslanders.

The Public Trustee created a new investment trust, the Australian Foundation for Charitable Trusts, to implement the new investment strategy.

The new investment strategy is expected to generate an additional \$1.3 million per year for charitable works, including supporting vulnerable Queenslanders.

- **Customer complaints learnings:** in September 2020, the Queensland Audit Office released the report of the Performance Audit - *Responding to complaints from people with impaired capacity* (Audit).

The Report made six recommendations, to enhance the accessibility, effectiveness, and responsiveness of the Public Trustee’s complaints management system.

Consistent with the Audit recommendations, the Public Trustee has introduced a number of initiatives to improve their responsiveness to complaints, including:

- Structured Decision-Making training for all staff focusing on the customer and their support networks that takes into account, a customer’s human rights, views, wishes and preferences when it comes to decision making.
- Enhanced annual reporting of published Complaints data.

- Quarterly complaints reports, with content including complaint response times, issues and trends, will be used to improve customer service.
- Development of Easy English materials to increase accessibility and support customers with impaired decision-making to understand their rights and to lodge a complaint.
- A review of the Public Trustee's Complaints Management information technology system, to ensure the system is efficient, cost effective and supports best practice complaints management.