



# Succession & Estate Planning 101

Manoj Abichandani

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## Effective from 1<sup>st</sup> July 2017

One of the greatest changes under the new super laws is arguably how transfer balance cap effects the payment of death benefits to spouses. This is because many members who exceed the cap can no longer simply pay all of their death benefits to their spouse in the form of the pension. This means that careful planning is now required for members affected, or potentially affected, by the cap.

The most substantial changes to superannuation contributions since  
1st July 2007

# Succession & Estate Planning 101

1. How the transfer balance cap works for death benefits?
2. Death benefit pensions vs reversionary pensions under the cap
3. When should existing pensions be converted into automatically reversionary pensions?
4. Dealing with the liquidity crunch on the death of the first spouse including in-specie death benefit payments
5. Implications for estate planning for TRISs
6. Child pensions – an opportunity or a trap?
7. Key issues, actions and strategies pre 30 June 2017

# 1. Estate Planning 101

