

BONAP Trust Package

(Bank of Nan and Pop Trusts)

Help your grandchildren secure their future with a Trust **designed** for your family

The COMPLETE Package

A BONAP package from Macquarie Group Services contains everything you need to remain compliant when establishing your BONAP Trust. When you order a package, you will receive:

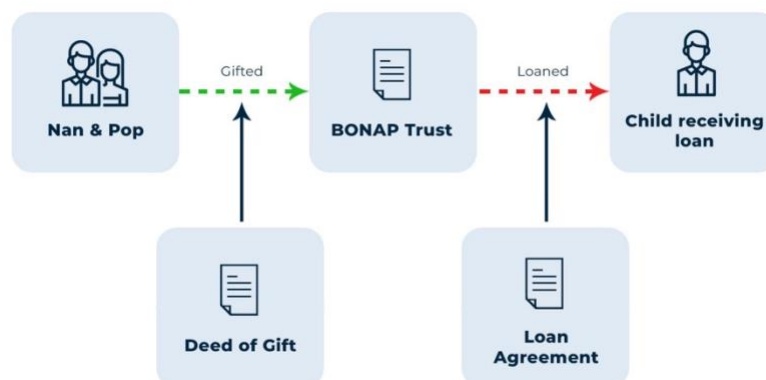
- BONAP Trust Deed
- BONAP Loan Agreement
- BONAP Deed of Gift

These facilitate the establishment of the Trust and provide documentation for the process, ensuring regulatory and legal compliance.



Designed to work together

Once a **BONAP Trust** is established, the grandparents gift the funds to the trust with the help of the **Deed of Gift**. The trustee then loans this amount, either interest free or at interest, to the grandchild, as dictated by the **Loan Agreement**.



Doing things the RIGHT way

By utilising a properly prepared Deed of Gift, you can formalise the transfer of funds from you to the BONAP Trust. In doing this, you're ensuring legal clarity and compliance as well as preventing any potential disputes when it comes to inheritance or any other claims. Crucially, a loan agreement between the Trust and the child protects the assets from any divorce or creditor claims by formalising the loan.

Tailored to your needs

BONAP Packages have been created with flexibility in mind because we know everyone's situation is unique. In addition to the options you have with the Trust itself, the loan agreement also features:

- With-Interest or Interest-Free terms
- Monthly or yearly interest periods (if applicable)
- A right to take security by caveat or registered/unregistered mortgage
- The ability to specify a repayment date

What you need to know

Are BONAP Trusts only for the very wealthy?

Not at all! Any grandparents that want to help their grandchildren with the purchase of a property, be it in a big or small way, should strongly consider a BONAP Trust in order to structure this help in a way that protects their legacy for generations to come.

Is A BONAP Trust complex and expensive to establish?

Establishing a BONAP Trust is straightforward with the right guidance. You'll need to decide on options like Lockdown or Non-Lockdown and roles such as Settlor. Macquarie Group Services offers a comprehensive BONAP Trust Package, including the Trust Deed, Loan Agreement, and Deed of Gift, for \$3,300 (incl. GST), making the process simple and cost-effective.

Is the BONAP package really necessary?

While you can set up a BONAP Trust on its own, there are significant advantages to using the Deed of Gift and Loan Agreement from Macquarie Group Services. These documents ensure full legal compliance and seamless integration. These documents provide clarity, protect the trust's assets, and simplify the process, giving you peace of mind that all aspects are professionally handled.

Learn more and order yours today!

www.macquariegs.com.au/products/bonap-trusts