

Service improvements and social benefits

2022 – 2023



We would like to respectfully acknowledge the Traditional Owners of the lands and seas on which we meet today and Elders both 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 serve. Each ring is different, representing that no one family or individual has the same lived experience and needs.

Our purpose

Queensland Public Trustee (QPT) provides trusted, financial decision-making advocacy, education, and financial services that empower Queenslanders to plan and prepare for key life events:

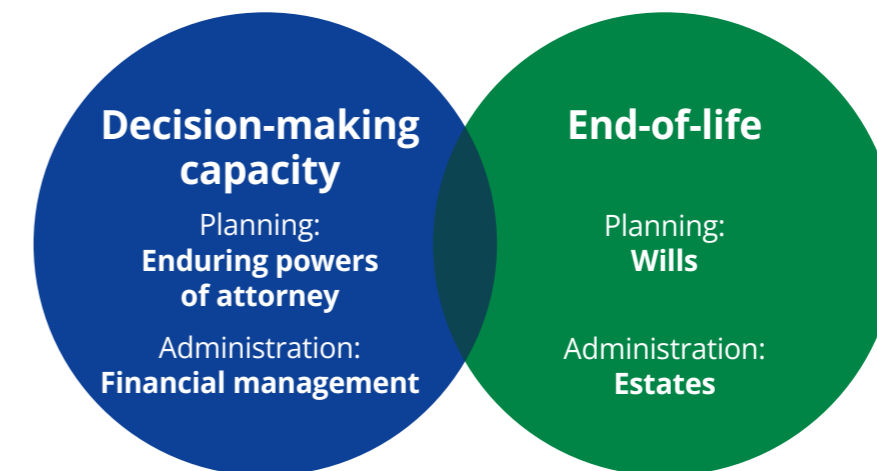
1. Impacted decision-making capacity:

- Planning services, including educating Queenslanders about the importance of having an Enduring Power of Attorney (EPA) in place, so 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:

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

Supporting Queenslanders through two key life events



Who we are

A state trustee based in Queensland dedicated to advancing your rights, interests and wishes and providing valued services.

How we deliver

- Providing advice and support to help our customers make informed decisions.
- Supporting Queenslanders to help keep them safe from financial harm, abuse and neglect.
- Information and support that helps protect your rights, interests and wishes at all stages of your financial life journey.
- Keeping the price of our services to a minimum.

We provide a range of support services to meet the diverse needs of our customers including:



Disability support



Asset management



Financial investment



Taxation

Key achievements in our service improvements

Working together to improve our services

QPT is focussed on working tirelessly to raise the bar on the quality of services we provide, aiming to make a positive impact on the lives of Queenslanders.

Here are some key things we have achieved this year:



Structured Decision-Making Framework improved

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Certificate of FM completion

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Revised family provisions process:

- more transparent costs
- improved ongoing support

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\$2 million

in payouts through the National Redress Scheme



Successful phone trial received

8390 calls

with a

61%

point of contact resolution rate

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Customer satisfaction with financial management services surpassed 2022/23 targets,



achieving **73% satisfaction rate**

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Redesigned our budgets and statements for improved transparency and better communication with our financial management customers

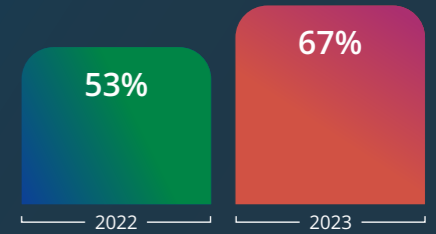
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Clearer offboarding for easier transition when QPT management is revoked

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Ease of dealing with QPT has increased in our support network



Successfully piloted the 'Keys project' initiative in Brisbane, for more secure handling and storing of customer's keys

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Queensland Advocacy for Inclusion (QAI) referral pathway established

Since then,

115 referrals

have been made to QAI by QPT Trust Officers

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Successfully facilitated quarterly customer support webinars for **over 160 network contacts**

80%

of QPT's financial management customers received assistance with reduced fees (2023)

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Continued the freeze on the annual indexation of QPT's fees and charges

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Customer Service Essentials training suite delivered to all frontline staff to ensure that customers were getting consistent and high quality service when dealing with QPT

To improve distribution of small value estates, initiatives for the administration of estates valued less than \$75,000 were introduced

Societal trends

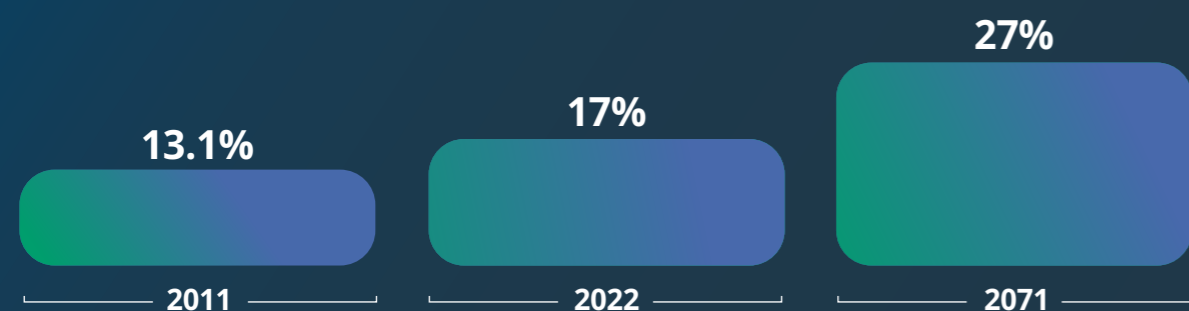
At times, people may need professional support to manage their finances, especially when their decision-making capacity is impacted by an intellectual disability, psychiatric illness, acquired brain injury, mental illness, or age-related illness. Additional external support for managing finances can safeguard them from financial abuse.

It is important that we understand the needs of the customers that are referred to QPT, and develop initiatives that are suitable, helpful, and will improve their customer experience.

Ageing population

CAUSE

Approximately 1 in 6 people aged 60 years and older experienced some form of abuse in community settings during the past year.



Queensland's past and projected population counts for people aged 65 years and over.

EFFECT

Older people living with a disability, poor health, or with a low socio-economic status are more likely to experience elder financial abuse.



Abuse of older people (who.int) (June 2022)
<https://www.abs.gov.au/statistics/people/population/population-projections-australia/latest-release#queensland> (Nov 2023)
 Census 2011: Older Queenslanders (qgso.qld.gov.au)
<https://www.who.int/news-room/fact-sheets/detail/abuse-of-older-people> (June 2022)
<https://aifs.gov.au/research/research-snapshots/national-elder-abuse-prevalence-study-summary-report> (December 2021)

Mental illness

CAUSE

Almost one quarter of Queenslanders have self-reported a mental and behavioural problem (2018).



The number of Queenslanders living with a mental health condition is rising.

EFFECT

36% of people living with poor mental health have severe or crisis debts compared to around 6% of the general population (July 2023).



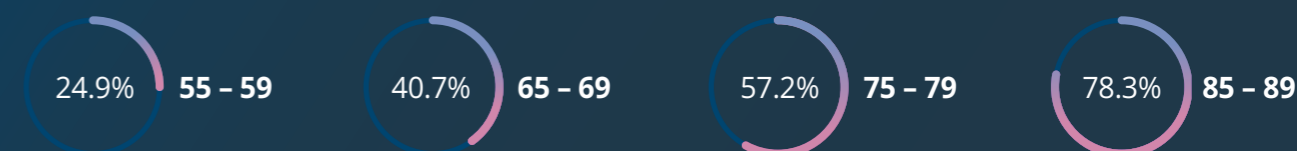
choreport.health.qld.gov.au — Trends in self-reported mental and behavioural problems (2018)
 Managing mental health and money: Mental Health & Money Advice (mentalhealthandmoneyadvice.org)

Disability

CAUSE

19% of the Queensland population have a disability. This is just less than 1 in every 5 Queenslanders. Of those with a disability, 32% (or 306,400) are living with a profound or severe disability.

Queenslanders living with a disability by age group (2018):



EFFECT

Some people living with a disability may require more support with financial management.



(Disability statistics | People with disability | Queensland Government (www.qld.gov.au) (2018)

Successful pilots

Recognising opportunities for improvement

We are committed to improving our services for our customers, ensuring that their journey with us is seamless, efficient, and effectively managed. As part of this, QPT has delivered a variety of pilot initiatives seeking to enhance our processes, for the benefit of our customers.

Keys project

To improve the safety of customer assets, the 'Keys project' pilot was trialled across Brisbane in 2023. This pilot project replaced the manual and paper-based methods, with a digital logging system.

This improvement to our process ensured that customer belongings are protected to a higher standard, reducing any potential security risks.

Phone trial

A phone service to triage and resolve incoming enquires for financial management customers was trialled, aiming to deepen engagement with our office and enhance point of service resolution.

The initial phase of our phone trial successfully received **8390 calls** ☎

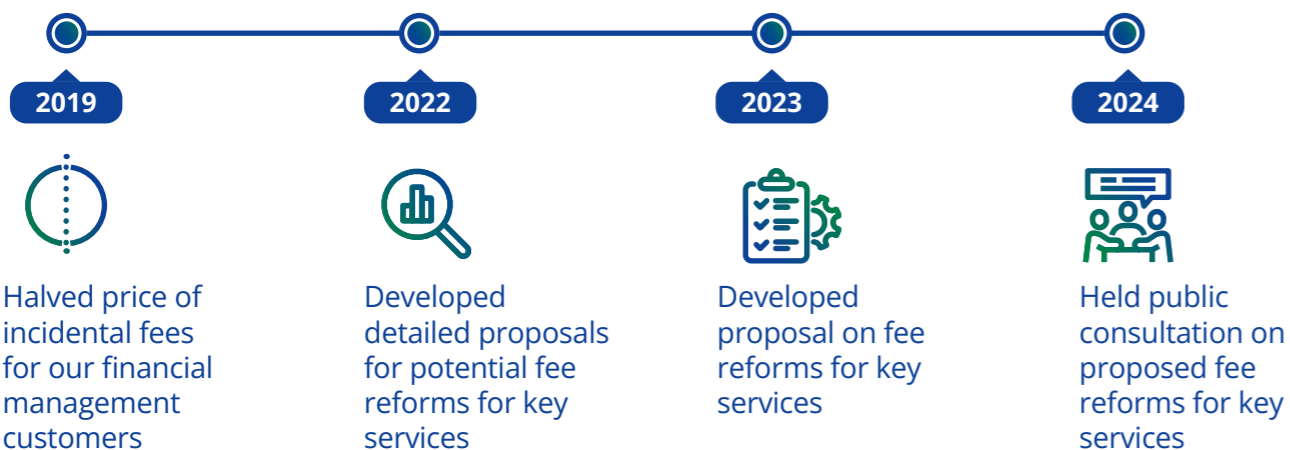
with a **61%** point of service, full resolution rate for the duration of trail.

72% resolved at initial point for service.

Ensuring things are fair

Following the Fees and Charges review in 2022, further work was undertaken to ensure our customer fees and charges were equitable and transparent through the development of comprehensive fee reform proposals that considered the findings of the Public Advocate in 2021.

In consideration of cost-of-living pressures, a freeze was placed on the annual government indexation of fees in 2022 benefitting all customers, as well as the separate incidental outlays fee and the real estate property fee for financial management customers.

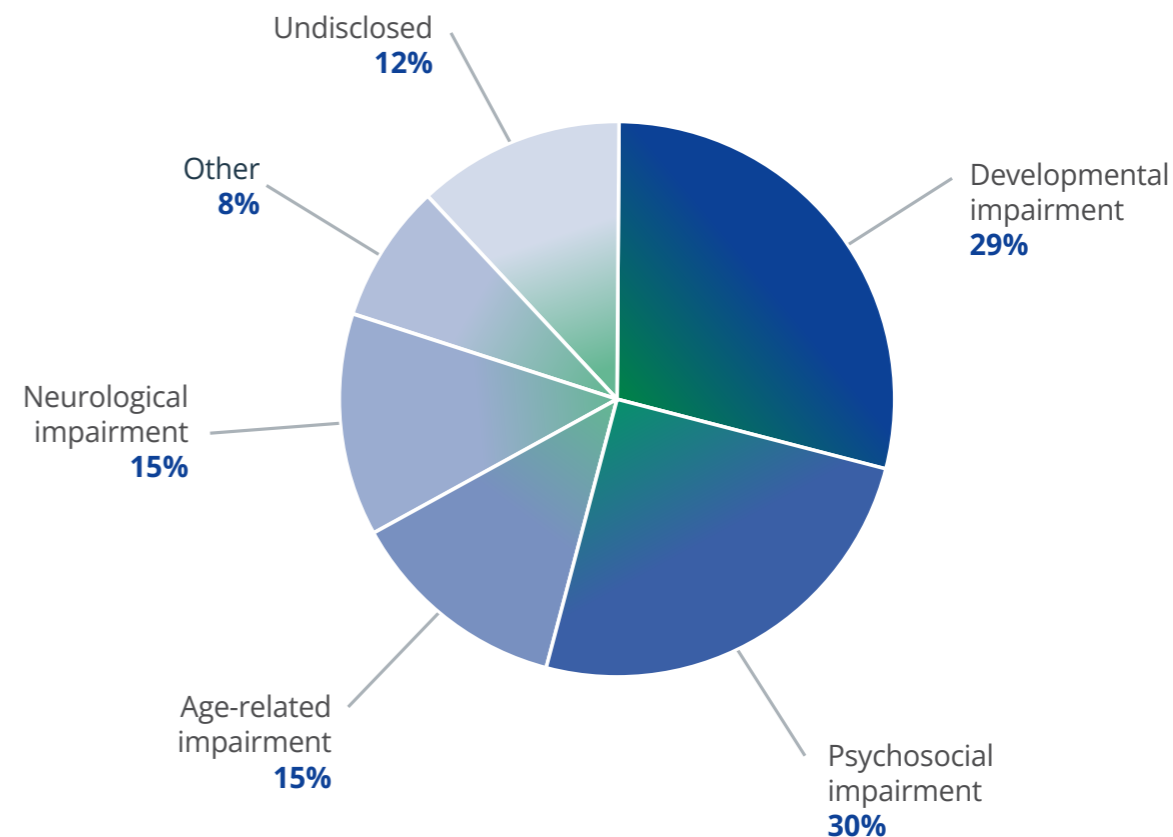


About our financial management customers

At times, individuals in our community need assistance with their financial affairs, this is where we can help. A loved one, carer or professional service provider may request our appointment, or QCAT may make an order to appoint QPT, to manage someone's finances. This will happen for one of two reasons:

1. a change in someone's life means they need help managing their finances in the short or long-term; or
2. concern a person with impacted decision-making capacity is experiencing financial abuse, such as having their money taken by a friend or family member.

Our financial management customers experience different causes that result in impacted decision-making capacity.



Our responsibility to oversee the financial management of Queenslanders has grown, reaching **10,596 customers in 2023**.

Initiatives making a difference for our financial management customers

Our customers come first

The Structured Decision-Making Framework has helped us improve how we engage our customers and their support networks and is supporting us to deliver a more consistent and transparent approach when navigating the diverse and often complex needs, wishes and preferences of our financial management customers.

As part of our Customers First Agenda and alongside our commitment to continuous improvement, we have invested more focus on enhancing customer experiences that drive both customer satisfaction and success.

To improve our role as financial administrator when claiming on a deceased estate, changes were made to family provisions. This initiative has created consistency with decision-making by appointing a single decision-maker, increasing touch points and communication with our customers and their support networks, and placing a greater emphasis on customer views and family relationships.

The initiative provides legal price guides and options for our customers to engage with advocacy services throughout to support transparency in decision-making and ensure our customers and their views are supported and promoted. Together these directly result in an improved outcome for our customers.

Promoting transparency with our customers

Transparency and customer support continue to be key to our transformation journey, and our commitment to enhancing customer experiences.

To ensure greater transparency with our financial management customers, we implemented two significant initiatives.

Statement redesign

We wanted our customers to have better understanding of their budgets and statements. Designed in close collaboration with our financial management customers, we reintroduced simplified budget and statement documents, to increase understanding and promote transparency.

After two rounds of feedback, ▼

80% of our customers now say they understand the documents better.

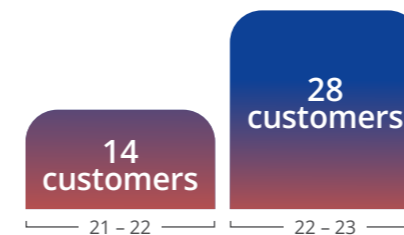
Customer management

We wanted to strengthen communication with our customers and their support networks both when they first become a customer and then when they leave financial administration.

The focus is helping customers understand what to expect from the initial appointment of QPT for their financial management, until they have successfully gained financial independence.

Empowering customers to regain financial independence

Our Financial Independence Pathway (FIP) program began in October 2020, to empower customers seeking independence to manage their finances. This is a structured program offering education, guidance and assessment to supporting financial management customers regain greater or full financial independence.



To date, **28 customers** have achieved financial independence through the FIP with many more proudly increasing their financial literacy and management skills.

84 customers are currently enrolled in the program to improve their financial independence skills.

** To protect the privacy of individuals and to maintain confidentiality, the names and any details for the images and case studies have been de-identified unless expressly permitted by the individual and legislation.*

Sharon regains independence

QPT was appointed to support Sharon* after she committed fraud at a very difficult time in her life. As her health began to improve, Sharon expressed that she wanted to pay back her debt and regain her financial independence.

Sharon's Trust Officer helped her organise a repayment plan and she began paying some of her own bills.

Sharon managed to pay off her debt of more than \$10,000. With the support of her Trust Officer, she felt comfortable applying to QCAT to regain her financial independence. At the hearing, she was deemed more than capable of managing her own affairs.

Through the FIP, Sharon said she felt supported and able to regain her financial independence with confidence.

Advocating for our customers, from within

QPT made a commitment through our Customers First Agenda, to raise the bar on the quality of services we provide for our people and the broader community. Establishing the Customer Advocate was a key milestone in this transformation journey.

The Customer Advocate is a dedicated team within QPT set up to provide guidance and support to those in need of additional assistance. The Customer Advocate is generally engaged when matters are complex, have been going on for a long time or where a customer or their support network feels they are not informed adequately (or all three together).

Working with customers, service providers, friends, family and loved ones, the Customer Advocate has three primary roles:

- Direct customer support — Guides customers through QPT processes that involve complex customer matters.
- Process review — Analyses internal processes, reviews customer concerns, offers insightful recommendations, and conducts research and consultations.
- Fair complaint outcomes — Facilitates independent complaints review processes.

Since being established in 2021, the Customer Advocate has been involved in 188 customer matters.

The Customer Advocate also facilitated the development of the Queensland Advocacy for Inclusion (QAI) Referral Pathway, established in September 2022.

The referral pathway enables QPT Trust Officers to refer customers to QAI, an independent external advocacy group. This allows customers to access information and assistance should they wish to explore a review of QPT appointment as their financial administrator.

The Customer Advocate and QAI continue to foster a close working relationship, to ensure the referral pathway continues to meet the needs of QPT customers, and QAI.

Since then, 115 referrals have been made to Queensland Advocacy for Inclusion by QPT Trust Officers.

Supporting our customers to feel safe

At times, our customers work with various agencies for additional support. One of these support agencies reached out to our Customer Advocate on behalf of a customer, to seek assistance regarding their matter with QPT.

The Customer Advocate contacted the customer to determine how they could support. While there were no complaints evident from the customer and the interactions appeared cordial and regular, the customer advised that the gender of their Trust Officer was important, due to prior trauma particularly in relation to their feelings of control over their financial situation.

As a result, the Customer Advocate facilitated a change of Trust Officer. To support the transition, they also attended the first meeting between the new Trust Officer and customer.



Victor sells his home

Victor* was living in a care facility when he decided to sell a property he owned, to be able to move closer to his daughter. However, someone known to him had moved into the property, complicating the sale.

The matter had stalled, and Victor's support worker decided to intervene. They were referred to the Customer Advocate by an external advocacy agency, for assistance in this matter.

To ensure Victor's views, wishes and preferences were clearly communicated and understood, the Customer Advocate arranged a meeting with QPT, Office of the Public Guardian, the support worker, Victor, and his daughter. Victor had complex needs that needed to be considered in any move, but the Customer Advocate maintained contact with all parties, to make sure the matter progressed efficiently.

As a result, the person living in the property vacated which allowed for the property to be sold. Victor was able to use that money to move closer to his daughter.



Donna purchases her own home

After her mother passed away and the family home was sold, Donna* moved into an aged-care facility. Soon after, she decided she wanted to move from the facility to more independent living.

A family member contacted Donna's Trust Officer at QPT, to request the purchase of a property Donna was interested in.

The purchase of the property needed to be organised quickly and Donna's family were concerned it would take too long, due to the complexity of Donna's situation.

Because of their concerns, the matter was referred to the Customer Advocate for urgent assistance.

The Customer Advocate quickly organised a meeting with Donna, her support network, and her Trust Officer. The Customer Advocate closely supported QPT staff working on Donna's case, and continuously advocated on behalf of Donna's wishes, to promote a successful outcome.

With the help of the Customer Advocate, Donna was able to purchase the unit she wanted in a retirement village. Donna and her family were thrilled with the outcome and the support provided by the Customer Advocate during this process.



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

www.pt.qld.gov.au