State Archives and Records Authority of New South Wales

Functional Retention and Disposal Authority: FA371

This authority covers records documenting the estate and trust management and guardianship services

This retention and disposal authority is approved under section 21(2)c of the *State Records Act 1998* following prior approval by the Board of the State Archives and Records Authority of New South Wales in accordance with section 21(3) of the Act.

State Archives and Records Authority of New South Wales

Functional Retention and Disposal Authority

Authority no	**FA371**	**SR file no**	**21/0112**

Scope	This retention and disposal authority covers records documenting the function of estate and trust management and guardianship services.

Public office	NSW Trustee & Guardian

Approval date	26 April 2016
Amended	19 May 2021 (addition of entries 1.10.1 to 1.10.7)

About the Functional Retention and Disposal Authority

Purpose of the authority

The purpose of this retention and disposal authority is to identify those records created and maintained by NSW public offices which are required as State archives and to provide approval for the destruction of certain other records created and maintained by NSW public offices, after minimum retention periods have been met.

The approval for disposal given by this authority is given under the provisions of the *State Records Act 1998* only and does not override any other obligations of an organisation to retain records.

The retention and disposal of State records

The records retention and disposal practices outlined in this authority are approved under section 21(2)(c) of the *State Records Act 1998 (NSW).* Part 3 (Protection of State Records) of the Act provides that records are not to be disposed of without the consent of the State Archives and Records Authority of New South Wales (State Archives and Records NSW) with certain defined exceptions. These exceptions include an action of disposal which is positively required by law, or which takes place in accordance with a normal administrative practice (NAP) of which State Archives and Records NSW does not disapprove. Advice on the State Records Act can be obtained from State Archives and Records NSW.

The authority sets out how long the different classes of records generated by an organisation must be kept to meet its legal, operational and other requirements, and whether the records are to be kept as State archives. State Archives and Records NSW reviews and approves organisations' retention and disposal authorities under the *State Records Act*. It is the duty of a public office, in submitting a draft retention and disposal authority for approval, to disclose to State Archives and Records NSW any information which affects the retention of the records covered by the authority.

State Archives and Records NSW's decisions take into account both the administrative requirements of public offices in discharging their functional responsibilities and the potential research use of the records by the NSW Government and the public. One of State Archives and Records NSW's functions is to identify and preserve records as State archives. These are records which document the authority and functions of Government, its decision-making processes and the implementation and outcomes of those decisions, including the nature of their influence and effect on communities and individual lives. Criteria for the identification of State archives are listed in *Building the Archives: Policy on records appraisal and the identification of State archives*. The Policy also explains the roles and responsibilities of State Archives and Records NSW and of public offices in undertaking appraisal processes and disposal activities.

Implementing the authority

This retention and disposal authority covers records controlled by the public office and applies only to the records or classes of records described in the authority. The authority should be implemented as part of the records management program of the organisation. Two primary objectives of this program are to ensure that records are kept for as long as they are of value to the organisation and its stakeholders and to enable the destruction or other disposal of records once they are no longer required for business or operational purposes.

The implementation process entails use of the authority to sentence records. Sentencing is the examination of records in order to identify the disposal class in the authority to which they belong. This process enables the organisation to determine the appropriate retention period and disposal action for the records. For further advice see *Implementing a retention and disposal authority*.

Where the format of records has changed (for example, from paper-based to electronic) this does not prevent the disposal decisions in the authority from being applied to records which perform the same function. The information contained in non paper-based or technology dependant records must be accessible for the periods prescribed in the classes. Where a record is copied, either onto microform or digitally imaged, the original should not be disposed of without authorisation (see the *General Retention and Disposal Authority – Original or source records that have been copied*). Public offices will need to ensure that any software, hardware or documentation required to gain continuing access to technology dependent records is available for the periods prescribed.

Disposal action

Records required as State archives

Records which are to be retained as State archives are identified with the disposal action 'Required as State archives'. Records that are identified as being required as State archives should be stored in controlled environmental conditions and control of these records should be transferred to State Archives and Records NSW when they are no longer in use for official purposes.

The transfer of control of records as State archives may, or may not, involve a change in custodial arrangements. Records can continue to be managed by the public office under a distributed management agreement. Public offices are encouraged to make arrangements with State Archives and Records NSW regarding the management of State archives.

Transferring records identified as State archives and no longer in use for official purposes to State Archives and Records NSW should be a routine and systematic part of a public office's records management program. If the records are more than 25 years old and are still in use for official purposes, then a 'still in use determination' should be made.

Records approved for destruction

Records that have been identified as being approved for destruction may only be destroyed once a public office has ensured that all other requirements for retaining the records are met. Retention periods set down in this authority are *minimum* periods only and a public office should keep records for a longer period if necessary. Reasons for longer retention can include legal requirements, administrative need, government directives and changing social or community expectations. A public office ***must not*** dispose of any records where the public office is aware of possible legal action (including legal discovery, court cases, formal applications for access) where the records may be required as evidence.

Once all requirements for retention have been met, destruction of records should be carried out in a secure and environmentally sound way. Relevant details of the destruction should be recorded. See *Destruction of records: a practical guide*.

Organisations should review functional retention and disposal authorities regularly to ensure that they remain relevant as the organisation’s functions and activities, operating environment and requirements for records change. Retention requirements may change over time. This can occur when:

- business needs or practices change
- new laws, regulations or standards are introduced
- new technology is implemented
- government administration is restructured and functions are moved between entities, or
- unforeseen or new community expectations become apparent.

State Archives and Records NSW recommends that organisations check any functional retention and disposal authorities more than 5 years old to ensure that the retention periods and disposal actions remain relevant.

Regardless of whether a record has been approved for destruction or is required as a State archive, a public office or an officer of a public office ***must not*** permanently transfer possession or ownership of a State record to any person or organisation without the explicit approval of State Archives and Records NSW.

Administrative change

This retention and disposal authority has been designed to link records to the functions they document rather than to organisational structure. This provides for a stable retention and disposal authority that is less affected by administrative change. The movement of specified functions between branches or units within the public office does not require the authority to be resubmitted to State Archives and Records NSW for approval. However, when functions move from one public office to another the public office that inherits the new function should contact State Archives and Records NSW to discuss use of any existing retention and disposal authority approved for use by a predecessor organisation.

Amendment and review of this authority

State Archives and Records NSW must approve any amendment to this authority. Public offices that use the authority should advise State Archives and Records NSW of any proposed changes or amendments to the authority.

State Archives and Records NSW recommends a review of this authority after five years to establish whether its provisions are still appropriate. Either the public office or State Archives and Records NSW may propose a review of the authority at any other time, particularly in the case of change of administrative arrangements, procedures or to operating environments which are likely to affect the value of the records covered by this authority.

In all cases the process of review will involve consultation between State Archives Records NSW and the public office. If the process of review reveals that this authority requires amendment, the necessary amendments should be made and approved.

Contact Information

State Archives and Records NSW
PO Box 516
Kingswood NSW 2747
Telephone: (02) 9673 1788
E-mail: govrec@records.nsw.gov.au

List of Functions and Activities covered

1.0.0 CLIENT MANAGEMENT

The function of managing client portfolios. Includes the establishment and management of wills and pre-planning instruments, deceased estates, trusts, attorney services, safe custody arrangements and financial management services for people who are unable to manage their own financial and business affairs.

See **OPERATIONS SUPPORT - Fees & Charges** for records relating to the determination of fees and charges for client services.

See **OPERATIONS SUPPORT - Policies & Procedures** for records relating to the development and review of policies and procedures relating to the management of clients.

See General Retention and Disposal Authority *Administrative records* **COMMUNITY RELATIONS - Evaluation** for records relating to the evaluation and review of client services and programs, including customer satisfaction surveys.

1.1.0 Attorney Services

The activity associated with managing the financial and business affairs of clients and individuals in accordance with a power of attorney, enduring power of attorney or agent agreements to operate.

See **CLIENT MANAGEMENT - Client Summary Information** for summaries and registers of client details, orders, decisions and actions held in client information systems.

See **CLIENT MANAGEMENT - Pre-Planning Instruments** for the establishment of powers of attorney, enduring powers of attorney or other pre-planning instruments.

1.1.1	Key records relating to the management of client financial and business affairs. Includes: • powers of attorney, agreements or instruments appointing the organisation as agent • plans and strategies for management of client assets and affairs • advice and authorisations received from clients • significant legal agreements or deeds • legal advice and legal matters • statements of account.	Retain minimum of 12 years after organisation ceases to be the appointed agent, then destroy

No.	Description of records	Disposal action

CLIENT MANAGEMENT - Attorney Services

No.	Description of records	Disposal action
1.1.2	Supporting records relating to the management of routine client transactions. Includes: • taxation records • payment of bills, rates and other liabilities • insurance records, including policies, renewals and claims handling • financial statements as forwarded to clients or beneficiaries • results of annual file reviews and audits. *Note: Where records are retained on the primary (main) client file, use class 1.1.1*	Retain minimum of 7 years after action completed, then destroy

1.2.0 Client Summary Information

The activity associated with the capture and maintenance of summary client information to support and facilitate client management processes.

No.	Description of records	Disposal action
1.2.1	Summary client details held within client information systems. Summary client details include client identification details (name, date of birth, date of death, address), details of orders and summaries of decisions.	**For clients where the agency is appointed to manage their affairs:** Required as State archives **For clients where the agency is not appointed to manage their affairs:** Retain as per primary client files
1.2.2	Ancillary client registers that support (but are not the principal index) client management activities and transactions.	Retain until administrative or reference use ceases, then destroy

No.	**Description of records**	**Disposal action**

CLIENT MANAGEMENT - Deceased Estate Administration

1.3.0 Deceased Estate Administration

The activity associated with administering a client's estate.

See **CLIENT MANAGEMENT - Client Summary Information** for summaries and registers of client details, orders, decisions and actions held in client information systems.

See **CLIENT MANAGEMENT - Pre-Planning Instruments** for records relating to the drawing up and management of wills where the organisation holds the will or testamentary document but does not proceed as the estate administrator.

See **CLIENT MANAGEMENT - Safe Custody** for records relating to the registration and receipt of items lodged into the safe custody of the organisation.

See **OPERATIONS SUPPORT - Trust Accounting** for client Trust account ledgers and returns to Treasury for undisbursed monies, including returns from estate matters as a result of no further action being taken (NFA) by the organisation.

1.3.1	Key records relating to the establishment and authority for the administration of: • intestate estates • testate estates for persons of prominence or note where the files have intrinsic value. Includes: • original executed will • grant of administration or election filed • submissions, approvals, authorities and waivers • death and supporting certificates • all court and legal documents e.g letters of administration, probate and election documents, court orders, contracts, deeds of settlement, release, assignment etc. • receipts for assets • statement of account • distribution sheets and reports.	Required as State archives
1.3.2	Key records relating to the establishment and authority for the administration of testate estates. Includes:	Retain minimum of 50 years after funds of the estate are

CLIENT MANAGEMENT - Deceased Estate Administration

No.	Description of records	Disposal action
	• original executed will • grant of administration or election filed • submissions and approvals • entitlement and/or no further action approvals • death and supporting certificates • court and legal documents • authorities, waivers, release directions from beneficiaries or third parties • records of fee waivers or reductions • receipts for assets • statement of account • distribution sheets and reports.	fully disbursed and ledger balances are nil, then destroy
1.3.3	Supporting records relating to the management of testate and intestate estates. Includes: • tax and financial records • routine correspondence with beneficiaries, real estate agents, insurers, valuers, accountants or other parties • investment recommendations, decisions and reviews for securities held by the estate • records of agreements and correspondence for property sold or rented during administration • routine information such as change of address • results of file audits.	Retain minimum of 7 years after action completed, then destroy
1.3.4	Records relating to estates that are subsequently administered by a third party, or no assets are passed under the Will.	Retain minimum of 7 years after action completed, then destroy
1.3.5	Estate control registers including card indexes and grant book registers.	Required as State archives

No.	Description of records	Disposal action

CLIENT MANAGEMENT - Dormant Funds

1.4.0 Dormant Funds

The activity of managing dormant funds donated or collected for a charitable purpose or purpose of a public character that have only been partly used or are otherwise unable to be applied for the original purpose.

1.4.1	Dormant fund registers and indexes, and records relating to successful applications and proposals to use dormant funds. Includes: • applications/proposals, supporting documentation and determinations • notices • certifications of funds value • registers of orders and actions.	Required as State archives
1.4.2	Records relating to: • unsuccessful applications to use dormant funds • audits of dormant fund financial records.	Retain minimum of 7 years after action completed, then destroy
1.4.3	Records relating to the receipt and handling of enquiries for applications to use dormant funds which are not proceeded with.	Retain minimum of 2 years after action completed, then destroy

1.5.0 Financial Management (Direct)

The activity associated with the management of financial and business affairs of clients in accordance with an order issued by courts, tribunals or other higher authorities.

See **CLIENT MANAGEMENT - Client Summary Information** for summaries and registers of client details, orders, decisions and actions held in client information systems.

See **CLIENT MANAGEMENT - Pre-Planning Instruments** for records relating to the preparation of Wills on behalf of clients.

See **CLIENT MANAGEMENT - Safe Custody** for records relating to client documents and items which are held in safe custody, including records relating to the sale or other disposal of unclaimed items held in safe custody.

1.5.1	Key records relating to managing the affairs of clients, such as:	Retain minimum of 12 years after order lapses or is

No.	**Description of records**	**Disposal action**

CLIENT MANAGEMENT - Financial Management (Direct)

No.	Description of records	Disposal action
	• authorities, orders, variations and revocations for the management of client affairs • reports, submissions and advice from authorised visitors and associated professionals • plans and strategies • agreements relating to the provision of accommodation, care or other support services, and real estate • legal advice and legal matters pursued on behalf of clients • letters, notifications or other advice between the organisation and clients regarding decisions • internal reviews of decisions and records of appeals made to higher authorities • reports and proposals to higher authorities seeking decisions outside of the organisation's powers • listings and signed receipts for documentation handed over to clients, solicitors or other parties when client is no longer under management by the organisation.	terminated or until the age of 30 is reached if a minor is involved, whichever is longer, then destroy
1.5.2	Supporting records relating to the management of transactions on behalf of clients. Includes: taxation, investment, property and asset records, insurance records, benefit records, financial statements and results of annual file reviews and audits.	Retain minimum of 7 years after action completed, then destroy
1.5.3	Bank statements for client accounts, copies of court judgements in relation to the pursuance of legal matters on behalf of clients and routine information, general advice and updates from banks, superannuation providers, government agencies, etc., about services or matters which are not directly related, or of consequence to the management of individual clients.	Retain until administrative or reference use ceases, then destroy

No.	Description of records	Disposal action

CLIENT MANAGEMENT - Financial Management (Private Support)

1.6.0 Financial Management (Private Support)

The activity associated with supervising and supporting private financial managers.

See **CLIENT MANAGEMENT - Client Summary Information** for summaries and registers of client details, orders, decisions and actions held in client information systems.

1.6.1	Records relating to the supervision and support of private managers appointed to manage the affairs of clients. Includes: • orders, directions and authorities issued to persons or companies • reports, submissions and advice to or from private managers and/or disability, legal, financial or other professionals, and authorised visitors • agreements with organisations or persons providing accommodation, care or other support services • referrals, reviews of decisions or appeals made to higher authorities.	Retain minimum of 12 years after order lapses or is terminated or until the age of 30 is reached if a minor is involved, whichever is longer, then destroy
1.6.2	Records relating to reviews of annual accounts submitted by private managers and financial statements sent to private managers.	Retain minimum of 7 years after action completed, then destroy

1.7.0 Pre-Planning Instruments

The activities associated with the preparation of Wills, powers of attorney or other pre-planning instruments for clients.

See **CLIENT MANAGEMENT - Attorney Services** for records relating to the management of client finances in accordance with a power of attorney.

See **CLIENT MANAGEMENT - Deceased Estate Administration** for record relating to the probate of client estates in accordance with a Will.

See **CLIENT MANAGEMENT - Trust Management** for records relating to the establishment of trusts to provide for future needs.

1.7.1	Records relating to the preparation of Wills probated by a third party, revoked, or otherwise never probated by the organisation. Records include:	Retain minimum of 7 years after date of death, or 100

CLIENT MANAGEMENT - Pre-Planning Instruments

No.	Description of records	Disposal action
	• instructions • original executed Will • signed acknowledgement by testator • general correspondence with and advice from clients.	years after date of birth where date of death is unknown, then destroy **Where date of birth or death is unknown:** Retain minimum of 82 years after instrument was made, then destroy
1.7.2	Powers of attorney, enduring powers of attorney or similar agent agreements and instruments, including associated authorisations, conditions and certificates.	**Revoked:** Retain minimum of 12 years after revoked, then destroy **Unrevoked:** Retain minimum of 7 years after date of death or 100 years after date of birth where date of death is unknown, then destroy **Where date of birth or death is unknown:** Retain minimum of 82 years after instrument was made, then destroy
1.7.3	Master indexes and/or registers of pre-planning instruments, including registers or indexes of Wills prepared or held in safe custody by the organisation.	Retain minimum of 100 years after action completed, then destroy

No.	Description of records	Disposal action

CLIENT MANAGEMENT - Safe Custody

1.8.0 Safe Custody

The activity associated with providing safe custody for documents, valuables or other items held by the organisation on behalf of clients.

See **CLIENT MANAGEMENT - Pre-Planning Instruments** for Wills held in safe custody which are never actioned.

See **CLIENT MANAGEMENT - Pre-Planning Instruments** for registers and indexes of Wills, including registers of Wills held in safe custody.

See **CLIENT MANAGEMENT - Pre-Planning Instruments** for Powers of Attorney, Wills or other instruments prepared by the organisation which are held in safe custody and deemed to be unclaimed and/or unactioned.

1.8.1	Records relating to the receipt, processing, storage and management of documents and items (such as Wills, Powers of Attorney, deeds, share certificates, estate jewellery, etc.) held in safe custody on behalf of clients. Includes receipt books, requests, instructions and correspondence with clients, executors or other parties regarding the management of items (e.g. to return, transfer or destroy items). **Note**: For items held in safe custody deemed to be unclaimed, action completed is the date of disposal of the item (after all attempts have been made to return the item). **Note:** The documents and items are the property of the client and not the Trustee and Guardian. These items will be disposed of as per agreement with the client.	Retain minimum of 7 years after action completed, then destroy
1.8.2	Securities registers and receipts for the storage of valuables or key documents that require special security protection precautions in accordance with court or tribunal orders. *Note: See class 1.8.1 where records are deemed abandoned or unclaimed.*	Retain minimum of 12 years after order lapses or is terminated or until the age of 30 is reached if a minor is involved, whichever is longer, then destroy

No.	Description of records	Disposal action

CLIENT MANAGEMENT - Trust Management

1.9.0 Trust Management

The activity associated with establishment and administration of individual client trusts, such as soldier, charitable, infant and life trusts, trusts for incapable beneficiaries, superannuation or employee entitlement trusts, or trusts arising from crimes confiscation and drug trafficking matters or warehouseman liens.

See **OPERATIONS SUPPORT - Trust Accounting** for client trust account ledgers and returns to Treasury for undisbursed monies.

1.9.1	Key records relating to the establishment and administration of trusts. Includes: • deeds, orders or other instruments establishing the trust • plans and strategies for client assets and affairs • applications and redemptions for withdrawing and contributing to trust funds • advice, notifications and authorisations received from clients and/or beneficiaries • agreements or deeds entered into on behalf of clients such as those relating to the sale or purchase of real estate • statements of account. Also includes legal advice and legal matters pursued on behalf of clients.	Retain minimum of 12 years after assets of the trust have been fully disbursed, or after the organisation ceases to be the appointed trustee or until the age of 30 is reached if a minor is involved, whichever is longer, then destroy
1.9.2	Supporting records relating to the management of trusts. Includes: • taxation and investment records • property and asset records • claims records, including the processing and payment of bills, rates and other liabilities • insurance records • financial statements forwarded to clients or beneficiaries • results of annual file reviews and audits.	Retain minimum of 7 years after action completed, then destroy

No.	Description of records	Disposal action

CLIENT MANAGEMENT - Guardianship client management

1.10.0 Guardianship client management[1]

The activity of acting as substitute decision maker for people with a disability and a decision making incapacity, i.e. managing people subject to guardianship orders where the Public guardian has been appointed as guardian. Includes making particular health and lifestyle decisions and providing or withholding consent to medical and dental treatment on behalf of clients, and advocating on behalf of clients for services they may need. Also includes the review of decisions and orders, and reporting to the Guardianship Tribunal on decisions made on behalf of clients.

See General Retention and Disposal Authority *Administrative records* **COMMUNITY RELATIONS - Public reaction** for records relating to the receipt of compliments or to the handling of complaints not specific to the management of a particular client

See General Retention and Disposal Authority *Administrative records* **STRATEGIC MANAGEMENT - Authorisation** for records relating to delegations of authority to employees.

See General Retention and Disposal Authority *Administrative records* **LEGAL SERVICES - Litigation** for records relating to the handling of appeals.

1.10.1	Summary details of persons for whom the Public Guardian is appointed guardian. This includes summary client details maintained in digital databases and guardianship authority details (orders made, issuing authority, date of order, date of revocation or discharge of order, etc.)	Required as State archives
1.10.2	Records relating to the management of clients where the Public Guardian is the appointed guardian and where the client is under the age of 18 and has been transferred from statutory out of home care or other juvenile guardianship. Records include applications for guardianship orders, guardianship orders, decision making plans, file notes, consents (medical, dental, legal), reports and reasons for decisions.	Required as State archives
1.10.3	Records relating to the management of clients where the Public Guardian is the appointed guardian and where the client is deceased. Records include guardianship orders, decision making plans, file notes, consents (medical, dental, legal), reports and reasons for decisions.	Retain minimum of 7 years after date of death, then destroy
1.10.4	Records relating to the management of clients where the Public Guardian is the appointed guardian and where the client has been discharged. Records include guardianship orders, decision making plans, file notes,	Retain minimum of 10 years after date of discharge, then destroy

[1] Entries under 1.10.0 added in May 2021. These entries supersede FA309.

CLIENT MANAGEMENT - Guardianship client management

No.	Description of records	Disposal action
	consents (medical, dental, legal), reports and reasons for decisions.	
1.10.5	Records relating to developing and reviewing policies and procedures for making decisions on behalf of people under guardianship. Includes position statements, practice directions, guardianship standards and internal policy and procedures. Records include final, approved versions, drafts, notes of meetings and background reports.	Required as State archives
1.10.6	Final version of published guidelines and information resources produced to assist individuals or organisations to implement practices supportive of the organisation's clients.	Required as State archives
1.10.7	Records relating to the development and review of content for guidelines, information resources, training, seminars, workshops etc. Includes final version of content delivered at training sessions, as well as the processes of researching, drafting and consultation regarding the content of guidelines, information resources, training, seminars, workshops etc.	Retain minimum of 7 years after superseded, then destroy

No.	Description of records	Disposal action

CLIENT MANAGEMENT - Guardianship client management

2.0.0 OPERATIONS SUPPORT

The function of providing operational support and services which do not relate to the management of specific client portfolios. Includes the development and review of policies and procedures, determination of fees and charges, marketing and business development, preparation of client information resources and updates, handling of aggregate funds and trust accounting processes, appointment of authorised visitors, provision of advocacy support, and the oversight and management of branch operations.

See **OPERATIONS SUPPORT - Training & Development** for records relating to training and educating organisations, peak bodies or other stakeholders in relation to specific issues and matters impacting client groups.

See General Retention and Disposal Authority *Administrative records* **COMMITTEES** for records relating to committees set up to discuss and resolve issues and matters, including audit, risk and finance committees.

See General Retention and Disposal Authority *Administrative records* **COMMUNITY RELATIONS - Enquiries** for records relating to routine enquiries about services such as those in relation to Will making, estate administration, financial management services etc.

See General Retention and Disposal Authority *Administrative records* **COMMUNITY RELATIONS - Public reaction** for records relating to complaints.

See General Retention and Disposal Authority *Administrative records* **FINANCIAL MANAGEMENT - Audit** for records relating to operational audits of the organisation's finances.

See General Retention and Disposal Authority *Administrative records* **FINANCIAL MANAGEMENT - Reporting** for records relating to routine operational financial reports and statements of activities for branches, agents and local representatives of the organisation.

See General Retention and Disposal Authority *Administrative records* **GOVERNMENT RELATIONS - Agreements** for records relating to agreements, such as partnership agreements to ensure better outcomes for clients.

See General Retention and Disposal Authority *Administrative records* **GOVERNMENT RELATIONS - Inquiries** for records relating to complaints that are referred to oversight bodies.

See General Retention and Disposal Authority *Administrative records* **GOVERNMENT RELATIONS - Representations** for records relating to responses to correspondence received by the Minister (Ministerials) or Members of Parliament.

See General Retention and Disposal Authority *Administrative records* **PERSONNEL** for records relating to the assessment, selection and appointment of authorised visitors.

See General Retention and Disposal Authority *Administrative records* **STRATEGIC MANAGEMENT** for records relating to branch performance reports and updates , and records of audits and reviews of branch operations and activities.

No.	Description of records	Disposal action

OPERATIONS SUPPORT - Advocacy

See General Retention and Disposal Authority *Administrative records* **STRATEGIC MANAGEMENT** for records relating to the development of fraud control and corruption prevention strategies, policies, procedures, as well as audits which examine the organisation's core functions and operations.

See General Retention and Disposal Authority *Administrative records* **STRATEGIC MANAGEMENT - Compliance** for records relating to the application for and management of licences and approvals to operate a financial services business and/or provide financial advice and services to clients.

2.1.0 Advocacy

The activity associated with providing and participating in systemic advocacy and support services to promote the rights and interests of clients.

See **CLIENT MANAGEMENT - Financial Management (Direct)** for records relating to decisions and/or the pursuit of legal action on behalf of individual clients.

See **OPERATIONS SUPPORT - Policies & Procedures** for records relating to the development and review of the organisation's policies, procedures and processes.

See General Retention and Disposal Authority *Administrative records* **COMMUNITY RELATIONS** for records relating to attending and presenting at conferences.

See General Retention and Disposal Authority *Administrative records* **GOVERNMENT RELATIONS** for the provision of advice, submissions or comment in relation to the development or review of legislation, regulations or government policy.

2.1.1	Records relating to management of identified systemic issues adversely impacting client groups. Includes: • notifications or advice to or from external agencies and organisations concerning compliance issues • meetings and liaison with agencies, organisations, services and facilities to discuss and resolve issues (e.g. for sanctioned or closing facilities) • internal investigations and intelligence gathered • advice, notifications or other information provided to clients in relation to identified issues.	Required as State archives
2.1.2	Records relating to the routine monitoring of facilities and service providers, including research and intelligence gathered about facilities and/or service providers.	Retain minimum of 7 years after action completed, then destroy

No.	Description of records	Disposal action

OPERATIONS SUPPORT - Advocacy

	See class 2.1.1 for meetings, liaison, intelligence gathering and research in relation to the management of systemic issues.	
2.1.3	Records relating to the development of strategies and plans providing support or frameworks for the management and/or improvement of services to the organisation's clients, such as the client consultation framework and associated consultation tools. Includes: • background supporting research • drafts released for review and comment • results of liaison, consultation and meetings with stakeholders • final versions.	Required as State archives

2.2.0 Fees & Charges

The activity associated with the establishment and setting of fees and charges for products and services.

2.2.1	Records relating to the development of fee structures as set out in regulatory impact statements. Includes: • forward projections • client cost models • supporting research and background documents substantiating fee structures decisions.	Required as State archives
2.2.2	Records relating to the development of fee structures which are not set out in regulatory impact statements. Includes: • calculations and working papers • pricing submissions and associated responses and approvals • pricing and fee guides and structures • notices to clients regarding changes to product and/or service fees.	Retain minimum of 7 years after superseded, then destroy

OPERATIONS SUPPORT - Funds Management

2.3.0 Funds Management

The activity of managing aggregate funds available for investment by the organisation's Common Fund.

See **CLIENT MANAGEMENT** for records relating to the management of the assets and investments of individual clients.

See General Retention and Disposal Authority *Administrative records* **COMMITTEES** for records relating to fund management committees, such as investment advisory committees.

No.	Description of records	Disposal action
2.3.1	Records relating to the management of funds within the Common Fund. Includes: • agreements, approvals or other authorisations relating to fund and investment transactions • routine liaison, updates and advice provided to or from fund managers, custodians or other financial advisers and managers • reports and statements on fund activities, position and performance • reviews and compliance audits and reports of invested funds • records documenting risk assessment and analysis, including associated models • benchmark constructions for portfolios. **Note:** for agreements, approvals and authorisations action completed is the expiry of the agreement, approval or authorisation.	Retain minimum of 7 years after action completed, then destroy
2.3.2	Records relating to the execution and recording of financial transactions for the investment and management of funds. Includes: • cash flow advices • dealing dockets • trade negotiations • specifications for bids and prices • signed legal agreements (to the deal)	Retain minimum of 7 years after expiry or maturity of transaction, whichever occurs first, then destroy

No.	Description of records	Disposal action

OPERATIONS SUPPORT - Funds Management

	• deal confirmations • settlement reports.	
2.3.3	Records relating to successful applications for mortgages. Includes: • applications and supporting documentation • credit risk assessments, submissions, recommendations and approvals • letters of offer guarantee and agreements • letters of engagement to valuers, realtors or conveyancers • documentation relating to changes to the title and settlement payments • liaison with clients during the life of the mortgage.	Retain minimum of 12 years after mortgage finalised, then destroy
2.3.4	Records documenting: • routine reports and statistics completed for mortgage matters, such as reports on numbers of loans executed, interest rate change forecasts etc.; and • declined mortgages applications.	Retain minimum of 2 years after action completed, then destroy
2.3.5	Records relating to the calculation and determination of interest rates to be paid on client balances, including calculations of declared rates, broken rates and debit interest rates. Includes internal interest rate announcements.	Retain minimum of 7 years after action completed, then destroy
2.3.6	Registers of set interest rates.	Retain minimum of 50 years after action completed, then destroy
2.3.7	Records documenting decisions made in relation to the establishment, application, use and closure of reserve accounts, including decisions regarding rights and obligations relating to those account funds.	Required as State archives

No.	Description of records	Disposal action

OPERATIONS SUPPORT - Information Resources & Updates

2.4.0 Information Resources & Updates

The activity associated with the development of information resources and updates for stakeholder groups.

See General Retention and Disposal Authority *Administrative records* **COMMUNITY RELATIONS - Marketing** for records relating to general promotional information about the organisation and its services, including product or service brochures, and newsletters which provide an overview of the organisation's events, activities and operations.

2.4.1	Final versions of newsletters providing information updates and advice to clients with regard to the organisation's operations, activities, events or related issues	Required as State archives
2.4.2	Final versions of information resources such as explanatory guides, handbooks, booklets, brochures, newsletters, fact sheets, frequently asked questions etc. which are prepared and produced for the purposes of providing support, guidance, advice and information to clients, their families, beneficiaries, or others with responsibilities for managing client matters, including private managers and executors.	Required as State archives
2.4.3	Final versions of presentations and materials for community information sessions such as those which clarify the role and function of the organisation and/or and promote and provide community education with regard to planning for the future. Includes final versions of session plans, presentation notes and materials.	Retain minimum of 2 years after action completed, then destroy
2.4.4	Records relating to: • the development of information resources and community information presentation materials, including drafts, comments from internal reviews, and working papers • routine administrative arrangements for community information sessions such as session schedules/timetables, attendance confirmations, venue and facility bookings, catering arrangements, travel arrangements etc.	Retain until administrative or reference use ceases, then destroy

OPERATIONS SUPPORT - Marketing & Business Development

2.5.0 Marketing & Business Development

The activity associated with analysing, creating, promoting and selling products and services.

See **OPERATIONS SUPPORT - Fees & Charges** for records relating to the determination of fees and charges for products and services.

See **OPERATIONS SUPPORT - Information Resources & Updates** for records relating to the development of newsletters, brochures, flyers, factsheets, handbooks and other information resources and updates for stakeholder groups, as well as community information and education sessions about the organisation's role and services.

See General Retention and Disposal Authority *Administrative records* **COMMUNITY RELATIONS** for marketing policies and procedures.

See General Retention and Disposal Authority *Administrative records* **COMMUNITY RELATIONS - Celebrations, ceremonies, functions** for campaign launches as well as records relating to routine administrative arrangements for promotional events (e.g. venue and catering bookings, notices and invitations, transport arrangements etc.) for marketing events and campaigns such as Wills Day and Plan Ahead Days.

See General Retention and Disposal Authority *Administrative records* **COMMUNITY RELATIONS - Marketing** for marketing plans; market research data; records relating to seeking or providing sponsorship or patronage for campaigns and events; general product and service promotional information on the organisation's website; and local area marketing campaigns and direct mail responses designed to raise awareness of the organisation's services.

2.5.1	Records relating to the development and implementation of campaigns that promote, advise or educate the community on life planning issues. Includes: • project briefs and scoping documents • major draft and final versions of campaign strategies and plans • approvals • findings and results of supporting research • results of meetings, consultations and peer reviews • master sets of final campaign posters, brochures and materials.	Required as State archives

No.	Description of records	Disposal action

OPERATIONS SUPPORT - Marketing & Business Development

2.5.2	Records relating to the development and review of retail products and services such as the Wills Safe. Includes: • scoping studies and briefs • project plans • approvals • implementation strategies • evaluation and review reports	Retain minimum of 7 years after action completed, then destroy

2.6.0 Policies & Procedures

The activity associated with the development and review of policies, procedures, guidelines and technical instructions relating to the core business activities of the organisation.

See **OPERATIONS SUPPORT - Information Resources & Updates** for records relating to the development and review of guides, handbooks, factsheets, brochures, booklets and frequently asked questions to assist clients, beneficiaries, executors, private managers or others to understand services, processes and requirements as outlined in formal policies and procedures.

See General Retention and Disposal Authority *Administrative records* **INFORMATION MANAGEMENT - Control** for registers of policies, procedures, standards and guidelines (secondary control records).

See General Retention and Disposal Authority *Administrative records* **PUBLICATION - Production** for records relating to the development and review of forms such Will Safe deposit forms, private management account forms, intestacy referrals forms, financial assistance application forms etc.

2.6.1	Final versions of policies and procedures including guidelines, standards and technical instructions documenting policy and procedural matters.	Required as State archives
2.6.2	Records relating to the development of policies, procedures, standards, guidelines and instructions. Includes: • drafts released for review and comment • supporting research and background materials substantiating policy or procedural decisions • results of stakeholder comments and feedback.	Retain minimum of 7 years after action completed, then destroy

No.	Description of records	Disposal action

OPERATIONS SUPPORT - Training & Development

2.7.0 Training & Development

The activity associated with encouraging staff, industry professionals or others to develop their skills and abilities through education, training and/or similar programs and events.

See **OPERATIONS SUPPORT - Fees & Charges** for records relating to the determination of student fees.

See General Retention and Disposal Authority *Administrative records* **CONTRACTING-OUT** for records relating to the engagement of external training providers.

See General Retention and Disposal Authority *Administrative records* **INFORMATION MANAGEMENT - Cases** for records relating to requests for access to student information.

See General Retention and Disposal Authority *Administrative records* **STAFF DEVELOPMENT** training policies and procedures as well as records relating to all other staff training, including client IT systems training and external training courses attended by staff.

See General Retention and Disposal Authority *Administrative records* **STAFF DEVELOPMENT - Training** for records relating to administrative arrangements for conducting training courses, including applications and confirmations of attendance, venue, equipment and catering bookings and arrangements etc.

See General Retention and Disposal Authority *Administrative records* **STRATEGIC MANAGEMENT - Compliance** for records relating to reports, audits and liaison with regulatory authorities for the purposes of demonstrating compliance with training requirements.

2.7.1	Final versions of training materials developed and delivered as a legislative requirement and which are approved by the Minister. Includes final versions of: • training plans and strategies • session outlines/plans • presentations • assessment tools and checklists • trainee and participant workbooks and handouts • approvals for final materials, Note: For final versions of training materials where updates are minor in nature and do not require approval by the Minister (e.g. updated graphics, fonts, references, minor content amendments not reflective	Required as State archives

No.	**Description of records**	**Disposal action**

OPERATIONS SUPPORT - Training & Development

	of changes in requirements or approaches), see entry 2.7.3.	
2.7.2	Final versions of training materials where training is not a legislative requirement and materials are not approved by the Minister e.g. Wills accreditation training. Includes final versions of: • training plans and strategies • session outlines/plans • presentations • assessment tools and checklists • trainee and participant workbooks and handouts • approvals for final materials, Note: For final versions of training materials where updates are minor in nature (e.g. updated graphics, fonts, references, minor content amendments not reflective of changes in requirements or approaches), see entry 2.7.3.	Retain minimum of 7 years after action completed, then destroy
2.7.3	Records relating to the development of training materials, including: • drafts released for review • results of review comments and feedback • minutes and notes of meetings Also includes final versions of training and support materials where updates are minor in nature (e.g. updated graphics, fonts, references, minor content amendments not reflective of changes in requirements or approaches).	Retain minimum of 2 years after action completed, then destroy
2.7.4	Records documenting routine administrative arrangements for training, including: • attendance requests/applications and associated confirmations • advice of course cancellations/changes • venue or facility bookings and arrangements • catering arrangements	Retain until reference use ceases, then destroy

No.	Description of records	Disposal action
OPERATIONS SUPPORT - Training & Development		
	• course notifications and schedules.	
2.7.5	Records documenting: • completed evaluation forms • unsuccessful applications for course enrolment • completed/signed attendance lists	Retain minimum of 2 years after action completed, then destroy
2.7.6	Records documenting student results for units of competency and qualifications attained for formally recognised and accredited vocational training courses.	Retain minimum of 30 years after action completed, then destroy
2.7.7	Student files, including: • student assessments and feedback • results for units of competency and qualifications attained for internal training courses which are not formally recognised and accredited vocational courses • liaison and correspondence with students.	Retain minimum of 7 years after action completed, then destroy
2.7.8	Registers or indexes providing a summary of training, including information such as staff member's name, course completed, date of training and results.	Retain minimum of 75 years after date of birth of staff member to whom the entry on the register/index relates, then destroy
2.7.9	Records relating to reports, audits and liaison with regulatory authorities for the purposes of demonstrating compliance with training requirements.	Retain minimum of 7 years after action completed, then destroy

No.	Description of records	Disposal action

OPERATIONS SUPPORT - Trust Accounting

2.8.0 Trust Accounting

The activity associated with managing trust accounts. Includes processing remittances and receipts, banking, returns, and the maintenance of ledgers.

2.8.1	Records relating to the processing and management of financial accounting transactions relating to monies paid into and out of trust accounts, such as: • cheques, including paid or cancelled cheques and cheque registers • remittances • receipts, including receipt lists and books • financial reports and statements showing financial position, performance and cashflow • audits of trust accounts.	Retain minimum of 7 years after action completed, then destroy
2.8.2	Records relating to routine trust accounting operational support processes, such as: • reports prepared for routine operational purposes, such as reports of unpresented cheques • bank statements • reconciliations, including trial balances, reports and journal entries for account ledger reconciliations • bank deposit books, lists and summary slips • petty cash records.	Retain minimum of 2 years after action completed, then destroy
2.8.3	Client account ledgers. **Note**: see entry 1.2.1 where the client account ledgers are the main client summary record. If the ledgers are the main record of clients where the agency has been appointed to manage their affairs the ledgers are to be retained as State archives.	Retain minimum of 50 years after action completed, then destroy
2.8.4	Records relating to returns to Treasury regarding undisbursed monies from estates or trusts.	Retain minimum of 50 years after action completed, then destroy

No.	Description of records	Disposal action
OPERATIONS SUPPORT - Trust Accounting		
2.8.5	Returns to Treasury relating to the forfeiture of criminal assets.	Retain minimum of 10 years after action completed, then destroy