LaunchUp

FREE GUIDE

WILLS · POWERS OF ATTORNEY · YOUR HOME

Leave It Sorted.

The 15-minute guide to protecting your home, your wishes and your family.

Plain English | Australia-wide | Checklists you can fill in

General information only. This guide doesn't consider your personal circumstances and isn't legal, financial or credit advice. Get independent advice before making any decision.

WELCOME



Martin
Founder, Launchup

A note from Martin

Nobody enjoys thinking about wills and paperwork. But getting it sorted is one of the kindest things you can do for the people you love.

This guide won't tell you what to do. Every family is different, and the rules vary by state. What it will do is explain the main documents in plain English, list the questions worth asking, and point you to the right people for advice.

Set aside 15 minutes, grab a cuppa, and tick off what you can. One less thing to worry about.

1 WHY THIS MATTERS

You're far from alone

If you haven't got around to it yet, you're in good company. National surveys show many Australians are underprepared, and most say they'd like to understand it better.

48%
of Australians don't have a will

58%
don't know what paperwork is needed when planning for death

2 in 3
haven't discussed end-of-life wishes with family (about two-thirds)

87%
of adults haven't set up a financial enduring power of attorney

23%
know when an enduring power of attorney can be made

85%
agree more education about enduring powers of attorney is needed

Sources: 2026 National Death Literacy and Readiness Report (La Trobe University and the Death Literacy Institute) for the first three figures; Empowering Futures (Australian Human Rights Commission) for the last three.

2 THE PAPERWORK

The four documents, in plain English

Most families need to think about four documents. Two deal with what happens after death, and two cover decisions if someone can no longer make them.

AFTER DEATH

Will

Sets out who you'd like to receive your assets, and who sorts out your estate.

ASK AN ADVISER

Is my will up to date? What isn't covered by it?

MONEY DECISIONS

Enduring power of attorney

Lets someone you trust make financial decisions if you can't.

ASK AN ADVISER

When should I set this up, and who suits the role?

HEALTH & CARE DECISIONS

Health and lifestyle decision-maker

Lets someone make health and care decisions for you. The name and rules vary by state.

ASK AN ADVISER

What's it called in my state, and do I need a separate document?

YOUR WISHES

Advance care directive

Records the care you would and wouldn't want.

ASK AN ADVISER

How do I make sure family and doctors know about it?

1 in 4

Only about 1 in 4 Australians know when an enduring power of attorney can be made. Timing matters, so it's worth asking an adviser about it **sooner rather than later.**

3 SUPER

Super and your estate

Super doesn't automatically follow your will, according to Moneysmart. Super funds have their own process for deciding who receives it, which is why many people make a nomination with their fund.

Questions worth asking your super fund

- Do I have a nomination on file, and what type is it?
- Is it still current, and does it match my will?
- What happens if I don't have one?

4 YOUR HOME

How your home is owned: two words on the title

When two or more people own a home, the title usually says they hold it as either joint tenants or tenants in common. Those two words can change where the home goes later.

Joint tenants

IN GENERAL TERMS
The owners hold the whole property together.

WHEN AN OWNER DIES
Generally, the surviving owner becomes the owner.

OFTEN DISCUSSED BY
Couples who want the home to pass to each other

vs

Tenants in common

IN GENERAL TERMS
Each owner holds their own share.

WHEN AN OWNER DIES
Each share can go wherever that owner's will directs.

OFTEN DISCUSSED BY
Blended families, friends or relatives buying together

Worth checking

Which one suits a family depends on its circumstances. Many people don't know how their own title is held, so it's worth checking.

Questions to ask a solicitor

- How is our title held right now?
- Does that still suit our family and our wills?
- What would be involved in changing it?

General information only. Rules vary by state and every family is different. Get independent legal and financial advice before making decisions.

5 YOUR RETIREMENT OPTION

Your retirement option and the estate

Each way of living in retirement affects what happens to the home later. Find the option you're weighing up, then take its questions to the right person.

Stay Home

How the title is held and what the will says both affect how the home passes on.

QUESTIONS TO ASK
How is our title held? Is the will up to date?

WHO TO ASK
A solicitor

Stay Home, releasing equity

A loan secured on the home is generally repaid when the home is sold, which leaves less to pass on.

QUESTIONS TO ASK
What would happen for my partner and my estate? How would it affect my pension?

WHO TO ASK
Services Australia (for the Home Equity Access Scheme), a licensed lender or broker, and an independent financial adviser

Buy a Smaller Home

A new purchase is a natural time to review the title and the will.

QUESTIONS TO ASK
How should the new title be held? Does the will need updating?

WHO TO ASK
A solicitor

Land Lease Community

You generally own the home but lease the land, so arrangements differ from a standard house.

QUESTIONS TO ASK
What happens to the home and the site agreement if the owner dies? Which fees continue while it's sold?

WHO TO ASK
The operator, in writing, plus your own solicitor

Retirement Village

Contracts vary widely. Departure fees and payout timing depend on the contract and state rules.

QUESTIONS TO ASK
What would the estate receive, and when? Which fees apply? Can my partner stay?

WHO TO ASK
The operator's written estimate, plus your own solicitor

For the Home Equity Access Scheme, see Services Australia. For other equity release options, speak to a licensed lender or broker and an independent financial adviser.

General information only. Rules vary by state and every family is different. Get independent legal and financial advice before making decisions.

6 FILL THIS IN

Where it all is

A will only helps if someone can find it. Families often spend weeks searching for paperwork. Start with the four things your family would need first, and note who to contact.

START HERE

ITEM	WHERE IT'S KEPT	CONTACT
Will		
Enduring power of attorney		
Super fund and nomination		
Property title or deeds		

That's the start, not the finish. Your family would also need to find your accounts, policies, health details and digital life, know who to call and what to do first. The **Leave It Sorted Organiser** walks you through all of it, in one place, in an afternoon.

See inside the Organiser →

Scan to see inside

🔒 **Keep this page somewhere safe and tell at least one trusted person where it is.**

General information only. Rules vary by state and every family is different. Get independent legal and financial advice before making decisions.

7 TALKING ABOUT IT

Starting the family conversation

About two-thirds of Australians haven't talked through their end-of-life wishes with family. The first sentence is usually the hardest, so here are a few gentle ways in.

> "I've been sorting out some paperwork. Can I show you where things are kept?

> "I read a guide about this and it got me thinking. Have you ever looked into it?

> "I'd rather you hear what I want from me than have to guess later.

> "There's no rush, but could we pick a time to go through this together?

1

Choose a calm time, not a holiday or a crisis.

2

Keep the first chat short. It doesn't need to settle everything.

3

Agree on one next step, like booking a solicitor or filling in the Where It All Is page.

Start small. One short chat and one agreed next step is a great start.

General information only. Rules vary by state and every family is different. Get independent legal and financial advice before making decisions.

8 TICK IT OFF

Your 15-minute action list

Tick off what you can today. Anything left over becomes your list of questions for an adviser.

- [ ] I know where my will is, and when it was last updated
- [ ] I know whether I have an enduring power of attorney
- [ ] I know what the health decision-maker document is called in my state, and whether I have one
- [ ] I've thought about whether I want an advance care directive
- [ ] I've checked whether my super fund has a nomination on file
- [ ] I know how the title to my home is held
- [ ] I've listed the questions for my retirement option (see page 5)
- [ ] **I've started my Organiser** launchup.com.au/organiser →
- [ ] I've told someone I trust where my paperwork is kept
- [ ] I've booked a time to get independent advice

My questions for an adviser

General information only. Rules vary by state and every family is different. Get independent legal and financial advice before making decisions.

Where to get independent advice

Start with a solicitor for wills, powers of attorney and property titles, and an independent financial adviser for money decisions. These free and government services are also good places to begin.

Moneysmart

Free, independent guidance on super, retirement and finding a financial adviser.

Services Australia

Pensions, and the Home Equity Access Scheme.

By state and territory

STATE	PUBLIC TRUSTEE	LEGAL AID
NSW	NSW Trustee and Guardian	Legal Aid NSW
VIC	State Trustees of Victoria	Victoria Legal Aid
QLD	Public Trustee of Queensland	Legal Aid Queensland
WA	Public Trustee of Western Australia	Legal Aid WA
SA	Public Trustee of South Australia	Legal Services Commission of South Australia
TAS	Public Trustee of Tasmania	Tasmania Legal Aid
ACT	Public Trustee and Guardian (ACT)	Legal Aid ACT
NT	Public Guardian and Trustee (NT)	NT Legal Aid Commission

Public trustee names: Services Australia.

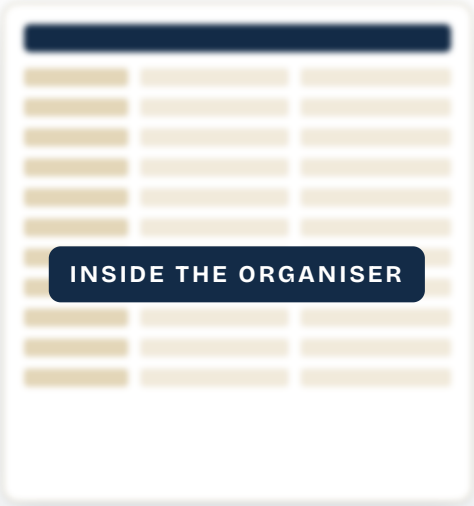
General information only. Rules vary by state and every family is different. Get independent legal and financial advice before making decisions.

10 THE NEXT STEP FOR YOUR FAMILY

If you ended up in hospital tomorrow, could your family find it?

This guide covers the big four. Everything else your family would need, from the accounts to the people to call, lives in one place in the Leave It Sorted Organiser, built for Australia.

- **The 25 essentials first.** The documents, accounts and contacts your family would need in the first days.
- **A one-page Family Briefing** to hand to each of your children, so they know exactly where to look.
- **The right names for your state**, and the government details families most often get stuck on.
- **If I've died: the first two weeks.** A calm step-by-step plan, so nothing important is missed.
- **Private by design.** It records where things are kept, never passwords or account numbers.



Why it matters: about $19 billion sits in lost and unclaimed super in Australia, mostly because nobody knew the account was there. (Treasury, October 2025)

Get the Organiser – A$39 →

Instant download · fill it in on screen or print it · 14-day money-back promise

Printed copy? Type **launchup.com.au/organiser**

Scan with your phone camera

Doing this for Mum or Dad? Sit down together over a cuppa. One purchase covers the family.

NEXT STEP

See your options side by side.

Once the paperwork is in hand, the next question is often where to live. The free **Stay Put or Sell Up? Calculator** compares four ways to live in retirement, and what each could do to your Age Pension.

1. **Stay Home**
2. **Buy a Smaller Home**
3. **Land Lease Community**
4. **Retirement Village**

It takes a few minutes, and it's a good way to work out which questions in this guide matter most for you.

Try the free calculator →

Scan to start

Or type launchup.com.au/downsizing-wizard · Haven't started your Organiser?
launchup.com.au/organiser

LaunchUp

General information only. It doesn't consider your personal circumstances and isn't legal, financial or credit advice. Rules vary by state and change over time. Get independent legal and financial advice before making any decision. Launchup is not a lender, law firm or financial adviser.