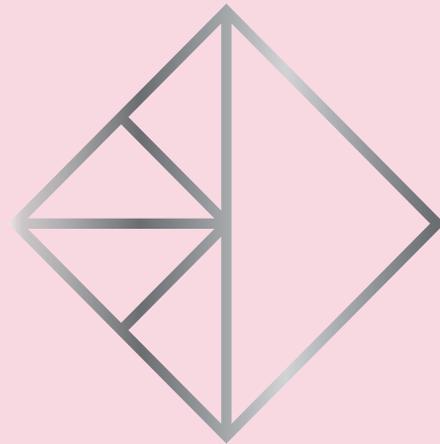


lifelaw[™]
by lane neave.

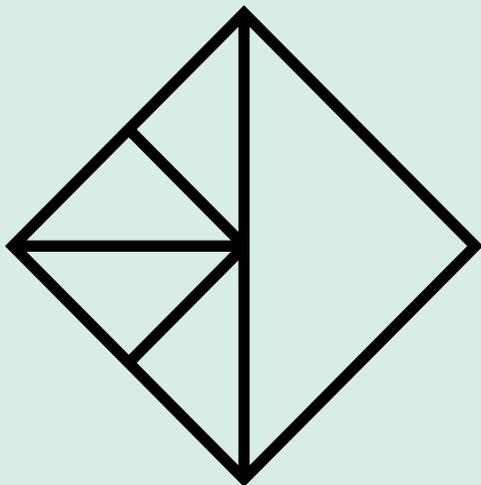
laneneave.co.nz



**When life decisions
are everything.**



complexity



simplicity

Simplifying your affairs.

At Lane Neave we provide simple solutions to complex legal problems, and give you real, plain English advice.

We believe life is for living. That's why we focus on delivering real clarity to our clients. We invest the time in really understanding you so we're able to better help you when you need it, and you're able to get on with the good things in life.

We're recognised nationally as one of the leading law firms in New Zealand, with the accolades to back it up. We believe that:

Clarity has real value

We thrive on making complex issues simple for our clients. We do that by providing plain English advice that doesn't sit on the fence. As a client you want sharp, effective solutions that cut through and deliver results.

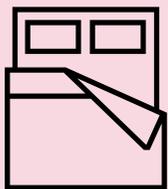
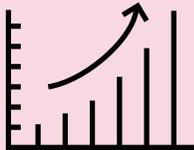
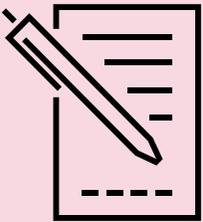
Innovation gives you an edge

Our entrepreneurial thinking means we design and tailor our legal teams around your requirements. This innovative approach means we do the thinking upfront so you get legal products and services that give you real value and advantage.

Experience makes a difference

You need to know you will be dealing with the level of experience and expertise you need. Our size and scale means we have the specialists who can really make a difference to your affairs.

What is Lifelaw?



Lifelaw is a tailored law package designed to simplify your life. It exists to ensure you get the right advice for every milestone and event in your life.

As your life changes over time, your legal needs do as well.

One of the challenges is knowing when you need a lawyer's help. That's where Lifelaw comes in.

Lifelaw draws upon all areas of legal expertise that exist within Lane Neave. We'll work with you and alongside you to formulate the solution you require.

At every stage of life there are a variety of legal issues to be faced affecting yourself, your family and other third parties.

At Lane Neave, we recognise our expertise can make a big difference to the outcome of the many challenges ahead of you - that's what Lifelaw is about.

We've got your back.

Sometimes your life follows a well worn path and at other times, it jumps around a bit. But whatever life throws at you, we'll be there for every milestone.

Reaching adulthood



In the eyes of the law, turning 18 means independence: you're now responsible for making your own decisions. You'll experience a number of firsts from 18 onwards, but actually, firsts never stop happening. That's what Lifelaw is for - providing help from experts who've dealt with it all before.

Signing a contract



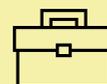
When you sign a document, whether it's a contract, agreement or application, you're bound into a new set of rights and obligations. Things like halls of residence agreements, occupation agreements, StudyLink contracts, tenancy agreements and finance applications all have twists and turns to them which we'll make sure you're informed about.

Renting a house



Entering into a tenancy agreement, whether it's individually or with others, means you and your landlord are bound to a fixed set of obligations. We recommend you know what the extent of those obligations are and what rights are available to you before signing on the dotted line.

Getting your first job



Employment law is a complex and often murky area of our legal system, so without expert advice a small error or omission in an employment agreement could have a wide ranging impact on you. Whether your new job is full or part time, there are a few 'must knows' which our team will share with you.

Changing between jobs



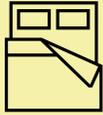
When it comes to changing between jobs, the same applies. There are some things which you need to get right. For example, you may be restricted from changing jobs to a competitor of the business you are in, or you may owe obligations to your current employer when looking elsewhere.

Taking out a loan



Loans come in many forms: financing a car through the car yard's finance company, completing a StudyLink application or obtaining a loan from a bank for an OE. Our team will cast their expert eye over the terms and conditions of any loan you enter into. It could make a big difference, and is especially important if you have to provide security for your loan.

Living together



New Zealand law recognises that in some circumstances, living together results in each person gaining a share of ownership of another's property. We can help you understand if or when this will apply to you. If so, it's a good idea to take steps sooner rather than later to protect those assets you wish to retain as yours, in the event either of you wish to move on.

Buying a house



Buying your first house is a time to celebrate. But first make sure you have good legal support on board to help deal with the complexities of the property market. Auctions, LIMs, titles, restrictive covenants, KiwiSaver, Housing NZ HomeStart, mortgage brokers, lending criteria, insurance, scope of works, EQC... It's complex stuff, but our specialist Property team will guide you through the process.

Tying the knot



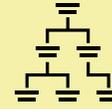
You're getting married, having a ceremony of commitment or a civil union. Congratulations! What impact may this have on your existing arrangements? What new moral duties do you owe your new spouse? Do you need to revisit your will? Now is the time to address these questions so you can kick back and enjoy life together.

Legal consequences



If you find yourself having to face the 'law,' early intervention by our team of experts could mean reaching a resolution with a better outcome than if you go it alone. When you need it, our specialist Disputes Resolution team will work hard to ensure the best possible result for you.

Establishing a family trust



There are many reasons why you might consider setting up a family trust – asset protection from the claims of creditors or aggrieved life partners, providing for impaired family members or future generations or creating a mechanism to keep family assets available for the whole family. Our Lifelaw team can help you determine whether you need a trust and how your family might benefit from setting one up now.

Starting a business



Starting a business is an exciting time that also brings a number of new legal challenges, things like premise leasing, employment agreements, Health and Safety policies, patents, trademarks and securities. Lifelaw enables us to match your needs with specialists from our Small Business, Employment and Banking and Finance teams, for example, to work alongside you as you prepare to launch your new venture.

Being in a dispute



A dispute can mean a number of things. It could be a boundary disagreement with a neighbour, someone owing you money and refusing to pay, your insurance company not covering the damage to your car because you left the hand brake off or someone saying something publicly about you which you object to. On every occasion, our Disputes Resolution team will be in your corner to help reach a resolution.

Having kids



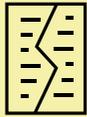
When you welcome little ones into the world, there's actually a whole set of additional legal issues that you need to consider. Things like new obligations of welfare, protection, nurturing and providing for them in your absence. Our Lifelaw team is best placed to assist you with a review of your affairs to ensure you've got it covered.

Buying or selling a business



If you're buying or selling a business there are two words to remember: be prepared. All your professional advisors need to be involved in the process from an early stage to maximize your opportunity and minimize your risk. Lane Neave's specialist Business and Workplace Law teams are just the people needed to coordinate these transactions for you, working with you and your other advisors to ensure a smooth transaction.

Separating



At a time when emotions are high and you may not see things clearly, our Family Law team are here to help you focus on the important issues to be resolved. We will work hand in hand with you and together achieve a workable solution for all involved.

Retiring



When it's time to put down your tools and relax, you may already have everything sorted. If you've been with Lifelaw for some time your Will, Powers of Attorney and (if you have a family trust) Memorandum of Wishes should be current. If not, we'll work with you to ensure that assets and wealth generated during your working life are dealt with in accordance with your wishes.

Entering a retirement home



Once you've made the decision to move into a retirement village or care, our Lifelaw team will assist you with all aspects of this change. From Occupation Agreements, Life Interests, Residential Care Loans or Subsidies, to gifting regimes, deprivation of assets or income, we've got it covered.

Prepaying a funeral

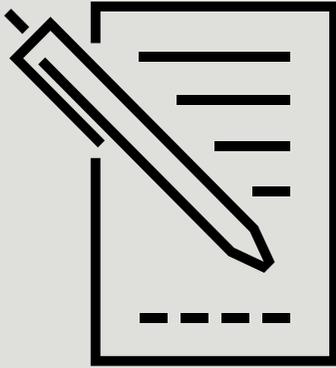


If you wish we can assist you with arranging to prepay a funeral. This can be done either directly with a funeral home or via an individual funeral trust set up specifically for your purposes. Speak to us about any questions you may have.

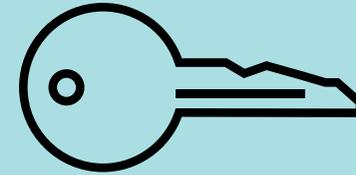
Passing away



Careful planning during your life time can ensure that your assets are dealt with as you would like to them to be after you pass away. But don't leave it until the last moment as last minute reorganisation may not be effective. As for handling your estate, our specialist Estate Planning and Wealth Management team will assist those left behind to deal with this aspect of your life.



**We'll take care
of the details.**



**So you can
enjoy the moment.**

Contact

Now that you know a little bit about Lifelaw, contact one of the team and let us commence your Lifelaw solution.



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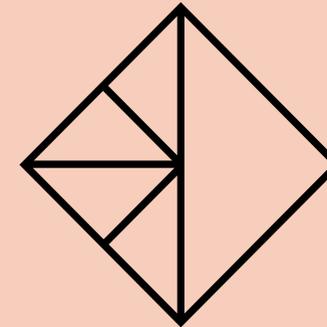
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