



# FUNERAL PLANNING

A GUIDE TO PRE-PAID FUNERALS





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# THE BENEFITS OF PRE-PLANNING A FUNERAL

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## Protection from escalating costs

A pre-paid funeral plan is a service planned and paid for in advance, secured at today's prices, which gives you total control over your funeral.

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## Your funds are secure

Your funds are held independently of a funeral director and invested on your behalf. Choose to pay in a lump sum, or in fortnightly, monthly or quarterly instalments over a fixed period of time.

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## Your choice of funeral and funeral director

A pre-paid funeral is arranged with your chosen funeral director. You decide on the type of service and this is formalised in a contract. We can help you find a suitable funeral director in your area. The funeral director is only paid once proof your contract has been fulfilled.

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## Tax benefits

Your pre-paid funeral plan will not affect your means tested pension. No contribution limit applies so you can invest as much as you would like to cover your future funeral expenses.

# STEPS FOR PURCHASING YOUR PRE-PAID FUNERAL

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1. Choose a funeral director
2. Select the funeral arrangements you want
3. Agree on the cost
4. Sign the contract with the funeral director





***"...A pre-paid funeral is arranged with your chosen funeral director. You decide on the type of service"***

# FREQUENTLY ASKED QUESTIONS



## GENERAL

### **Why is a funeral important?**

A funeral is the first step in the mourning process. Mourning helps people heal, and a funeral is a special time and place to support one another in grief at a time of loss. It is an opportunity for family and friends to pay their last respects.

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### **Who is legally responsible for arranging a funeral?**

Legal responsibility rests with the executor appointed under the Will of the deceased. You should make sure your executor is familiar with, and agreeable to carrying out your wishes, and is aware of the details of your pre-paid funeral plan contract.

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### **What if there is no Will?**

If a person dies without a valid Will, usually the closest next of kin will have the right to apply to act as administrator of the estate and complete the funeral arrangements.

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### **What happens when someone dies at home?**

The first call should be to a doctor. If the person has been treated by that doctor and the doctor is able to identify the cause of death, he or she will normally be able to issue a Death Certificate or Medical Examiner's Certificate.

The next call should be to the funeral director, who will arrange to transfer the deceased to the mortuary and organise registration of death. Funeral directors are available 24/7.

### **What happens when someone dies in hospital?**

The attending doctor will normally be able to sign a Death Certificate or Medical Examiner's Certificate. The funeral director will arrange the transport of the deceased, registration of the death and all other funeral arrangements.

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### **What happens when someone dies interstate or overseas?**

The funeral director should be notified immediately and will arrange transport of the deceased and attend to any statutory or customs requirements. In these circumstances there is usually an additional fee for the transportation of the deceased. For a small premium however, our Travel Protection Plan can insure against these additional costs (if you die whilst traveling interstate or more than 70 kms from your normal place of residence, within Australia).

Ask your funeral director about Travel Protection Plan.

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### **What happens if the death is sudden or accidental?**

When someone in good health and not under the care of a doctor dies suddenly or as a result of an accident, the Coroner must be notified.

## **What is the role of the Coroner's Department?**

If a hospital, doctor or other individual advises the Coroner's Department of a death, the Department contacts the police. The police arrange the transport of the deceased to the Coroner's Court. The police then prepare a report for the Coroner. The Coroner seeks to establish the cause of death, either by contacting the deceased's doctor, or by requesting an autopsy.

## **ABOUT PRE-PAID FUNERALS**

### **Why choose a funeral plan?**

Funeral plans make sound financial and emotional sense. Not only can they protect your loved ones from unnecessary stress at a difficult time, they also ensure that your own wishes are carried out.

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### **Who can enter into a pre-paid funeral plan?**

Anyone can enter into a pre-paid funeral plan, regardless of age or state of health.

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### **How much money can I invest in a pre-paid funeral plan?**

You can invest as much or as little as you like into a pre-paid funeral plan and the amount you contribute is dependent on the type of services you would like. You can choose the funeral arrangements with your funeral director.

### **Who do I see if I am interested in organising a pre-paid funeral plan?**

A pre-paid funeral is arranged through a funeral director. Funeral Plan Management can help you find a suitable funeral director in your local area, please contact us on free call 1800 804 731.

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### **What happens if the funeral director I selected for my pre-paid funeral ceases to operate?**

A pre-paid funeral plan allows you to choose a different funeral director. The funds invested are held independently of the funeral director and will still be available to meet funeral costs.

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### **Who has a record of my pre-paid arrangements?**

You and your funeral director should both have a copy of your contract, which details your arrangements at a fixed price. It is important you tell your family and friends you have made these arrangements in advance.

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### **How is my pre-paid funeral plan carried out?**

A family member or personal representative simply contacts your chosen funeral director and the arrangements, as detailed in your contract, are carried out. Once the funeral director provides evidence to Funeral Plan Management that the service has taken place, we will then pay the funeral director.

### **What if I change residence and need to change funeral director?**

Your contract can only be transferred to another funeral director with written consent from your current funeral director.

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### **What if I change my mind about a pre-paid funeral plan?**

A pre-paid funeral plan is a legally binding contract so you need to make sure you understand the terms of agreement before you sign.

There is a 'cooling off' period, and during this time you can cancel your contract and get a refund of your investment. Please refer to Funeral Plan Management's Product Disclosure Statement (PDS) for specific details about the cooling off period.

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### **Can I change the terms of my pre-paid funeral plan?**

Yes, but your funeral director needs to agree to the changes. Please remember if you do change your original agreement, there may be additional costs.





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