



# FUNERAL PLANNING

A GUIDE TO ENSURE PEACE OF MIND



# Funeral Insurance

Funeral insurance is not provided by FPM.

## What is it?

Funeral insurance involves making a regular set weekly, fortnightly or monthly premium payment, which is determined by the policy cover chosen.

The policy benefit is then generally paid in a lump sum to your beneficiary in the event of your death, to cover funeral expenses.

## What to be aware of:

- You may end up paying more in funeral insurance premiums than the actual value of your cover.
- Failure to miss just one premium may result in your insurance being cancelled and the monies paid, lost.
- In most instances you are unable to specify your preferred funeral director or funeral type.

Carefully read the relevant Product Disclosure Statement to ensure you understand all of the features, what will happen if you cancel your policy and how much you will really end up paying.

# 1

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## FUNERALPLAN BOND

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The FuneralPlan Bond is an investment with the specific purpose of funding your funeral service, without having to organise the details.

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### Key features and benefits:



#### Choose your investment option

The FuneralPlan Bond has the specific purpose of meeting your future funeral expenses. You can choose the Capital Guaranteed investment option, which means your contributions and allocated bonuses are always secure. Or you can choose the Conservative or Moderate investments if you want to increase the value of your policy through a combination of income and capital growth.



#### Payment options

You can open an account with as little as \$100 and set up your own regular instalment plans and top up with a minimum of \$50 at any time. You also have the freedom to stop paying instalments at any time without penalty if your circumstances change. Annual bonuses are also exempt from personal income tax, at any time before your death.



#### Tax benefits

Your FuneralPlan Bond will not affect your means tested pension if you invest up to the government's threshold. There is no limit to your investment if the means test is not applicable to your personal circumstances.

## 2

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# FUNERAL PLAN PRE-PAID

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The Funeral Plan Pre-Paid is an investment that allows you to lock in your own choices about your service.

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### Key features and benefits:



#### 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.



#### Payment options

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.



#### 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. Should your chosen funeral home cease to exist, your investment is safe. The funeral director is only paid with proof your contract has been fulfilled.



#### 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.

## WHY CHOOSE A FUNERAL PLAN?

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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.

To make planning ahead easier, there are two simple options to consider. Rest assured that our plans are designed with your best interests at heart. Whether you choose to pay for the funeral in advance, or set money aside toward the expense, you are always in control, while you get on with enjoying your life.

A photograph of an older man and a woman walking together outdoors. The woman is on the left, wearing a light-colored, textured jacket and blue jeans. The man is on the right, wearing a light-colored sweater and glasses. They are both smiling and looking at each other. The background is a clear blue sky.

***"...you are always in control,  
while you get on with  
enjoying your life"***



Funeral Plan Management (FPM) has assisted over 170,000 Australians fund and pay for their funerals since 1984. FPM is part of Australian Unity Group - a health, wealth and care organisation providing products and services designed to help people thrive.

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**FUNERAL PLAN MANAGEMENT PTY LTD**

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