

Pre - Paying Your Funeral

Pre-paying your funeral provides peace of mind.

Fry Bros can meet with you to document your wishes and instructions.

Funds are invested with a Government approved Funeral Benefit Fund.

A "My Personal Funeral Requests" form can also be completed.

This form documents information required by *The Registry of Births, Deaths and Marriages* at the time of need.

Your money is invested by Foresters Financial.

Please visit forestersfinancial.com.au for their product disclosure statements.

Foresters Financial offer "Away From Home Cover" Insurance
- a one off payment of \$120 which covers transportation costs within
Australia - up to \$3,000.

*Please contact our office if you have any queries
or wish to make an appointment.*



FRY BROS

02 4933 6155

www.frybros.com.au

admin@frybros.com.au

Funeral Plan Contract (Prepaid Funeral Plan & Funeral Bond)

This is a contract which details the arrangements nominated for your funeral service.

The Funeral Plan is divided into two sections.

Section One – Fixed Price Funeral Service Items (Prepaid Funeral Plan).

These costs are **prepaid in full** at today's prices, including GST.

Prepaid Funeral Plan's are capital guaranteed and exempt from the asset test for payments from Services Australia.

(i.e. Age Pension, Carer Payment or Disability Support Pension.)

Section Two – Non-fixed Price Funeral Service Items (Funeral Bond).

These costs are disbursements made on your behalf by Fry Bros at the time of the funeral. For example, gravedigging and floral arrangements. A Funeral Bond can be a capital guaranteed (default), sustainable or growth option investment. The specific purpose of the bond is to contribute towards these funeral expenses. Any variance in costs at the time of the funeral would be reimbursed or invoiced to the Estate.

The estimate provided for this section reflects the current cost of these items. However, it is up to you how much you would like to contribute to the Funeral Bond from \$100 to \$14,000. The initial minimum contribution is \$100, regular minimum contribution is \$25 per month, Ad-hoc minimum contribution is \$100. The monies invested in the Funeral Bond (Section Two) are counted as an asset for Services Australia.

(i.e. Age Pension, Carer Payment or Disability Support Pension.)

Funeral Bond (when paying in instalments or a lump sum)

A Funeral Bond is specifically to set aside savings for funeral costs. A Funeral Bond can be a capital guaranteed (default), sustainable or growth option investment. Fry Bros can provide an estimate based on the current costs of your funeral preferences. Any variance in costs at the time of the funeral would be reimbursed or invoiced to the Estate. It is up to you how much you would like to contribute to the Funeral Bond from \$100 to \$14,000. The initial minimum contribution is \$100, regular minimum contribution is \$25 per month, Ad-hoc minimum contribution is \$100. The monies invested in the Funeral Bond are exempt from the assets test for Services Australia.

(i.e. Age Pension, Carer Payment or Disability Support Pension.)



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