



GREGORY & CARR

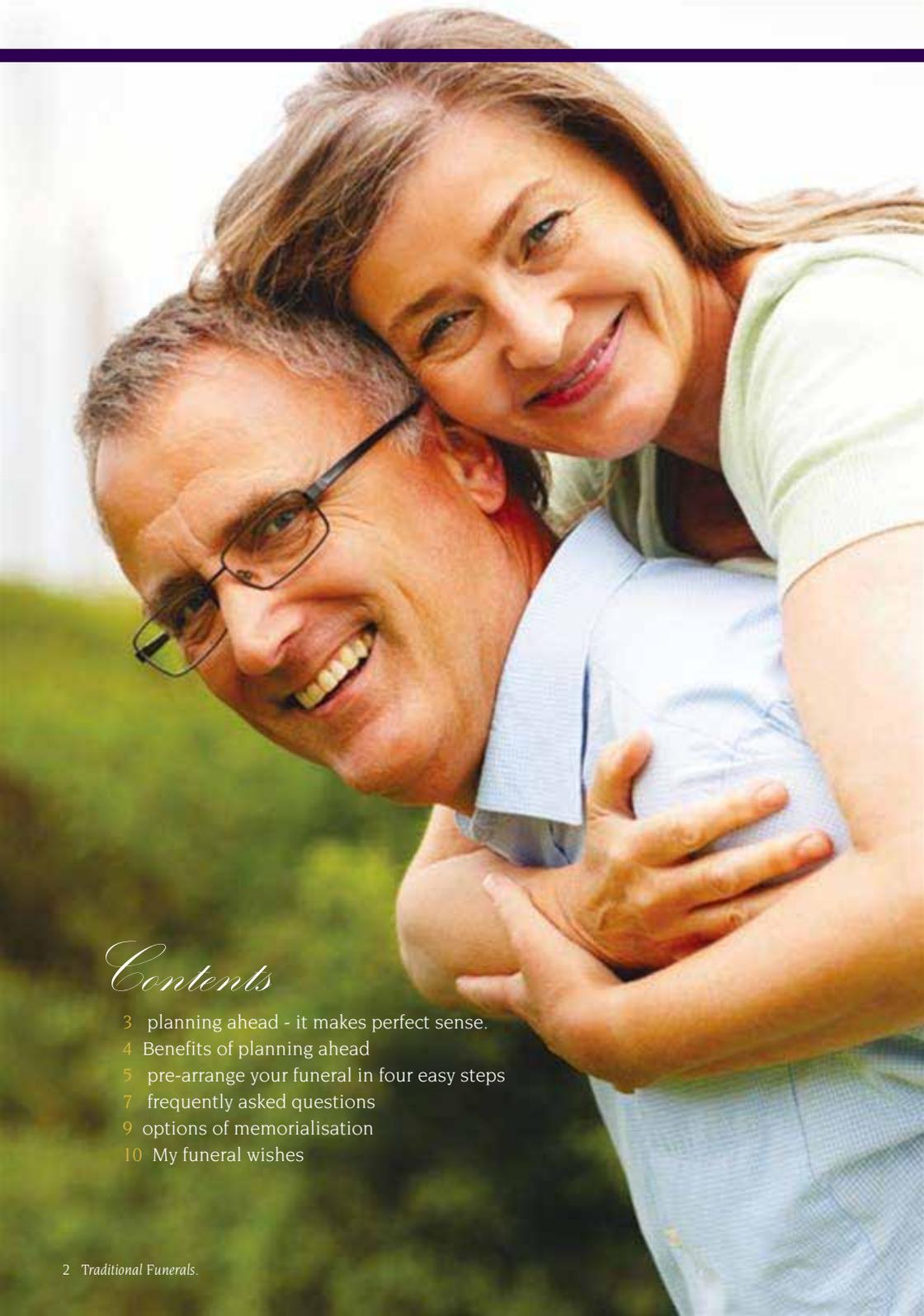
FUNERALS

Traditional Funerals

Pre-Arranging Your Funeral

Do your planning now ... and get on with enjoying life!





Contents

- 3 planning ahead - it makes perfect sense.
- 4 Benefits of planning ahead
- 5 pre-arrange your funeral in four easy steps
- 7 frequently asked questions
- 9 options of memorialisation
- 10 My funeral wishes

PLANNING AHEAD

It makes perfect Sense



*"Dying is a very dull, dreary affair.
And my advice to you is to have nothing whatever to do with it."*
W. SOMERSET MAUGHAM (1874 - 1965)



Sadly Mr Maugham, the eternal optimist, failed to heed his own advice. However, we are happy to offer you some more tangible advice...

Death is a fact of life. It is one of the few things in life that we can actually plan for, in advance, which is what we strongly recommend you do. Pre-arranging and pre-paying a funeral is akin to making a will or taking out life insurance. It takes care of the future.

Planning ahead gives you and your family peace of mind, and most importantly, will make things easier for loved ones in their time of grief, hopefully years and years and years down the track. Put yourself in their shoes, wouldn't you want to know exactly what they would want? It makes sense on several levels.

By pre-arranging and pre-paying your funeral, you can choose the type of service you want at a cost you can afford. On your death, your family does not have to worry about second-guessing your wishes or paying for a funeral at an emotional time – everything is taken care of.

Our pre-paid funeral plan is specifically designed around you, and it couldn't be more flexible. You can plan and pay for either all or part of your funeral. We offer a guaranteed fixed price for pre-paid funerals, protecting your family from any future price increases that may occur on the funeral arrangements you have selected. You have the option to pay your pre-paid funeral in one amount or by regular instalments over three years. The guaranteed fixed price benefit commences once the pre-paid funeral plan has been fully paid.

Pre-arranging a funeral is straightforward, although it does require you to think carefully and make decisions.

BENEFITS OF *Planning Ahead*



There are many benefits of planning ahead as it:

- Relieves your family of the emotional and financial burden.
- Ensures the cost of the funeral service is fixed at today's prices.
- Eliminates any confusion and ensures your exact wishes are carried out.
- Allows you to choose the type of memorial, inscription and decorative features you want to be remembered by, and,
- Ensures utmost peace of mind for you and your family.

Planning your funeral is a logical extension of your will and may assist with pension entitlements. In fact, the money you pay into the plan will not affect your pension as it is not subject to income or assets tests.



PRE-ARRANGE YOUR FUNERAL

In Four Easy Steps



Step 1

You should consider these questions before you pre-arrange your funeral:

- Do you want to be buried or cremated?
- How do you want your cremated remains (commonly referred to as ashes) memorialised, or alternatively which cemetery would you like to be buried in?
- Do you want the service in a church, funeral home chapel or at the cemetery or crematorium?
- Do you have any particular religious or cultural requirements?
- Who would you like to conduct the service?
- Do you have a preference for male or female funeral directors?
- Are there any special hymns or favourite music you would like played?
- Is there a particular poem or Bible passage you would like read?
- Would you like your favourite flowers at the service or would you prefer people made donations to a charity of your choice instead?
- Do you want an open casket?
- What type of casket would you prefer?

These are very personal issues - which is why we suggest you choose now instead of your family having to make the decisions for you. A simple document called *My Funeral Wishes* is included in the back of this booklet, which allows you to record all of your funeral preferences.

Step 2

Make an appointment with one of our staff, either at our office or your home. Our staff can provide advice and guide you through the funeral arrangements, step-by-step. as we say, we'll know what to do.

Once you are happy with the arrangements we will issue you a Pre-Arrangement Certificate, which details all your funeral wishes. You keep the original and in case it's misplaced or damaged, we will keep a copy at our office.



Step 3

Choose how you would like to pay for the funeral - either as a lump sum or by regular installments. If you choose the installment plan, a sufficient deposit is required to activate the contract. With both options, you will pay current prices.

Option 1: Lump sum

Simply pay the full amount of the funeral now. there will be no additional costs.

Option 2: Installments

If you prefer, you can pay installments over three years in monthly or quarterly payments. There will be no additional costs once the funeral has been fully paid.

In both options, your money is held in trust by funeral plan Management Pty Ltd, a wholly owned subsidiary of *Lifeplan Australia Friendly Society Ltd*. This reputable and well-established Australian Friendly Society has been servicing the financial needs of Australians for over 150 years. It is one of the largest Friendly Societies within Australia with assets and funds under management exceeding \$1 billion.

Step 4

Advise your family, partner or your legal representative about any arrangements you have made and the location of these documents.

We recommend filing your *My Funeral Wishes* form with other important personal or legal documents.

Frequently asked Questions



Can anyone pre-arrange a funeral?

Yes, age and state of health do not matter.

Do I have limited choices if I pre-arrange a funeral?

No, you can plan any type of service - from a graveside service to a full church service and your choice of burial or cremation.

How do I pay?

Payments can be made through the mail, at our funeral home, direct debit or at any of our affiliated funeral homes throughout Australia.

How much do I need to spend?

Funeral services can vary in price depending on your particular requirements. We can tailor a funeral service to suit your needs and budget.

Does it cost extra to pre-arrange a funeral?

No, there is no extra cost to pre-arrange your funeral with us.

Will my pension be affected?

No, pre-arranging and pre-paying for your funeral is not considered an asset, so your pension and taxation will not be affected.

What if I die interstate or overseas?

You can plan for this possibility when you pre-arrange your funeral. However, in most cases, transport costs will be involved. If you plan to stay interstate for some time, talk to your adviser and we can transfer your arrangements to another funeral home.

Can I easily transfer pre-arrangements if I move interstate?

Yes, we have many affiliated funeral homes interstate.

Is there a cost to transfer arrangements interstate?

Funeral costs can vary from state to state. Additional costs may be incurred if the funeral service is transferred.

Does the funeral cost include a burial plot and headstone or a place and plaque at the crematorium?

It depends on the cemetery and crematorium.
Our staff can discuss the various options available.

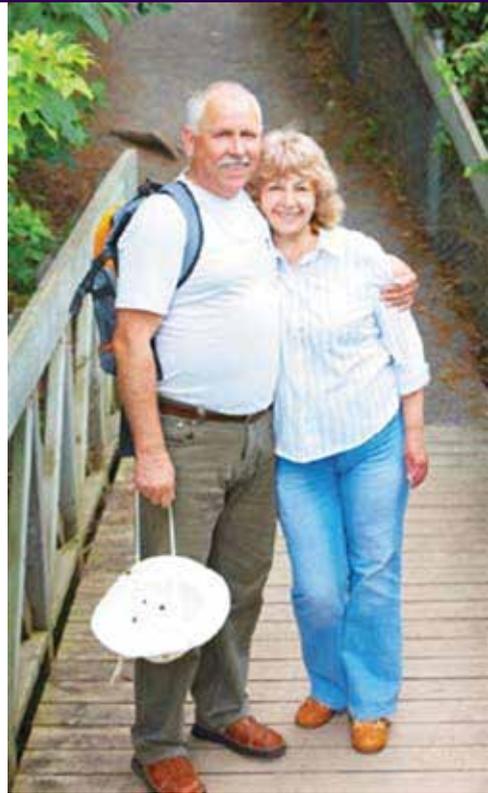
What will my family have to do when I die?

Contact us, or any of our affiliates, and we will coordinate all the arrangements you requested.
We are available 24 hours a day.

Will my family have to pay any additional costs?

No. Once you have paid for your pre-arranged funeral, there is no more to pay for the services identified in the pre-paid plan.

The only exception is the cost of transport if you die overseas or interstate (although you can include this cover in your pre-arrangements), and any additional items that may be requested by the family at the time of the funeral.



Can I donate organs if I pre-arrange my funeral?

Yes, you will need to make arrangements with the relevant authorities and we will contact them at the appropriate time.

How does my family know they are getting the funeral I arranged and paid for?

A copy of the details of your pre-arranged funeral will be contained in a folder, which you should keep with your will and other personal and legal documents. We will also keep a copy.

Will my family get an itemised account of funeral expenses?

Once the funeral service has been held, we can provide an itemised account on request.

Can I change details on my Pre-Arrangement Certificate?

Of course, your wishes may change over the years.

For example, you may discover a new favourite song, or you may change your mind about being an organ donor.

Simply let us know in writing and we'll make the necessary changes and send you a revised Certificate.

This may incur some office costs.

OPTIONS FOR

Memorialisation



Many people today complete their funeral arrangements by pre-selecting their final resting place in a cemetery or crematorium.

This ensures their wishes are met and gives family and friends a special place to visit and reflect.



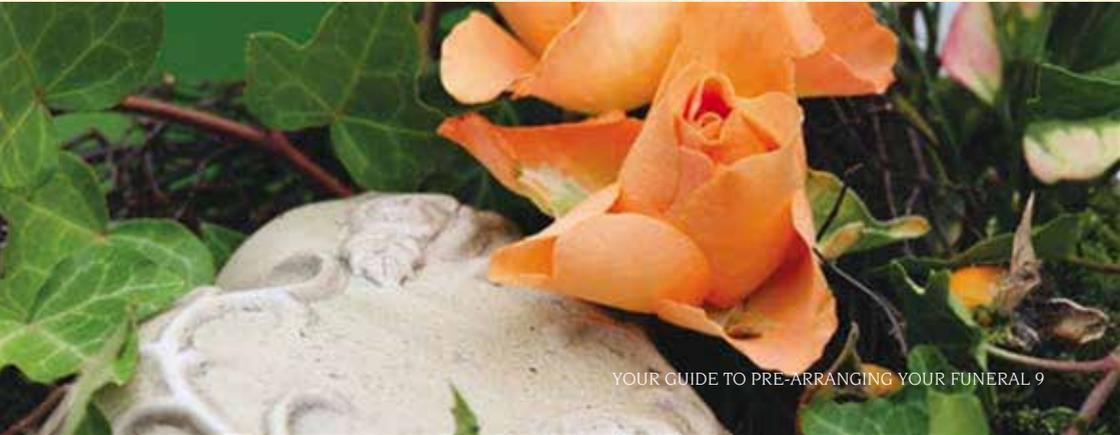
Like pre-arranging a funeral, pre-selecting and pre-paying for a memorial site ensures all or part of the cost of interment is secured at today's prices.

Cremation options

A growing number of australians choose to be cremated and have their cremated remains memorialised. Memorials include garden rockeries, family estates, rose garden settings, memorial seats, columbarium walls, water course memorials and many more.

Cemetery options

Many cemeteries offer the facility to pre-purchase a grave site which will take up to three interments. In some instances, the maintenance and opening fee costs are deferred until the time of need. However, some privately operated cemeteries include the opening fee and maintenance cost in the initial price. Our advisers will be happy to discuss which cemeteries offer an all inclusive price.



MY FUNERAL

Wishes



Take a few minutes now to complete this personal record and keep it with your legal and personal documents in the event of your death. This will help those who make arrangements on your behalf.



MY FUNERAL

Wishes

Filling out this form is simply a record of your funeral wishes.

You should contact us if you wish to pre-arrange or pre-pay your funeral at today's prices.

Location of important documents

Birth Certificate:

Marriage Certificate:

Spouse's Death Certificate (if applicable):

Will:

Insurance Policies:

Bank Books:

Mortgage Documents:

Contact in the event of death:

Relatives:

tel:

tel:

Funeral Director:

tel:

Solicitor:

tel:

Clergy:

tel:

Club president:

tel:

Other organisations

tel:

Special instructions

tel:

My Personal Details

Mr /Mrs /Dr /Miss /Ms Surname: _____

Given names: _____

Address: _____

Phone Number: _____

Email address: _____

Place of birth: _____

Date of birth: _____

Occupation (if retired, former occupation): _____

Marital Status: Married widowed Divorced Separated Single

Name of wife / Husband / Partner: _____

Contact details: _____

Date of marriage: _____

Age when married: _____

Names of children and dates of birth:

Father's Name: _____

Father's Occupation: _____

Mother's Name and Maiden Surname: _____

Mother's Occupation: _____

Next of Kin / Executor: _____

Contact Details: _____

My Funeral Requirements

I would like:

- a burial service (please nominate cemetery and grave number if pre-purchased)
- a cremation service (please nominate crematorium)
(a detailed list of crematoriums can be found at our web site)

Wishes for ashes urn placement crematorium site scattering
(please nominate location)

I would like my service at:

my church a funeral chapel another location (please nominate)

with a full funeral procession to cemetery / crematorium

without a funeral procession

(a full list of funeral chapels can be found at our web site)

(please nominate)

I would like the service conducted by:

a minister of religion (please nominate if known or specify religion)

a civil celebrant (please nominate if known)

another person (please nominate)

My coffin / casket choice is (please nominate)

(a detailed catalogue of products can be viewed at our web site)

In regards to a viewing I would like to have an open coffin for family only all

I do not want an open coffin or viewing

The songs I would like played at my service are

Pre-recorded Live e.g. Bagpiper, organist, Musician, Bugler (Last Post, Reveille, etc)

(a list of popular choices is available on our web site)

I would like a flag draped over my coffin (please nominate)

Australian Union jack Lion rampant St Andrews Cross Other

As an officer of public service (fire, police, ambulance, etc) I would like

A colleagues guard of honour at the service A cortege of formal vehicles

In regard to flowers at the service

I would like the following varieties (please nominate)

I would prefer people did not send flowers and request they instead make a similar value donation to the charity shown below.

I would like to be dressed in A favourite outfit Club outfit/uniform Night wear

Other (please nominate)

I would like my service conducted on a (specify day) if possible

I would like my funeral notice to appear in the following newspapers

In regard to immediate family transport I would like

Cars to be provided Them to use their own vehicles

I would like to have pallbearers at the service

Specific items I would like at the service

- medals trophies musical instrument favourite photos sporting item
 other (please nominate)
-

I would like a special DVD presentation of my life shown at the service

(please nominate best person to contact to gather material)

- I would like a standard order of Service produced for hand-out at the service
(please nominate best person to contact to gather material)
 I would like a Memorial Book supplied as a family keepsake
-

My Wake/ After-service Celebrations

I would prefer my family and friends celebrate my life with (please nominate)

- a private catered gathering at the chapel
 a private function at a family member's home
 a private catered function at a club or similar
 other (please nominate)
 I would prefer there was no after-service activity
-

Other Requests

As a member of the following Clubs /associations I would specifically like them notified of my service.

Authorisation

The above arrangements are my wishes at this date.

Signed:

Date:

Witnessed:

Date:

IMPORTANT

If you would like a copy of this document held externally for safe-keeping you are welcome to send a photocopy of these pages to us. This Pre-arranged Funeral Service is an obligation-free facility.

Other options are available to you that allow you to pre-pay for your funeral at today's costs ensuring you and your family the most cost-effective professional service without the concern for inflation. This can be done as a lump sum or paid off over 3 years.

If you would like to discuss these options simply call your nearest branch and a representative will talk you through the options and costs.

Once complete, keep it in a safe place with all of your other personal documents and tell at least two other people where it is located. Alternatively, if you prefer, we can store the information for you. Once again we suggest you tell your family if we are holding the information on your behalf.





GREGORY & CARR

FUNERALS

Traditional Funerals

FREECALL 1800 266 588

Gordon, Mona Vale, Brookvale, North Ryde, North Strathfield, Parramatta

www.gregoryandcarr.com.au