### MAKING THE RIGHT CHOICE

With a range of funeral cover options available from a number of different providers, it can be difficult to know which product is most suitable.

At Sylvan Funerals we use and recommend funeral cover options which are managed by Sureplan Friendly Society Inc. which is an industry leader in providing affordable and effective funeral cover to the community.

By taking out a funeral cover option with us, you are not only providing peace of mind for yourself in knowing your wishes will be followed, you are also removing the financial burden from your loved ones.

To organise a Pre-paid Funeral Option with our family of staff, please contact us to make an appointment either at our office or your residence on (07) 3812 4000.





FAMILY OWNED & OPERATED VIC & GAYLENE SALOMON

PH: (07) 3812 4000

**AVAILABLE 24 HOURS** 

CARING FOR FAMILIES OF SOUTH EAST QUEENSLAND

## Pre-Paid Funeral Cover

Cover the cost of your funeral and give 'Peace of Mind' to your family





FAMILY OWNED & OPERATED VIC & GAYLENE SALOMON

Funeral Cover Options Managed by Sureplan Friendly Society Inc.



### Pre-Paid Funeral Bonds

A funeral bond is a safe, simple and effective way to put funds aside for your funeral. These funds will grow in a secure and tax effective environment to help cover the costs associated with a funeral. Funeral bonds also have significant advantages for means tested Centrelink and Department of Veterans' Affair pensioners.

At Sylvan Funerals, we use and recommend 'Sureplan Gold Funeral Bond', managed by Brisbane based Sureplan Friendly Society Inc. who have been managing funeral funds since 1935. This funeral bond is specifically designed to provide a secure and reliable investment option.

### Why Sureplan Gold

#### **INVESTMENT SECURTY**

Sureplan only invests in "AA" rated cash and low risk, short term securities.

#### SOLID AND RELIABLE RETURNS

Historically Sureplan has provided reliable returns on members investments being 5.25& p.a., 5.50% p.a. and 4.70% p.a. for the years 2008, 2009 and 2010 respectively.

#### **FLEXIBILITY**

One initial contribution totalling the complete funeral cost as estimated by our consultant may be invested into the fund. Alternatively you may wish to make monthly, quarterly or annual contributions from as little as \$20 at a time, to suit your budget.

#### **MAXIMISE PENSION BENEFITS**

An investment of up to \$11,250 is not subject to the Income and Assests test for Centrelink and DVA pensioners.

# Peace of Mind for you and your family

#### **EASY AND FAST CLAIMS**

When the death occurs, the process is simple. As your funeral director we organise all the claims paperwork to pay for the funeral costs within 24 hours. If there is any excess funds in the funeral bond, this is simply returned to the estate.

#### How to Invest

Once we provide you with a estimated fee proposal based on your funeral wishes, investments can be made by;

- Lump sum deposit,
- Regular monthly, quarterly, six-monthly or annual direct debit contributions or,
- Ad hoc deposits, any amount at any time.

To organise a pre-paid funeral plan with us, please contact (07) 3812 4000 to make an appointment for either in our office or your home