



Dated 19 December 2017

# FUNERALPLAN PRE-PAID DISCLOSURE DOCUMENT

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Incorporating the Travel Protection Plan  
To be used in conjunction with a pre-paid funeral contract

Issued by: Lifeplan Australia Friendly Society Limited,  
ABN 78 087 649 492, AFS Licence No. 237989



## **FuneralPlan Pre-Paid**

- a simple and effective way to meet the future cost of funeral expenses
- choice of capital guaranteed and growth investment options
- tax and social security advantages
- may be held in single or joint names

## **Incorporating the Travel Protection Plan**

- optional protection to cover the cost of transportation from the place of death to your chosen funeral home



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# WHAT IS OFFERED UNDER THIS DOCUMENT?

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This document contains details about:

- The FuneralPlan Pre-Paid, and
- The Travel Protection Plan (which is a complement to the FuneralPlan Pre-Paid funeral expense policy).

Each of these is a separate funeral expense policy issued by Lifeplan Australia Friendly Society Ltd ('Lifeplan'). They are each issued from separate benefit funds contained within the Lifeplan Constitution.

## **About this Disclosure Document**

Lifeplan prepared and issued this Disclosure Document ('document'). In this document, the terms 'us', 'we' and 'our' refer to Lifeplan. 'You' and 'Your' refer to the applicant(s).

All times referred to in this document are Australian Central Standard Time or, in the case of daylight saving, Australian Central Daylight Time and all business days are South Australian business days.

## **The information in this document can change, and the most up to date information can be accessed at [fpmanagement.com.au](http://fpmanagement.com.au).**

This document is available in electronic format, including access via our website, [fpmanagement.com.au](http://fpmanagement.com.au). If you receive it electronically please ensure that you have received

the entire document (which includes the Application Form). If you make this document available to another person, you need to ensure that you give them the entire electronic file or printout, including the Application Form. A paper copy of this document is available free of charge by contacting your funeral director or by calling us on 1800 804 731. This document may only be used by investors receiving it (electronically or otherwise) in Australia. All dollar amounts referred to in this document are referenced to Australian currency.

Applications for investment can only be made using the Application Form which forms part of this document or otherwise provided by Lifeplan.

## **Lifeplan Australia Friendly Society Limited**

Lifeplan is a leading provider of tax effective investment products, such as investment bonds, education bonds and funeral bonds. Lifeplan has total funds under management and administration of \$2.15 billion as at 30 June 2017.

Lifeplan is a subsidiary of Australian Unity Limited ABN 23 087 648 888 ('Australian Unity') and is part of the group of companies undertaking investment activities at Australian Unity.

## Funeral Plan Management



Funeral Plan Management is a specialist business of Australian Unity and is dedicated to providing funeral benefits, investment management and customised administration services for funeral directors and their clients. Funeral Plan Management was founded in 1984 and since then has become the leader in its field, providing security and peace of mind for over 170,000 clients.

## Australian Unity



Australian Unity is a national healthcare, financial services and independent & assisted living organisation providing services to almost one million Australians, including around 300,000 members nationwide. Since 1840 Australian Unity has been providing services that enhance the wellbeing of Australians throughout the changing stages of their lives.

## Investing in the FuneralPlan Pre-Paid

If you choose to invest, you will become a member of a benefit fund established under the Lifeplan Constitution. A choice to invest in the capital guaranteed investment option will create membership in the benefit fund established under Rule 44 ('Tax Minimiser Funeral Bond Fund'). Where the Conservative or Moderate investment options are selected, membership is created in the benefit fund established under Rule 33 ('Funeral Plan Bond Fund'). Each benefit fund is maintained separate from the

other. Those who also choose to invest in the Travel Protection Plan will also become members of the benefit fund established under Rule 32 ('Travel Protection Funeral Fund').

## Guarantees

For the Capital Guaranteed investment option, we guarantee to repay the net contributions and declared bonuses.

The value of investment in either of the Conservative and Moderate investment options is not guaranteed, and the value could be less than the net contributions made.

Neither the tax benefits nor the level of future investment performance is guaranteed.

## Is this product for you?

The information in this document is general information only and does not take into account your personal objectives, financial situation or needs. The social security and tax information provided in this document is current at the time of its inclusion and is only intended to provide general guidance on how Australian social security and tax laws may affect you. These laws may change from time to time.

You should consider these factors and read this document in full before making any decision about whether to invest in FuneralPlan Pre-Paid and/or Travel Protection Plan. We recommend you speak to your financial and/or tax adviser who can help you understand the risks associated with investing and assess whether the investment is appropriate for you.

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# WHY INVEST IN THE FUNERALPLAN PRE-PAID?

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The FuneralPlan Pre-Paid is specifically designed to securely hold your pre-paid funeral contract payments until such time as the funeral service is required. FuneralPlan Pre-Paid is managed by specialist fund manager Lifeplan, part of Australian Unity, a mutual company with a history of over 175 years.

When you arrange a pre-paid funeral contract with your funeral director, your payment should be safeguarded under the control of an independent entity until such time as your funeral service is required.

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## **To plan ahead is to show you care**

A funeral affects family and loved ones both emotionally and financially. While it is not a subject that any of us feel comfortable with, planning for a funeral is the most thoughtful thing you can do for your loved ones. With some forethought, you can relieve your family of any future financial burden of funeral expenses.

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## **Planning is easy**

You can start the FuneralPlan Pre-Paid with as little as \$100 and make regular instalments of \$50 per month.

You can assign your policy to the funeral director, making that funeral director the owner of the policy and therefore able to receive the benefit payment directly upon death. The payment of benefits will be made only when we receive satisfactory evidence that the funeral service under your funeral contract has been completed.

**It is important to tell your family or the executor appointed under your Will about your pre-paid funeral contract and your chosen funeral director so that they are aware of your arrangements.**



## **Flexible investment range**

Three investment options are offered to accumulate benefits to help meet the future cost of your funeral:

- Capital Guaranteed
- Conservative
- Moderate

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## **The benefits of investing in FuneralPlan Pre-Paid**

- Your investment for your funeral is held independently of your chosen funeral director.
- The funeral director will only be paid the proceeds of your investment when proof of the agreed funeral service has been provided with the necessary supporting documentation.
- If your assigned funeral director is unable to provide the services under a pre-paid funeral contract, your policy can be used to pay for alternative funeral services in conjunction with the executor of your estate and in accordance with the specified conditions under the pre-paid funeral contract. Please read 'What happens when your assigned funeral director ceases to operate or is unable to provide the services?' on page 28.
- In either case, no benefits will be paid out until the funeral services are required to be performed.

### **Taxation advantages**

The investment grows in a tax effective environment and you are not required to report any investment returns in your personal tax return each financial year.

### **Social security advantages**

Your age pension, service pension or any other means tested government pension could be improved by your investment in the FuneralPlan Pre-Paid.



# KEY FEATURES AT A GLANCE

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The following table is a summary of key attributes of the FuneralPlan Pre-Paid. This document should be read in full before you make a decision to invest in the FuneralPlan Pre-Paid.

ATTRIBUTES	DESCRIPTION	PAGE(S)
<b>Special purpose design with potential social security advantages</b>	The FuneralPlan Pre-Paid is specifically designed to save for future funeral expenses. Your investment is currently exempt from means-testing applicable to many government benefits, which may lead to improved social security entitlements.	11
<b>Joint applications</b>	A FuneralPlan Pre-Paid can be opened in single or joint names.	9
<b>Security is guaranteed for the Capital Guaranteed investment option</b>	The Capital Guaranteed investment option preserves net contributions and declared bonuses.	10 & 21
<b>Choice of investment options</b>	The Conservative and Moderate investment options provide scope for improved returns.	10 & 22
<b>Taxation advantages</b>	The investment grows in a tax effective environment and you are not required to include allocated bonuses or returns in your personal tax return at any time.	12

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ATTRIBUTE	DESCRIPTION	PAGE(S)
<b>Travel Protection Plan</b>	Optional cover for the cost of transportation from the place of death to the funeral home of your chosen funeral director. For joint applicants, the Travel Protection Plan benefit will be paid for transportation costs incurred by each applicant.	13 - 14
<b>Planning made simple</b>	Assign your FuneralPlan Pre-Paid to a funeral director in conjunction with a pre-paid funeral contract.	5
<b>Initial contribution</b>	\$500 (or \$100 with an Instalment Plan)	15
<b>Additional contribution</b>	\$50 minimum	15
<b>Instalment Plan</b>	\$50 per month minimum	15
<b>Management fee</b>	Capital Guaranteed investment option: 1.50% p.a. Conservative investment option: 1.25% p.a. Moderate investment option: 1.50% p.a.	16
<b>Changing your mind</b>	Generally you have 14 days (VIC, SA, TAS and NT) or 30 days (NSW, ACT, QLD and WA) to decide if this product is right for you.	32

# HOW THE FUNERALPLAN PRE-PAID WORKS

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## What is the FuneralPlan Pre-Paid?

The FuneralPlan Pre-Paid is a funeral bond policy whereby your benefit becomes payable on death and must be used to meet the cost of your funeral expenses.

The FuneralPlan Pre-Paid is specifically designed to securely and independently hold your pre-paid funeral contract payments until such time as the funeral service is required.

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## Eligibility

Eligibility to contribute is not restricted by health or age (other than being at least 16 years of age).

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## Single or joint applications

A FuneralPlan Pre-Paid can be held in single or joint names. Importantly, if a policy is held jointly the benefit can only be used to provide for a single funeral. Upon the death of one joint owner, the surviving owner must choose within 30 days to either continue the policy, or have the benefits paid towards the funeral expenses of the deceased.

To ensure the funeral expenses of both joint applicants are provided for, you should consider opening individual FuneralPlan Pre-Paid policies.

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## What payments do I make?

Payments to the FuneralPlan Pre-Paid must be made in accordance with your pre-paid funeral contract. You can choose to make your pre-paid funeral contract payments in one lump sum amount or by regular instalments.

It is important instalment payments are made at the agreed times to avoid any consequences specified in your pre-paid funeral contract.

## Contributions

Subject to your pre-paid funeral arrangements with your funeral director, the payment or contribution limits for the FuneralPlan Pre-Paid are:

### Minimum contribution

You can start a FuneralPlan Pre-Paid with an initial contribution of \$500, or \$100 where you have entered into an Instalment Plan. Additional contributions of \$50 can be made at any time.

### Maximum contribution

The amount calculated as the cost of your funeral service under your pre-paid funeral contract.

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## Investment options

If you assign the membership and ownership to a funeral director, the investment choice in respect of the investment options will be made by the funeral director. The funeral director will bear the risks relating to the investment choice, as the funeral requirements that you have chosen must be provided by the funeral director, irrespective of the value of the account at the relevant time.

You can choose to invest in one of three investment options.

The Capital Guaranteed investment option guarantees the return of net contributions and declared bonuses, while the Conservative and Moderate investment options are linked to financial market performance which may provide higher returns.

Alternatively, if you assign the membership and ownership of your policy to a funeral director, the investment choice in respect of the investment options will be made by the funeral director. The funeral director will bear the risks relating to the investment choice, as the funeral requirements that you have chosen must be provided by the funeral director, irrespective of the value of the account at the relevant time.

If you do not wish to assign ownership of the policy to the funeral director, and would like to make the investment choice for your policy yourself, you should read the 'Understanding the investment options' section on page 19.

## CAPITAL GUARANTEED

Is more likely to suit an investor whose main focus is the protection of their net contributions and declared bonuses.

## CONSERVATIVE

Is more likely to suit an investor who seeks to increase the value of their policy, and outperform the Capital Guaranteed option through returns from a combination of income and capital growth.

## MODERATE

Is more likely to suit an investor who seeks investment options that aim to outperform the Capital Guaranteed and Conservative options.

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## Money cannot be withdrawn from your policy

The FuneralPlan Pre-Paid is designed for the sole purpose of meeting your future funeral expenses. You cannot withdraw any money from your FuneralPlan Pre-Paid policy prior to death. If you assign your policy interest to a funeral director, monies will only be paid out when the funeral service is performed.

# TAX AND SOCIAL SECURITY ADVANTAGES

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## Social Security advantages

Your age pension, service pension or any other means-tested government pension or allowance is not impacted, and could be enhanced by your investment in the FuneralPlan Pre-Paid.

Under current laws, an investment in the FuneralPlan Pre-Paid (including allocated bonuses or investment returns) is designed to be exempt from both the assets test and deeming provisions of the income test for individuals in receipt of the age pension, service pension or any other means-tested Government benefit.

## How an investment is taxed

Tax on investment income is paid within the benefit fund at the current corporate rate of 30%.

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## FuneralPlan Pre-Paid tax benefit

The FuneralPlan Pre-Paid is a tax paid investment. A tax concession occurs because Lifeplan is entitled to claim a deduction for the investment income component of a funeral benefit when paid.

Through this deduction, we expect to recover the tax paid on the investment income over the period of the funeral bond and will include its value in the benefit paid to you. Payment of the tax benefit is subject to sufficient assessable income being available for the deduction to be claimed. The value of any tax recovered by us is referred to in this document as the 'FuneralPlan Pre-Paid tax benefit'.

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## How does this affect you?

You do not need to include the amount of bonus or investment returns allocations in your personal tax return at any time either before or after your death. The benefit paid after your death is assessed in the hands of the funeral director.

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## Laws may change

The social security and tax information provided in this document is current at the time of its preparation and is only intended to provide general guidance on how Australian social security and tax laws may affect a contributor to the FuneralPlan Pre-Paid. These laws may change from time to time. You should seek independent tax and/or financial advice relevant to your particular circumstances.

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## Goods and Services Tax (GST)

GST will not apply to your FuneralPlan Pre-Paid investment or to the benefits payable on death. However, the provision of funeral services by a funeral director may be subject to GST. If you have assigned your FuneralPlan Pre-Paid to a funeral director, you should discuss the application of GST to any pre-paid funeral contract you might enter into.

# THE TRAVEL PROTECTION PLAN

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The information in this section relates to the Travel Protection Plan only.

The Travel Protection Plan is an optional feature which provides a valuable and low cost benefit that helps protect against the potentially significant costs of transportation from the place of death to the funeral home of your specified funeral director.

<b>How much does it cost?</b>	<p>A one-off premium of \$175 for an individual, and \$125 for each additional applicant.</p> <p><b>Joint applicants</b></p> <p>The Travel Protection Plan benefit will be paid for transportation costs incurred by each eligible applicant.</p>
<b>Eligibility</b>	<p>You may only apply for Travel Protection Plan benefits if:</p> <ul style="list-style-type: none"><li>• you are an owner or applying to become an owner of a FuneralPlan Pre-Paid, a FuneralPlan Bond (another product issued by us), or are an owner of another friendly society funeral policy; or</li><li>• you have entered into a pre-paid funeral contract with a funeral director; and</li><li>• at the time of making your application, you are not hospitalised at a place of 70km or more from the funeral home of your specified funeral director.</li></ul>
<b>When is the benefit payable?</b>	<p>A benefit becomes payable:</p> <ol style="list-style-type: none"><li>1. if your normal place of residence is within 70km of your nominated funeral home; and</li><li>2. your death occurs at a place within Australia which is more than 70km from your nominated funeral home.</li></ol> <p>No benefit is payable if death occurs other than in the circumstances set out above.</p>



<p><b>What does the benefit payable under the Travel Protection Plan cover?</b></p>	<p>The Travel Protection Plan includes the following costs incurred in transportation from the place of death to your nominated funeral home:</p> <ul style="list-style-type: none"> <li>• funeral director's transfer fees (including the cost of obtaining any necessary documentation associated with your death);</li> <li>• necessary mortuary preparation prior to shipping;</li> <li>• container for transportation (excluding coffin or casket); and</li> <li>• transportation such as air freight.</li> </ul> <p>The costs claimed must be reasonable and supported by appropriate documentary evidence.</p>
<p><b>Will your estate be subject to income tax on payment of a benefit?</b></p>	<p>No.</p>

## START YOUR FUNERALPLAN PRE-PAID

### Starting a FuneralPlan Pre-Paid is easy

You can start a FuneralPlan Pre-Paid by making a single lump sum contribution or with a regular Instalment Plan. Contributions can be made by direct debit from your Australian financial institution account, by cheque or BPAY®.

®Registered to BPAY Pty Ltd ABN 69 079 137 518

## Submitting your application

Simply complete and return the Application Form using the step by step instructions included in this document.

We can only process your investment when we receive a completed Application Form and your initial contribution.

You will receive written confirmation regarding your Pre-paid policy after your initial contribution has been accepted.

If you wish to assign the ownership to a funeral director, you should also complete Part B - Assignment of Ownership form and return with the Application Form. We will create the membership in the relevant benefit fund in your name, and then transfer ownership to the funeral director.

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## Making contributions to your FuneralPlan Pre-Paid

OVERVIEW	MINIMUM
Initial contribution	\$500 initial one off lump sum or \$100 with an Instalment Plan
Additional contribution	\$50
Instalment plan	\$50 per month debited fortnightly, monthly or quarterly
Payment methods	Initial and additional contributions Direct debit, BPAY®, cheque Instalment Plan Direct debit

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### BPAY® payments

Please call our Investor Services team and they will issue a customer reference number for you to use in the BPAY® online process.

# FEES AND COSTS

All the current fees and charges that apply to an investment are outlined in this section. All fees shown are inclusive of GST less Input Tax Credits (including approximate Reduced Input Tax Credits) that the benefit fund is entitled to claim.

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN THE FEE IS PAID
<b>Fee when contributions are made into the FuneralPlan Pre-paid</b>		
<b>Contribution fee</b> The fee on each amount contributed to your investment.	Nil	Not applicable.
<b>Ongoing costs</b>		
<b>Management fee<sup>1</sup></b> The fees and costs of managing your investment option.	<ul style="list-style-type: none"> <li>• Capital Guaranteed 1.50% p.a.</li> <li>• Conservative 1.25% p.a.</li> <li>• Moderate 1.50% p.a.</li> </ul>	<p>The management fee is calculated and expressed as a percentage of the daily gross market value of the investment option.</p> <p>The management fee is deducted periodically (usually monthly) from the investment option's assets.</p> <p>We do not charge management fees on the value of any FuneralPlan Pre-Paid tax benefits.</p>

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN THE FEE IS PAID
<b>Service fees and other costs</b>		
<b>Switching service fee</b> Fee for changing investment options.	Nil	There are no switching fees.  However, you may incur an investing transaction cost when you invest or switch into an investment option. See 'Investing Transaction Costs' below.

1 The management fee, any performance fees and other costs and expenses before the impact of tax deductions that may be available to us or the underlying investment funds. The tax impact of these deductions is reflected in the investment value.

## Additional explanation of fees and costs

### Investing transaction costs

An investment into, or switching of an investment option will incur an investing transaction cost to recover the cost of brokerage and certain other costs of investing incurred by the investment option(s). It is not a fee retained by Lifeplan. The cost is deducted from the investment or switch amount.

- Capital Guaranteed investment option – no investing transaction costs apply
- Conservative investment option - 0.21%
- Moderate investment option - 0.29%

The investing transaction costs for each investment option may change from time to time. Details of current investing transaction costs can be obtained from [fpmanagement.com.au](http://fpmanagement.com.au).

### What is paid to your funeral director?

Your funeral director may charge an establishment fee for setting up the pre-paid funeral contract. This fee is determined by your funeral director and is not a fee charged by us. The funeral director may also receive other

benefits in a variety of ways (for example, specialised product training and co-operative advertising). If these benefits are provided, they are paid for by us and are not an extra amount paid from the investment options or the FuneralPlan Pre-Paid.

### **Other operating expenses**

The investment options may be charged a range of ongoing operating expenses, which include but are not limited to taxation advice, audit services, registry services and the preparation of accounts and Disclosure Documents. The appointed investment manager(s) are entitled to be reimbursed directly from any underlying investment funds they manage, a range of ongoing operating expenses (such as audit, taxation advice and offer documents).

Under certain circumstances we have the right to seek reimbursement of any additional, extraordinary expenses that may arise from time to time.

### **Changes to fees and costs**

We may change the fees and costs specified in this document or introduce new fees or costs at any time at our discretion in accordance with the governing rules of the applicable benefit funds. Fees may increase or decrease for many reasons, including changes in the competitive, industry and regulatory environments or simply from changes in costs.

**We will give 90 days' notice before changing any of the fees.**

### **Dishonour fees and costs**

Dishonour fees may be charged when there are insufficient funds in your Australian financial institution account to meet an Instalment Plan direct debit, resulting in the contribution being dishonoured.

### **Stamp duty and other government charges**

Stamp duty is a government charge that is payable in some states in relation to your initial contribution of your FuneralPlan Pre-Paid policy. Any applicable stamp duty will be deducted from your contribution. The applicable rates depend on the relevant state – please refer to your relevant state revenue website for more information.

# UNDERSTANDING THE INVESTMENT OPTIONS

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The nature of a funeral bond policy means that once an investment has been made it cannot be withdrawn. The policy must remain open until the funeral has taken place. The date the policy will terminate cannot be known or controlled, so the choice of investment option is very important. Understanding the level of risk in each investment option will help you make that choice.

If you decide to assign ownership of the funeral policy, the funeral director, however, will make the investment choice. The risks of investment choice are assumed by the funeral director, as the funeral director is required to provide the funeral services that you have chosen, irrespective of the account value.

If you do not wish to assign ownership of the policy to the funeral director, and would like to make the investment choice for your policy yourself, you should read this section to understand the risks associated with this investment.

**The following information is provided for each of:**

- a) those who do not choose to assign ownership to a funeral director, and
- b) a funeral director who has accepted the terms of the assignment of ownership.

When considering risk, you should think about it in terms of a likely time frame: short, medium and long term.

For example, a low risk investment option such as Capital Guaranteed investment option can have a low risk level in the short term, and no risk of capital loss. However, since the policy may remain open longer than originally anticipated, the risk is the value of the policy may not keep pace with inflation, or may not generate the level of growth in the policy value compared to other investment options.

Conversely, if the death of the member occurs earlier than anticipated the realised value of the account, if invested in the Moderate investment option, may be affected by short term volatility of investment return.

All investments involve some risk and some investments are considered more risky than others. Below is a summary of the main risks that may affect your investment. You should consider these risks before investing:

- **Market risk** – changes in market performance such as economic activity, interest rates and world events could adversely impact your investment returns.
- **Security risk** – your investment in securities such as shares and property could be impacted positively or negatively by unexpected changes in company management or the business environment.
- **Interest rate risk** – fluctuations in interest rates can impact all security and asset classes, in particular cash and fixed interest investments. If interest rates are higher than that on fixed interest investments, your return may not be as competitive.
- **Inflation risk** – inflation may erode the purchasing power of your money (this means that your investment may not keep up with the future costs of funeral expenses).
- **Liquidity risk** – refers to the ease with which a security or asset can be bought or sold in the market place. Where a security cannot be sold quickly, it may need to be sold at a discount to attract buyers, therefore impacting its value and return on your investment.
- **Regulatory or taxation risk** – changes to government policies that may impact the tax treatment of your funeral bond and its underlying investments.

These investment risks could have the following impact on your investment:

- the potential for the Conservative and Moderate investment options to record a value less than the net contributions made;
- the return for the Conservative and Moderate investment options may vary significantly from year to year;
- the return to the policy may be less than expected;
- the rate of inflation may be greater than the value of the investment return;
- death can occur sooner, or later, than the planned investment time frame.



## How investment risk is managed

The appointed investment managers of the underlying portfolios of each investment option are unable to eliminate all investment risks, but they do analyse, manage and aim to reduce the impact of risks through the use of carefully considered investment guidelines. The appointed investment managers seek to spread the risk of each underlying portfolio across different investments and sectors, as diversification can achieve long-term objectives while reducing the impact of short-term volatility.

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## You choose your investment option

You can choose to invest in one of the three investment options. Before deciding where to invest, you should consider a range of issues including the following:

- the risks of investing;
- your age, health and personal factors; and
- the anticipated costs of your desired funeral.

The key features of the three investment options are summarised:

CAPITAL GUARANTEED
<b>Your risk / return profile</b>
<p>‘I want to know my net contributions and declared bonuses will be protected’</p> <p>‘I realise this approach will mean the end benefit is less likely to keep up with inflation’</p>
<b>Investment objective</b>
<p>To provide capital security and consistent, reliable and competitive returns generated from a portfolio of predominantly fixed interest and cash investments.</p>
<b>Investment strategy</b>
<p>Invest in a diversified portfolio of high quality fixed interest, mortgages, cash and cash-like investments.</p>
<b>Current underlying portfolio(s)</b>
<p>A range of portfolios managed by Australian Unity</p>

## CONSERVATIVE

### Your risk/return profile

'I want to increase the value of my policy through returns from a combination of income and capital growth, with the potential to outperform the return from the Capital Guaranteed option'

'I realise that returns will be relatively stable, and understand that there is a low possibility of negative returns'

### Investment objective

To provide post-fee returns in excess of the Australian Consumer Price Index<sup>1</sup> plus 1.0% p.a., over rolling three-year periods.

### Investment strategy

Invests in a diversified portfolio including growth assets such as shares and property, with a bias towards defensive assets such as highly-rated cash and fixed interest.

### Current underlying portfolio(s)

- Vanguard Conservative Index Fund

## MODERATE

### Your risk / return profile

'I want access to investment options that are likely to outperform the Capital Guaranteed and Conservative risk profiles'

'I realise there is a higher level of variability in returns, and that there may be periods of negative returns'

### Investment objective

To provide post-fee returns in excess of the Australian Consumer Price Index<sup>1</sup> plus 1.5% p.a., over rolling three-year periods.

### Investment strategy

Invests in a diversified portfolio with an increased allocation to growth assets such as shares and property and a reduced exposure to defensive assets as compared to the Conservative option.

### Current underlying portfolio(s)

- Pro-D Balanced Fund
- Altius Enhanced Cash Fund

1. Australian Consumer Price Index – All Groups, weighted average of Capital Cities

# HOW THE MONEY IS MANAGED

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## **Investment manager**

We have appointed Australian Unity Funds Management Limited ABN 60 071 497 115 AFS Licence 234454 ('AUFM') as investment manager for the investment options. AUFM may invest the benefit funds' assets into investment portfolios managed by it, by its related entities and external investment portfolios.

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## **What investments can the FuneralPlan Pre-Paid hold?**

In order to provide the benefit, the governing rules of the FuneralPlan Pre-Paid provide us with discretion to choose investments (within the prescribed parameters) that may be held by the investment options. Investments may be held directly or indirectly via managed investment schemes. If financial derivative instruments are permitted, these will only be used for hedging purposes. The governing rules of the benefit funds do not permit us to borrow on behalf of the investment options.

We manage and operate the benefit funds in the best interests of members and to do this it is sometimes necessary for us to:

- add to or remove from the range of investments in which each of the investment options may invest; and
- change the investment approach within each investment option.

We will notify members of any material change as soon as required by law.

The minimum and maximum allowable asset allocation ranges are outlined in the table overleaf.

ASSET CLASS	CAPITAL GUARANTEED %	CONSERVATIVE %	MODERATE %
Cash & short term securities	0-100	0-100	0-100
Fixed interest	0-100	0-100	0-100
Mortgages	0-25	0-50	0-50
<b>Total defensive assets</b>	<b>100</b>	<b>70 - 100</b>	<b>60 - 100</b>
Australian shares	-	0-30	0-40
International shares	-	0-30	0-40
Property	-	0-30	0-40
Other investments (growth)	-	0-30	0-40
<b>Total growth assets</b>	<b>0</b>	<b>0 - 30</b>	<b>0 - 40</b>

Up to date information about the FuneralPlan Pre-Paid, including current asset allocation and performance will be made available at the website [fpmanagement.com.au](http://fpmanagement.com.au).

# HOW ARE INVESTMENTS VALUED?

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## Managing your investments

When you invest, you are allocated units that represent your interest in the selected investment options. We pool your investment with the investments of other investors and process them into the underlying investment option. The appointed investment manager will buy and sell assets on behalf of each respective investment option.

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## The Capital Guaranteed investment option

The unit price for the Capital Guaranteed investment option is \$1.00.

As at 30 June each year, we declare a rate of return (called a bonus rate) that takes into account the investment income over that financial year, tax on that income, the requirement to maintain sufficient reserves to support the capital guarantee and ongoing fees and expenses. The value of a bonus is calculated on the daily investment balance in the benefit funds and is allocated to your investment as at 30 June each year. The bonus is automatically reinvested so that you benefit from the effect of compound interest (interest earning interest).

An interim bonus rate is used for any period where a payment is made prior to an annual bonus declaration. The interim rate is set by us based on actuarial advice and is a conservative estimate of the anticipated earning rate of the FuneralPlan Pre-Paid.

## An investment in the Capital Guaranteed investment option is guaranteed

We guarantee to pay the sum of net contributions and declared bonuses, excluding any FuneralPlan Pre-Paid tax benefit. Our Capital Guaranteed investment option is supported by separate reserves that we are required to maintain in accordance with legislation and on the advice of an independent actuary. These reserves are built up from the investment earnings before any bonus is allocated or we receive a management fee. We do not guarantee the level of future investment performance, which will fluctuate from year to year.

## **The Conservative and Moderate investment options**

For the Conservative and Moderate investment options the value of units changes to reflect the value of the underlying investments. As the value of the underlying assets held in the investment options can rise and fall, so too will the unit prices and the value of an investment.

Valuations are usually undertaken each business day. A unit price is calculated by taking the close of business day total market value of the assets held in each investment option, less ongoing costs, taxes and any other relevant expenses, divided by the total number of units allocated to investors. This process is generally completed within two business days. Unit pricing is conducted on a 'forward' basis which is considered the industry practice. This means we use the next applicable valuation after the processing time of your application, switch or benefit payment. This minimises exposure to market timing practices, that is, where an investor gains from price movements known but not yet reflected in the unit price. If we consider it appropriate to do so, we may calculate unit prices more or less frequently than daily or may suspend the daily calculation of unit prices. We calculate one unit price for each of the Conservative and Moderate investment options. We do not calculate different entry and exit unit prices as some products do, but may do so in the future if we consider it appropriate.

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## **Delays or suspension of processing transactions or unit pricing**

We may temporarily delay or suspend processing of investment applications, switches, and/or calculating unit prices on any business day as a result of any of the following:

- normal accounting practices around half-year (December) and end of financial year (June);
- financial markets are closed or in other extraordinary circumstances;
- we are unable to obtain a price for valuation purposes;
- an appointed investment manager delays or suspends transactions and/or unit pricing;
- there are liquidity issues in the investment option, the underlying portfolio or financial markets; or

- other events outside of our control that impact our ability to accurately calculate a unit price.

## PAYMENT OF BENEFIT

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### **How can a benefit payment be claimed?**

Where you have assigned the policy to the funeral director, we will pay the proceeds of your benefit to your funeral director upon receiving satisfactory evidence the funeral service under your funeral contract has been completed.

### **Assigning your rights to a funeral director**

You may assign your FuneralPlan Pre-Paid and Travel Protection Plan benefit entitlement to a funeral director or to an approved trustee (i.e. a trustee that will hold monies pursuant to a pre-paid funeral contract for payment to your funeral director in accordance with the pre-paid funeral contract).

If you assign your interest in the FuneralPlan Pre-Paid to a funeral director or trustee, you pass the benefit fund entitlement, including membership in the benefit fund, to the assignee. You may not assign your benefit fund membership rights and benefit entitlement to any other person. If you are a member of Australian Unity Limited (AUL) upon assignment, you will cease to be a member of AUL. The assignee is not eligible to become a member of AUL (refer to 'Your relationship with Lifeplan and Australian Unity Limited' on page 30). To assign your membership rights and benefit entitlement complete the Part B - Assignment of Ownership form. Depending on your state or territory of residence, stamp duty may be payable on assignment and would be debited from your plan.



## **What happens if your assigned funeral director ceases to operate or is unable to provide the services?**

When you enter into a pre-paid funeral contract, you should carefully choose a reputable funeral director so you can feel confident your pre-arranged services are as you want them to be.

The provision of the specific arrangements detailed under a pre-paid funeral contract is the responsibility of the funeral director.

If your assigned funeral director is unable to provide the services under a pre-paid funeral contract, your policy can be used to pay for alternative funeral services in conjunction with the executor of your estate and in accordance with the specified conditions under the pre-paid funeral contract.

It is important to note that the services under your original pre-paid funeral contract may cost more or be varied with an alternate funeral director.

## **Nominating a funeral director**

You may nominate a funeral director to simply receive your FuneralPlan Bond benefit entitlement. You may not nominate any other person. We will pay the FuneralPlan Pre-paid benefit entitlement to the nominated funeral director upon receipt of satisfactory evidence of completion of funeral services. Any FuneralPlan Pre-paid benefit entitlement in excess of the funeral service costs will be paid to your Estate. You will retain your membership in the benefit fund and AUL (if applicable).

## **Changing your assigned funeral director after you have entered into a pre-paid funeral contract**

An assigned FuneralPlan Pre-Paid and/or Travel Protection Plan may only be re-assigned with the consent of the existing funeral director.

Changing your assignment without first obtaining consent may mean you are in breach of the pre-paid funeral contract and this may have consequences for you or your estate and for the funeral director who ultimately carries out your funeral service. You should therefore make sure you understand

the terms of your pre-paid funeral contract before changing your assignment.

If you own a Travel Protection Plan, the funeral home of your new funeral director must be within 70km of your place of residence.

Any changes must be notified to Funeral Plan Management in writing.

## KEEPING YOU INFORMED

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### **Obtain the latest information about FuneralPlan Pre-Paid**

To keep up to date with the latest information on FuneralPlan Pre-Paid, you can:

- visit [fpmanagement.com.au](http://fpmanagement.com.au), or
- phone Funeral Plan Management on 1800 804 731.

We will provide you with a paper copy of the most recent information free of charge upon request. If there is a change to the product or the information in this document which is materially adverse, we will either issue a new Disclosure Document or a Supplementary Disclosure Document setting out the updated information.

## What information will you receive

To help keep you informed, we will send you the following:

INFORMATION	FREQUENCY
Confirmation of your contribution and acceptance to the FuneralPlan Pre-Paid and the Travel Protection Plan (if applicable)	At the time of the transaction
Confirmation of any Instalment Plan direct debit arrangements	
Confirmation of subsequent contributions excluding those made using an Instalment Plan	
Annual statement (not applicable to the Travel Protection Plan)	Annually

**Importantly, if you have assigned your policy to a funeral director, all correspondence including the annual statement will be sent to your funeral director.**

## ADDITIONAL IMPORTANT INFORMATION

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### Your relationship with Lifeplan and Australian Unity Limited

On acceptance of your application in the FuneralPlan Pre-Paid and/or the Travel Protection Plan, you will become a member of the Tax Minimiser Funeral Bond Fund (Capital Guaranteed investment option) or the Funeral Plan Bond Fund (Conservative and Moderate investment options) and if the Travel Protection Plan is chosen the Travel Protection Funeral Fund. If you complete the Part B - Assignment of Ownership Form, your membership will be assigned to the assignee that you have selected. After two continuous years following acceptance of your application in the FuneralPlan

Pre-Paid and/or Travel Protection Plan, you are eligible to become a member of AUL subject to acceptance by AUL, provided you retain the FuneralPlan Pre-Paid and/or Travel Protection Plan for that period. If accepted by AUL, you will also be subject to the rights and obligations set out in AUL's constitution which operates as a contract between AUL and its members.

The provision of the specific arrangements detailed under a pre-paid funeral contract is the responsibility of the funeral director.

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## **How is Lifeplan regulated?**

Lifeplan is registered as a Life Company under the Life Insurance Act 1995. The operations of Lifeplan are governed by its Constitution (which may be amended from time to time), the Corporations Act 2001 (Cth) and the Life Insurance Act 1995. You can inspect or obtain (free of charge) a copy of Lifeplan's Constitution, which includes the governing rules of the Tax Minimiser Funeral Bond Fund, the Funeral Plan Bond Fund and Travel Protection Plan.

Lifeplan is regulated by the Australian Prudential Regulation Authority under the Life Insurance Act and the Australian Securities and Investments Commission under the Corporations Act.

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## **Lifeplan's rights under its Constitution**

The Constitution provides us with certain rights and powers, some of which have already been disclosed in this document. In accordance with the Constitution, other rights and powers include, but are not limited to the following:

- we may decide to not accept or to defer your application to invest at our discretion, without giving any reason; or
- if we reject your application, we will notify you and return your money with any interest earned being retained by us.

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## **Related party transactions**

Any transactions entered into by us in relation to the FuneralPlan Pre-Paid and Travel Protection Plan, including those with related parties, are on arm's length commercial terms. Entities within Australian Unity may provide services to Lifeplan, and fees are charged at a commercial rate,

including investment management services. Policies and guidelines are in place to manage the risk of any actual or perceived conflict of interest as a result of a related party transaction. Any fees for these services are included in the management fee for each investment option in the FuneralPlan Pre-Paid.

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## **Changing your mind**

If you choose to cancel your FuneralPlan Pre-Paid and/or Travel Protection Plan you have 14 days (VIC, SA, TAS and NT) or 30 days (NSW, ACT, QLD and WA) to cancel your application, by written notice to Lifeplan.

The cancellation period starts when you receive notification your application has been accepted or five days (5) after your contribution was processed and allocated to your FuneralPlan Pre-Paid, whichever is earlier (unless otherwise specified by your State or Territory legislation).

If you cancel during this cooling off period, you will not incur any exit fees from us, however some States or Territories provide for the funeral director to receive a processing fee determined in accordance with the relevant legislation. Any applicable processing fee will be deducted from your refund and remitted to the funeral director. In addition, the Conservative and Moderate investment options, will also take into account any applicable investing transaction costs and any movement in the value of your investment. As a result, for the Conservative and Moderate investment options only, the amount refunded to you may be less than your original investment.

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## **Changing your personal details**

It is important that we maintain accurate records about you.

Please inform us of any changes to your personal details:

- using the secure online portal,
- emailing us at [funeral.plans@lifeplan.com.au](mailto:funeral.plans@lifeplan.com.au);
- contacting us on 1800 804 731; or
- sending us a request by mail.

You are taken to have agreed and understood that neither Lifeplan nor any part of Australian Unity accept any responsibility or liability for any payment or action we

make and reasonably believe to be a genuine instruction authorised by the member.

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## **Changing your Instalment Plan**

You can change your regular Instalment Plan at any time by notifying us in writing at least three (3) business days before the next automatic contribution is due.

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## **Changing your Australian financial institution account details**

Please complete the 'Additional Contribution and Instalment Plan' form and provide your new direct debit details. This form is available by visiting our website, [fpmanagement.com.au](http://fpmanagement.com.au), or calling us on 1800 804 731.

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## **BPAY® payments**

### **New investor**

Please call our Investor Services team and they will issue a customer reference number for you to use in the BPAY® online process.

### **Current investor**

To make additional deposits using BPAY® use your customer reference number (CRN) located on the bottom of your statement and welcome pack. If you cannot locate your CRN, please contact us on 1800 804 731.

It is important that you supply your CRN when using BPAY® to avoid processing delays.

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## **Switching between investment options**

You can transfer your full investment between the Conservative or Moderate investment option. A switch in or out of the Capital Guaranteed investment option is not permitted. The switching option is only available to the policy owner.

## Handling of applications

No interest will be paid on application amounts for the period from receipt until the issue of units occurs. Similarly, no interest will be paid to any investor whose application (or part of an application) is returned by us unfilled. Any interest earned on the application amount during this period will be retained by the FuneralPlan Pre-Paid and form part of its income for the benefit of investors. We may, in our absolute discretion, reject in whole or in part any application. We need not give any reason for the rejection.

### Incomplete applications

Please take your time to complete the Application Form, ensuring that all of the required information is included, or we may not be able to process your application.

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## Dispute resolution

We take complaints seriously and aim to resolve them as quickly as possible. If you would like to make a complaint, you can call us on 1800 804 731, email us at [funeral.plans@lifeplan.com.au](mailto:funeral.plans@lifeplan.com.au) or write to us at the following address:

### The Client Services Manager

Funeral Plan Management

Reply Paid 89

Adelaide SA 5001

We will promptly acknowledge your complaint within 10 business days, investigate it and decide in a timely manner what action needs to be taken. We will notify you of our decision within 45 days after receipt of the complaint, together with any remedies that are available, or other avenues of appeal against the decision.

If you are then not satisfied with our handling of your complaint, you may contact:

### Financial Ombudsman Service

GPO Box 3, Melbourne, Victoria, 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

This service operates as an independent body for the industry to determine unresolved complaints. There is no cost to you for using this service.

# APPLICATION FORM GUIDE

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## 1. Privacy

We collect your personal information for the following purposes:

- to administer your membership of the benefit fund;
- to process transactions;
- to answer queries and for security purposes;
- to develop products and services; and
- to allow Australian Unity to market products and services to you (subject to your right to opt-out of receiving various direct marketing materials at any time).

In managing your account, we may need to disclose your personal information to:

- your financial adviser, funeral director or their firms, either directly or through other service providers (such as Funeral Plan Management);
- reputable service providers who may carry out functions associated with our products and services on our behalf (e.g. mailing houses who conduct mailings for us);
- our Australian financial institution to initiate the drawing from or payment to your nominated account (where you have selected the direct debit or credit facility); and
- a third party, as required by law.

You are entitled to access information we have about you. You should notify us immediately if any of the information we hold about you changes, so that we can ensure your information is always complete, accurate and up to date. If you do not provide the information requested on the Application Form, we may be unable to process your application request.



Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy and in accordance with the law. Our Privacy Policy can be found at: [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) or by telephone on 1800 804 731.

If you have any complaints or questions about the privacy of your personal information, please contact our Privacy Officer by writing to:

**Privacy Officer**

Australian Unity  
114 Albert Road  
South Melbourne VIC 3205

If we do not satisfy your complaint to your satisfaction, you may write to the Privacy Commissioner at:

**Office of the Australian Information Commissioner**

GPO Box 5218  
Sydney NSW 2001

## **2. Direct Debit Request ('DDR') Service Agreement**

If the debit is for the first payment, the payment will be drawn on the date that we accept your application. Ongoing regular debits will occur according to the frequency you have nominated in the Application Form. Where the due date of a debit falls on a non-business day, we will draw the amount on the next business day. If two consecutive payment requests are dishonoured, we will terminate the direct debit arrangement, and you will need to make other arrangements to effect Instalment Plan payments.

It is your responsibility to nominate an account which permits direct debit transactions and, on an ongoing basis, to ensure that there are sufficient available cleared funds by the regular due date. You are responsible also for any transaction or dishonour fees incurred. If you wish to make any changes to the direct debit arrangements, it is important that you notify us at least three (3) business days in advance.

If you change your account but wish to continue using a direct debit payment, you will need to complete a new form. We will resolve any dispute about a direct debit drawing within seven (7) business days and in the course of resolution we may share information with our direct

debit sponsor.

## **Your rights**

- If you believe a drawing has been initiated incorrectly, you should raise the matter directly with us.
- If you do not receive a satisfactory response from us, then please follow up with your nominated Australian financial institution regarding your claim.
- You will receive a refund of the drawing account if we cannot substantiate the reason for the drawing.

## **3. Providing instructions via email**

We offer an email service that allows you to send us instructions on your account. Any instructions which are submitted to us by email must have your signature or that of an authorised signatory on your account.

By using our service, you are taken to have agreed and understood that neither we nor any part of Australian Unity accept any responsibility or liability for any payment or action we make based on any instruction (even if not genuine) that we receive by email bearing your account number, a signature which is apparently yours, or that of an authorised signatory on your account.

This means that you cannot make a claim for such a thing as a fraudulent email redemption request made by someone who has access to your investor code and a copy of your signature.

You use the service entirely at your own risk.

### **Requirements for email**

If you wish to give us instructions by email in relation to your account (e.g. amend your records in any way), you must:

- send the email to [funeral.plans@lifeplan.com.au](mailto:funeral.plans@lifeplan.com.au) or any other email address we may advise from time to time;
- ensure that you attach a PDF document to your email that contains the instructions and is signed by all the authorised signatories to the FuneralPlan Pre-Paid investment and is dated correctly; and
- include the name of all the investors, the account number(s) and sufficient information to enable us to complete the action required.

## 4. Completing the Application Form

The following information is provided to assist you in completing and lodging the Application Form.

- Use the Application Form checklist;
- Answer all sections unless otherwise indicated (if a section does not apply, please indicate using 'N/A');
- Please ensure you provide your signature on the Application Form; and
- Complete the Direct Debit Request section or if you are paying by cheque, make it payable to: 'Funeral Plan Management Pty Ltd' – <Investor Name(s)> and crossed 'Not Negotiable'.

## 5. Lodgement

You can lodge your completed Application Form by mailing it to the following reply paid address or by emailing it to [funeral.plans@lifeplan.com.au](mailto:funeral.plans@lifeplan.com.au).

### **Funeral Plan Management Pty Ltd**

Reply Paid 89

Adelaide SA 5001

(No stamp required if mailed in Australia)

The application will be considered lodged when it is received in our Adelaide office on an Adelaide business day prior to 2:30pm. Your application (including the completed Part B - Assignment of Ownership Form - if applicable) will not be accepted unless personally signed by the applicant(s) and we have received your initial contribution.

If you prefer, you may lodge your application with your funeral director, financial adviser or agent who will forward it on to us.

**Please note we do not accept cash or credit card payments.**

# APPLICATION FORM CHECKLIST

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To ensure that we are able to process your Application Form quickly and efficiently, please 'X' that you have completed all of the following.

Applicant must be at least 16 years of age.

Travel Protection Plan only applicants do not need to complete steps 5 and 7. Step 10 is only required if you do not nominate a funeral director (see step 3).

## Step 1 – Pre-paid Funeral Contract Number

☐ Provide the pre-paid funeral contract number.

Please note a FuneralPlan Pre-Paid benefit can only be used to provide for one funeral. So if a policy is held in joint names, the benefit can only be used to pay for the expenses of a single funeral.

## Step 2 – Pre-paid Funeral Contract Details

☐ Please provide details on the pre-paid funeral contract.

## Step 3 – Travel Protection Plan (optional)

Complete if you wish to apply for the Travel Protection Plan.

☐ Select single or joint application.

☐ Nominate your funeral director or assign your Travel Protection Plan.

Travel Protection Plan applicants must at a minimum nominate a preferred funeral director. Otherwise, please complete Part B- Assignment of Ownership form (see step 10) if you wish to assign your Travel Protection Plan benefit entitlement to your preferred funeral director.

## Step 4 – Payment Instructions

☐ Provide details on your initial contribution amount.

☐ Specify how you want to pay for your initial contribution.

☐ **Direct debit:** If you are investing by direct debit, please provide your Australian financial institution account details in step 7 and sign the Direct Debit Request Authorisation in step 8.

☐ **BPAY®:** Please contact us on 1800 804 731 to obtain your customer reference number and our BPAY® Biller code.

- ☐ **Cheque:** Please make the cheque payable to 'Funeral Plan Management Pty Ltd', <Investor name(s)> and cross it 'Not Negotiable'.

### Step 5 – Instalment Plan

- ☐ If you wish to start an Instalment Plan, please specify your total contribution amount (minimum initial contribution of \$100, minimum additional contribution of \$50 per month), your regular instalment amount and the contribution frequency to be debited from your nominated Australian financial institution account.

### Step 6 – Australian Financial Institution account details

- ☐ Please provide your nominated Australian financial institution account details and sign the Direct Debit Request Authorisation

### Step 7 – Direct Debit Request Authorisation and Declaration

- ☐ Account holders have signed and dated the Direct Debit Request Authorisation section (if applicable).
- ☐ Applicants have signed and dated the Declaration section.

### Step 8 – Nomination of a Funeral Director (optional)

- ☐ If you wish to involve a funeral director and you do not wish to use your FuneralPlan Pre-Paid in conjunction with a pre-paid funeral, you may nominate your preferred funeral director to receive your FuneralPlan Pre-Paid.

### Step 9 – Investment Option

- ☐ Select your investment option (only **one** option permitted).

If you assign ownership to your funeral director, your funeral director selects the investment option on the Part B - Assignment of Ownership form.

### Step 10 – Part B - Assignment of Ownership (optional)

- ☐ Please complete the Assignment of Ownership form if you want to assign your rights as a benefit fund member and your FuneralPlan Pre Paid benefit entitlement and/or Travel Protection Plan benefit entitlement to your funeral director or if you have arranged a pre-paid funeral. Your funeral director selects the investment option on this form.

## **Client Care Statement – Queensland residents only**

Queensland State legislation (Funeral Benefit Business Act 1982) requires distributors (selling agents) of funeral bonds to provide clients/investors with a Client Care Statement prior to purchasing a funeral bond product. The Client Care Statement provides warnings about signing contracts, fees, financial advice and cooling off. Queensland residents are required to complete and sign the Client Care Statement and send this together with the FuneralPlan Pre-Paid Application Form to us.

# **FUNERAL PLAN DIRECTORY**

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## **Funeral Plan Management Pty Ltd**

ABN 30 003 769 640 is a wholly owned subsidiary of

## **Lifepan Australia Friendly Society Limited**

ABN 78 087 649 492, AFS Licence No. 237989

### **Postal address**

Funeral Plan Management Pty Ltd

Reply Paid 89

Adelaide SA 5001

### **Funeral Director and Investor Services**

**T** 1800 804 731

**F** 1800 812 799

**E** [funeral.plans@lifepan.com.au](mailto:funeral.plans@lifepan.com.au)

**W** [fpmanagement.com.au](http://fpmanagement.com.au)

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 national healthcare, financial services and independent & assisted living organisation providing services to almost one million Australians, including 300,000 members nationwide. Since 1840 Australian Unity has been providing services that enhance the wellbeing of Australians throughout the changing stages of their lives.

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**POST:** Reply Paid 89, Adelaide SA 5001  
**TELEPHONE:** 1800 804 731 (freecall)  
**EMAIL:** [funeral.plans@lifeplan.com.au](mailto:funeral.plans@lifeplan.com.au)  
**WEBSITE:** [fpmanagement.com.au](http://fpmanagement.com.au)

**FUNERAL PLAN MANAGEMENT PTY LTD**

ABN 30 003 769 640 is a wholly owned subsidiary of Lifeplan Australia Friendly Society Limited  
ABN 78 087 649 492 (Lifeplan) AFS Licence No. 237989.

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FUNERALPLAN PRE-PAID APPLICATION FORM

Lifeplan Australia Friendly Society Limited ABN 78 087 649 492 AFS Licence No. 237989  
Applications for FuneralPlan Pre-Paid will only be processed on receipt of the completed Application Form issued in this Disclosure Document dated 19 December 2017. Refer to page 39 for instructions on how to complete this form. Call Investor Services on 1800 804 731 if you have any questions.

Please use BLACK INK and print within the boxes in CAPITAL letters. Mark any boxes with a cross (X) where applicable.  
Please provide a Client Care Statement with your completed Application Form – Queensland residents only.

This application is for a ☒ FuneralPlan Pre-Paid and/or ☒ Travel Protection Plan

We will contact you if the Application Form is incomplete. If no new Application Form is received within 30 days, your Application Form will not be processed and your money returned (with any interest earned being retained by us).

1. PRE-PAID FUNERAL CONTRACT NUMBER

This application is made in conjunction with pre-paid funeral contract number

2. PRE-PAID FUNERAL CONTRACT DETAILS

Your initial deposit must be sufficient to cover the total pre-paid funeral contract cost inclusive of GST.

Contract amount (GST excluded)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> plus	Please indicate if GST is included in the amount sent to Funeral Plan Management	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
GST on pre-paid funeral	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>		
Total amount (GST included)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>		

3. TRAVEL PROTECTION PLAN DETAILS

Complete this section if you wish to apply for the Travel Protection Plan.  
Single ☒ (\$175 one-off premium)      Joint ☒ (\$300 one-off premium - \$175 for the first applicant and \$125 for the second applicant)  
The Travel Protection benefit will be paid for transportation costs incurred by each applicant at the time of the respective funerals provided the entitlement criteria are met.

Travel Protection Plan Applicants only

Name of funeral director	<input type="text"/>		
Business address (nominated funeral home address)	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>

☒ I/We confirm that my/our normal place of residence is within 70km of nominated funeral home.

4. PAYMENT INSTRUCTIONS

Please specify your initial contribution amount below.	The <b>minimum</b> initial contribution is <b>\$500</b> (or \$100 with an Instalment Plan). If you have decided to take out the Travel Protection Plan, please ensure that your initial amount covers both the minimum investment contribution and the one-off Travel Protection premium.
\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	
Please specify how you want to pay for your initial contribution below:	
Direct Debit <input checked="" type="checkbox"/>	Direct Debit collection date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Please complete <b>step 7</b> )
BPAY® <input checked="" type="checkbox"/>	If paying by BPAY®, please contact us on 1800 804 731 to obtain your Customer Reference Number and our BPAY® Biller code.
Cheque <input checked="" type="checkbox"/>	If paying by cheque, please make the cheque payable ‘Funeral Plan Management Pty Ltd, <Investor name>’ and cross it ‘Not Negotiable’.

5. INSTALMENT PLAN

If you wish to start an Instalment Plan, please specify your total contribution amount, your regular instalment amount and the contribution frequency to be debited from your nominated Australian financial institution account.  
I wish to invest the total amount of \$ , .  Regular instalments \$ , .  (minimum \$50)  
Instalment Plan direct debit frequency ☒ Fortnightly ☒ Monthly ☒ Quarterly

6. AUSTRALIAN FINANCIAL INSTITUTION ACCOUNT DETAILS

Please provide your account details below. This account will be used to debit your initial contribution (if applicable), and/or to debit your account under the Instalment Plan from time to time as advised (if any) in **step 5**.

Name of Australian Financial Institution	<input type="text"/>		
Name of account owner(s)	<input type="text"/>		
Branch name	<input type="text"/>		
Branch number (BSB)	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Account number	<input type="text"/>

Please ensure that you complete the Direct Debit Request Authorisation section below.  
If the above account is held in joint names please ensure that both account owners sign.

7. DIRECT DEBIT REQUEST AUTHORISATION AND DECLARATION

Direct Debit start date / /  (At least three business days’ notice is required)

- I/We authorise Lifeplan (User ID Number: 086326) to debit this nominated account with the initial contribution shown in **step 4** and/or Instalment Plan contribution and the Direct Debit frequency I/we have selected in **step 5**.
- I/We have read the Direct Debit Request Service Agreement provided within this Disclosure Document and agree with its terms and conditions.
- I/We acknowledge that this arrangement will remain in force until the total amount advised under the Instalment Plan in the Application Form (if any) has been reached or written notice to alter/cancel has been received.

<b>Signature of Account Owner 1</b>	<b>Signature of Account Owner 2</b>
<div>X</div>	<div>X</div>
Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

8. NOMINATION OF FUNERAL DIRECTOR (OPTIONAL)

Use this section to nominate a funeral director to receive your FuneralPlan Pre-Paid entitlement as a beneficiary upon your death. Please refer to page 28 for details on nominating a funeral director. You can assign ownership of your FuneralPlan Pre-Paid to a funeral director by completing the Assignment of Ownership form.  
I nominate my funeral director named below:  
• to receive payment upon the policy maturity; OR  
if I have not entered into a pre-paid funeral contract  
• to receive payment upon the policy maturity to meet the reasonable costs of the funeral services provided by the funeral director.

Name of Funeral Director	<input type="text"/>		
Business Address (nominated funeral home address)	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Mobile/Phone	<input type="text"/>		
Email	<input type="text"/>		

Please continue to complete the Application Form overleaf and ensure you sign and date the form



Declaration

I wish to invest in FuneralPlan Pre-Paid and/or Travel Protection Plan (if applicable) and agree and acknowledge:

- the information I have provided in relation to this Application Form is true and correct;
- I have read the Disclosure Document dated 19 December 2017 and any relevant Supplementary Disclosure Documents relating to the FuneralPlan Pre-Paid and/or Travel Protection Plan;
- if I have received this Application Form from the internet or other electronic means, I declare that I have received it personally, or a printout of it, accompanied by or attached to the Disclosure Document and any relevant Supplementary Disclosure Documents
- I agree to be contacted by Australian Unity Limited (AUL) to receive further information about AUL's services, products and news. AUL respects your privacy and complies with all applicable privacy laws including the Privacy Act 1988 (Cth) and the Australian Privacy Principles as stated in our Privacy Policy. To be removed from our email distribution list, please phone: Funeral Directors - 1800 804 731, Advisers - 1300 133 285;

- by providing my email address in this Application Form, Lifeplan may use this address to provide me, where permitted by law or regulation, with information via email about my investment and the FuneralPlan Pre-Paid, including any communications such as annual statements to satisfy any continuous disclosure requirements. To alter the communication method, please contact us on 1800 804 731;
- if this Application Form is signed under a Power of Attorney, the Attorney verifies that no notice of revocation of that power has been received at the date of completing this Application Form;
- the amount paid to the FuneralPlan Pre-Paid together with that paid to other funeral funds does not exceed the amount reasonably required to meet the cost of my desired funeral arrangements;
- the funeral director may charge an establishment fee for setting up the pre-paid funeral contract which is determined by the funeral director and is not a fee charged by Lifeplan;
- units in the investment option(s) will not be allocated until Lifeplan has received a completed Application Form and investment monies.

Signature(s) (all applicants must sign and date this form)

Signature of Applicant 1

X

Date DD/MM/YYYY

Signature of Applicant 2

X

Date DD/MM/YYYY

9. INVESTMENT OPTION (FuneralPlan Pre-Paid applicants only)

If you wish to assign the membership to a nominated funeral director, do not make Investment Option selection here. The funeral director will select the investment option. Go to Part B.

X I have not assigned the ownership to a funeral director, and wish to select the investment option (only one option allowed):

X Capital Guaranteed X Conservative X Moderate

If you do not select an investment option, the default investment option of the Capital Guaranteed is automatically applied, which will apply for the life of the bond and cannot be changed. A switch in or out of the Capital Guaranteed investment option is not permitted.

PART B - ASSIGNMENT OF OWNERSHIP

This form is for the purpose of assigning your entitlement to benefits under the policy created by your Application Form for membership in the Lifeplan benefit fund.

The assignment will have the effect:

- of recording the assigned funeral director as the absolute owner of the policy;
- to enable the funeral director to determine the investment allocation of benefits held under the assigned policy in the Lifeplan benefit fund; and
- to enable the funeral director to receive your Travel Protection Plan benefit entitlement.

This assignment will take effect after the initial creation of your membership in the Lifeplan benefit fund.

Please use BLACK PEN and print within the boxes in CAPITAL letters. Mark any boxes with a a cross (X) where applicable.

1. MEMBER DETAILS

Member 1 (Individual investor)

Title

☐ Mr☐ Mrs☐ Ms☐ MissOther (please specify)

Given names

Surname

Mobile/Phone

Date of birth

DD/MM/YYYY

Email

Member 2 (Joint investor)

Title

☐ Mr☐ Mrs☐ Ms☐ MissOther (please specify)

Given names

Surname

Mobile/Phone

Date of birth

DD/MM/YYYY

Email

2. NOMINATED ASSIGNEE

Name of Funeral Director

Business Address

Suburb

State

Postcode

Phone/Mobile

Email

3. MEMBER DECLARATION (ASSIGNOR)

In consideration of an agreement with the nominated assignee to provide funeral services under a contractual agreement separately entered into with the assignee I have effected this assignment freely and with full understanding that its effect is to transfer the ownership of the policy issued in the Lifeplan benefit fund to the funeral director as the assignee.

Signature(s) (all members must sign and date this form)

Signature of Member 1

X

Date DD/MM/YYYY

Signature of Member 2

X

Date DD/MM/YYYY

4. FUNERAL DIRECTOR DECLARATION (ASSIGNEE)

I have accepted the assignment proposed by this document with full understanding that:

- the direction as to the investment allocation of the value of the member account in the Lifeplan benefit fund (where available) will be exercised by me;
- I understand and assume full responsibility for the risks attaching to a decision as to the investment allocation of the account in the Lifeplan benefit fund;
- each of and all of the funeral requirements specified by the assignor in the pre-paid funeral plan agreement executed by the assignor will be provided irrespective of the value of the account in the Lifeplan benefit fund at the relevant date;

and I nominate the investment option for the account as:

Investment option X Capital Guaranteed X Conservative X Moderate

Name of Funeral Director

Signature

X

Date DD/MM/YYYY