



Dated 19 December 2017

# FUNERALPLAN BOND **DISCLOSURE DOCUMENT**

Incorporating Travel Protection Plan



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

## WHAT IS OFFERED UNDER THIS DOCUMENT?

This document contains details about:

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

Each of these is a separate funeral expense policy, issued by Lifeplan Australia Friendly Society ('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 document, including the Application Form. A paper copy of this document is available free of charge by contacting your financial adviser, funeral director or calling us on 1800 804 731 (Funeral Directors and Investors) and 1300 133 285 (Advisers). A copy can be mailed free of charge.

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.

### Lifeplan Australia Friendly Society Limited

Lifeplan Australia Friendly Society Limited ABN 78 087 649 492, AFS Licence No. 237989 ('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 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 Bond

If you choose to invest, you will become a member of a benefit fund established under the Lifeplan Constitution. Investors who choose to invest in the Capital Guaranteed investment option will become members of the benefit fund established under Rule 44 ('Tax Minimiser Funeral Bond Fund') and investors choosing the Conservative or Moderate investment options will become members of the benefit fund established under Rule 33 ('Funeral Plan Bond Fund'). Each benefit fund is maintained separate from the other. Investors 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 your net contributions and declared bonuses.

The value of investment in either of the Conservative and Moderate investment options is not guaranteed, and you may record a value less than the net contributions you 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 an investor. 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 Bond 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 BOND?

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The FuneralPlan Bond is a simple and effective way to put money aside, and accumulate benefits, specifically to help meet the future cost of your funeral expenses. The FuneralPlan Bond offers valuable tax and social security advantages, depending on your circumstances.

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

A funeral and the accompanying bereavement process 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.

## **Planning is easy**

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

## **Taxation advantages**

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

## **Capital Guaranteed investment option**

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

## **Flexible investment range**

You can choose from three investment options to accumulate benefits to help meet the future cost of your funeral:

- Capital Guaranteed;
- Conservative; and
- Moderate.

# KEY FEATURES AT A GLANCE

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

ATTRIBUTES	DESCRIPTION	PAGES
<b>Special purpose design with potential social security advantages</b>	The FuneralPlan Bond is specifically designed to save for future funeral expenses. Your investment may also be exempt from means testing applicable to many government benefits, which may lead to improved social security entitlements.	6
<b>Taxation advantages</b>	Your investment grows in a tax effective environment, with no requirement to report earnings in your personal tax return.	6
<b>Joint applications</b>	A FuneralPlan Bond can be opened in single or joint names.	4
<b>Choice of investment options</b>	<ul style="list-style-type: none"> <li>• The Capital Guaranteed investment option preserves your net contributions and declared bonuses</li> <li>• The Conservative and Moderate investment options provide scope for improved returns</li> </ul>	5
<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.	8
<b>Flexibility</b>	Nominate a preferred funeral director, or assign your FuneralPlan Bond to a funeral director in conjunction with pre-paid funeral contract.	17
<b>Initial contribution</b>	\$500 (or \$100 with an Instalment Plan)	9
<b>Additional contribution</b>	\$50 minimum	9
<b>Instalment Plan</b>	\$50 per month minimum	9
<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.	10
<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.	21
<b>Adviser service fee</b>	You may agree to an adviser service fee with your financial adviser.	11

# HOW THE FUNERALPLAN BOND WORKS

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## What is the FuneralPlan Bond?

The FuneralPlan Bond is a type of life policy, commonly referred to as a funeral bond or funeral policy, whereby your benefit becomes payable on death and must be used to meet the cost of your funeral expenses.

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## You can use your funeral bond with a pre-paid funeral

The FuneralPlan Bond offers flexibility to nominate or assign your funeral bond to a funeral director in conjunction with a pre-paid funeral contract. Alternatively, you may invest in the FuneralPlan Bond with an option of nominating a funeral director at a later date.

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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 Bond 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 FuneralPlan Bond, or have the benefits paid towards the funeral expenses of the deceased.

Couples who receive any Government means-tested benefit should consider opening individual FuneralPlan Bond policies if they wish to set aside more than the 'exempt funeral investment threshold' to meet the reasonable cost of their funeral expenses or cover the cost of both funerals.

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## Minimum contribution

You can start a FuneralPlan Bond with an initial contribution of \$500, or \$100 where you have entered into an Instalment Plan.

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## Maximum contribution

- No maximum contribution limit applies if you decide to enter into a pre-paid funeral contract with a funeral director. However, the total amount you contribute should be reasonably commensurate with your expected funeral expenses – this is a tax concession condition.
- If you receive a means-tested Government benefit, the total amount you contribute should not exceed the 'exempt funeral investment threshold', currently \$12,750. For more information on potential social security advantages, please refer to page 6.

## Investment options

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

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

Before choosing an investment option please read the 'Understanding which investment option is right for you' section on page 12.

However, 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.

CAPITAL GUARANTEED	CONSERVATIVE	MODERATE
Is more likely to suit an investor whose main focus is the protection of their net contributions and declared bonuses	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	Is more likely to suit an investor who seeks investment options that aim to outperform the Capital Guaranteed and Conservative options

## You cannot withdraw any money from your policy

The FuneralPlan Bond is designed for the sole purpose of meeting your future funeral expenses. You cannot withdraw any money from your FuneralPlan Bond policy prior to death.

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

# TAX AND SOCIAL SECURITY ADVANTAGES

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## How your 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 Bond tax benefit

The FuneralPlan Bond is a tax paid investment. A tax concession comes about 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 Bond tax benefit'.

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## How does this affect you?

You will not need to include the amount of bonus allocations or investment returns in your personal tax return.

If you do not transfer your entitlement of your funeral bond to a funeral director, then upon your death the benefit will be paid to your estate. The growth component of your benefit (being the difference between your benefit and your net contributions) will be assessed in the hands of your estate – but only in the year of payment. Your executors will receive a tax statement showing the assessable growth component to assist them in completing the estate tax return.

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## How does this affect you if you have taken out a pre-paid funeral?

If you have transferred entitlement of your FuneralPlan Bond proceeds to a funeral director in conjunction with a pre-paid funeral contract then the benefit paid after your death will be assessed in the hands of the funeral director.

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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 Bond, subject to the prevailing contributions maximums.

Under current laws, your investment in the FuneralPlan Bond (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.

We recommend you contact the Department of Human Services (including Centrelink) or the Department of Veterans' Affairs who will be able to advise you of your continued entitlements.

## Contribution limits for social security purposes

### If you have assigned your FuneralPlan Bond

If you have transferred entitlement of your FuneralPlan Bond proceeds to a funeral director in conjunction with a pre-paid funeral contract, no maximum contribution limit applies. However, the total amount you contribute should be reasonably commensurate with your expected funeral expenses – this is a tax concession condition.

### If you have not assigned your FuneralPlan Bond

If you have not assigned your entitlement to a FuneralPlan Bond to a funeral director, the exempt status of your investment requires the total amount of contributions to the FuneralPlan Bond, and up to one other funeral bond, to not exceed the prescribed 'exempt funeral investment threshold'.

For the 2017-18 year, the threshold is \$12,750. This threshold is indexed to the CPI on 1 July each year. For up to date information about the exempt funeral investment threshold, visit the website of the Department of Human Services or the Department of Veterans' Affairs.

You may make a top-up contribution, so long as your new total contribution amount does not exceed the latest indexed threshold.

### Example

Before 31 December 2007 an individual was only permitted to have one funeral bond into which they had contributed no more than \$5,000 in total. However, if you had only contributed up to \$5,000 to a funeral bond before 31 December 2007, you are now allowed to top-up your existing funeral bond with an additional contribution, so that you can take advantage of the new exempt funeral investment threshold.

You do not have to take out a second funeral bond to make a top-up contribution.

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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 Bond. 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 Bond 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 nominated or assigned your FuneralPlan Bond 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.

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<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 the FuneralPlan Bond, the FuneralPlan Pre-Paid 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;</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>
<b>What does the benefit payable under the Travel Protection Plan cover?</b>	<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>
<b>Will your estate be subject to income tax on payment of a benefit?</b>	<p>No.</p>

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# START YOUR FUNERALPLAN BOND

## Starting a FuneralPlan Bond is easy

You can start a FuneralPlan Bond 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®.

## 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 current Application Form and your initial contribution. You will receive a written confirmation generally within seven (7) business days after your initial contribution has been accepted.

## Making contributions to your FuneralPlan Bond

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	<b>Initial and additional contributions</b> Direct debit, BPAY®, cheque <b>Instalment Plan</b> Direct debit

### 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.

®Registered to BPAY Pty Ltd ABN 69 079 137 518

# FEES AND COSTS

All the current fees and charges that apply to your 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 Bond</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	<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 Bond tax benefits.</p>
<b>Service fees and other costs</b>		
<b>Switching service fee</b> Fee for changing investment options	Nil	<p>There are no switching fees.</p> <p>However, you may incur an investing transaction cost when you invest or switch into an investment option. See 'Investing Transaction Costs' on page 11.</p>

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**

When you invest or switch into an investment option, an investing transaction cost is incurred 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 your 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)

### **Adviser service fee**

You may instruct us to pay a one-off adviser service fee for the provision of advice and services. This is not a fee payable to us. The adviser service fee can be charged as a set dollar amount and is deducted from your initial contribution amount before investing into your FuneralPlan Bond.

For example, you agreed to pay your financial adviser an adviser service fee of \$100 and make an initial investment of \$5,000. The adviser service fee of \$100 will be deducted from your initial investment amount; consequently \$4,900 will be invested into your FuneralPlan Bond account.

### **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 portfolio 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 you 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 Bond policy. Any applicable stamp duty will be deducted from your contribution. The applicable rates depend on the relevant state – please refer to the relevant state revenue website for more information.

# UNDERSTANDING WHICH INVESTMENT OPTION IS RIGHT FOR YOU

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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 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.

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. 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.

## 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:

FEATURES	CAPITAL GUARANTEED	CONSERVATIVE	MODERATE
<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>	<p>'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'</p> <p>'I realise that returns will be relatively stable, and understand that there is a low possibility of negative returns'</p>	<p>'I want access to investment options that are likely to outperform the Capital Guaranteed and Conservative risk profiles'</p> <p>'I realise there is a higher level of variability in returns, and that there may be periods of negative returns'.</p>
<b>Investment objective</b>	To provide capital security and consistent, reliable and competitive returns generated from a portfolio of predominantly fixed interest and cash investments.	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.	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.
<b>Investment strategy</b>	Invests in a diversified portfolio of high quality fixed interest, mortgages, cash and cash-like investments.	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.	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.
<b>Current underlying portfolio(s)</b>	A range of portfolios managed by Australian Unity.	Vanguard Conservative Index Fund	Pro-D Balanced Fund Altius Enhanced Cash Fund

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

# HOW YOUR MONEY IS MANAGED

## Investment manager

We have appointed Australian Unity Funds Management Limited ABN 60 071 497 115 AFSL 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.

## What investments can the FuneralPlan Bond hold?

In order to provide your benefit, the governing rules of the FuneralPlan Bond 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 FuneralPlan Bond do not permit us to borrow on behalf of the Fund.

We manage and operate the FuneralPlan Bond 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 used by the investment options.

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

The minimum and maximum allowable asset allocation ranges are outlined in the table below:

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 Bond, 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 your bonus is calculated on your 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 Bond.

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

We guarantee to pay your net contributions and declared bonuses, excluding any FuneralPlan Bond 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.

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## 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 (2) business days. Unit pricing is conducted on a 'forward' basis which is considered 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.

## **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?**

Your funeral director or the legal representative of your estate where there is no pre-paid plan or nomination or assignment, should notify us in writing following your death. We will pay the proceeds of your benefit to your funeral director, or the legal representative of your estate, after having received the prescribed Claim Form and necessary supporting documentation as evidence of your death. If you have not assigned a funeral director, any residual funds will be paid to the estate upon receiving satisfactory evidence that the funeral service has been performed.

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## **FuneralPlan Bond in conjunction with a pre-paid contract**

If you invest in a FuneralPlan Bond in conjunction with a pre-paid funeral contract, we will pay the benefit directly to your chosen funeral director, upon receiving satisfactory evidence that the funeral service under your funeral contract has been completed.

If your chosen funeral director is unable to provide the services under a pre-paid funeral contract, your FuneralPlan Bond 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.

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

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

If you enter into a pre-paid funeral contract with a funeral director, you may assign your FuneralPlan Bond 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 Bond 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 20).

To assign your membership rights and benefit entitlement, complete the FuneralPlan Bond Assignment of Ownership Form on page 35.

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## **Nominating a funeral director**

You may nominate a funeral director to receive your FuneralPlan Bond benefit entitlement. You may not nominate any other person. We will pay the FuneralPlan Bond benefit entitlement to the nominated funeral director upon receipt of satisfactory evidence of completion of funeral services. Any residual funds will be paid to the estate upon receiving satisfactory evidence that the funeral service has been performed. You will retain your membership in the benefit fund and AUL (if applicable).

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

An assigned FuneralPlan Bond and/or Travel Protection Plan may only be re-assigned, or a nominated funeral director may only be altered with the consent of the existing funeral director.

Changing your nomination or 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 nomination or 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

## Investor online portal

You can view your account details, balance and transaction history via a secure portal at [australianunity.com.au/wealth](http://australianunity.com.au/wealth).

Annual statements can also be accessed online and you will receive an email alert when the statements are available (not applicable to the Travel Protection Plan). You can also opt to receive your statements by mail.

You can also update your contact details online or by emailing us on [funeral.plans@lifeplan.com.au](mailto:funeral.plans@lifeplan.com.au) (Funeral Directors and Investors) or [investmentbonds@australianunity.com.au](mailto:investmentbonds@australianunity.com.au) (Advisers). If you change your details, you should notify us of your new details as soon as possible.

## Obtain the latest information about FuneralPlan Bond

To keep up to date with the latest information on FuneralPlan Bond, you can visit:

- [fpmanagement.com.au](http://fpmanagement.com.au), or phone Funeral Plan Management on 1800 804 731 (Funeral Directors and Investors).
- [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or phone us on 1300 133 285 (Advisers).

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 Bond 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 nominated or 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 Bond and/or the Travel Protection Plan, you will become a member of the Tax Minimiser Funeral Bond Fund (Capital Guaranteed investment option) or the FuneralPlan Bond Fund (Conservative and Moderate investment options) and if the Travel Protection Plan is chosen the Travel Protection Funeral Fund. After two continuous years following acceptance of your application in the FuneralPlan Bond and/or Travel Protection Plan, you are eligible to become a member of AUL subject to acceptance by AUL, provided you retain the FuneralPlan Bond 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.

If you complete the Assignment of Ownership Form, both your membership in the Benefit Fund and AUL membership (if applicable) will be assigned to the assignee that you have selected.

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 FuneralPlan 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.
- 

## Related party transactions

Any transactions entered into by us in relation to the FuneralPlan Bond 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 Bond.

## Changing your mind

If you choose to cancel your FuneralPlan Bond 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 (5) days after your contribution was processed and allocated to your FuneralPlan Bond, 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 detail by:

- 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 (Funeral Directors and Investors) and 1300 133 285 (Advisers); 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) and clicking on the 'Update my personal/bank details' link, or calling us on 1800 804 731 (Funeral Directors and Investors) and 1300 133 285 (Advisers).

## **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 (Funeral Directors and Investors) and 1300 133 285 (Advisers).

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.

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## **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 Bond 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.

## **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 (Funeral Directors and Investors) and 1300 133 285 (Advisers), 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  
111 Gawler Place  
Adelaide SA 5000

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.

If a financial adviser's details appear on the Application Form, you authorise us to give information relating to your investment account and investments to your financial adviser and acknowledge that your financial adviser is your agent for the purpose of receiving this information.

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 (Funeral Directors and Investors) and 1300 133 285 (Advisers).

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 Bond 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 Assignment of Ownership Form - if applicable) cannot 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(s) must be at least 16 years of age.

Travel Protection Plan only applicants do not need to complete **steps 5, 7 and 9**. **Step 12** is only required if you do not nominate your funeral director (see **step 3**).

## Step 1 – Personal details

Provide the investor(s) personal details.

- Use your full name

Provide your contact details.

## Step 2 – Pre-paid funeral contract details

Indicate whether you have a pre-paid funeral contract in conjunction with the FuneralPlan Bond.

## 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 the Assignment of Ownership form (see **step 12**) 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.

**BPAY®:** Please contact us on 1800 804 731 (Funeral Directors and Investors) or 1300 133 285 (Advisers), 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

- Check that all account holders have signed and dated the DDR Authorisation section (if applicable).

### Step 8 – Nomination of Funeral Director

- If you wish to involve a funeral director and you do not wish to use your FuneralPlan Bond in conjunction with a pre-paid funeral, you may nominate your preferred funeral director to receive your FuneralPlan Bond proceeds upon your death.

### Step 9 – Adviser service fee payment instructions

- Please complete this step if a one-off adviser service fee is to be paid to your financial adviser.

### Step 10 – Declaration

- Check that all applicants have signed and dated the Declaration section.

### Step 11 - Investment Option (FuneralPlan Bond applicants only)

- 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 Assignment of Ownership Form.

### Step 12 - Assignment of Ownership Form (optional)

- Please complete the Assignment of Ownership Form on page 35 if you want to assign your rights as a benefit fund member and your FuneralPlan Bond benefit entitlement and/or Travel Protection Plan benefit entitlement to your funeral director or if you have arranged a pre-paid funeral with your funeral director. 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 Bond Application Form to us.

If you are purchasing a funeral bond through a financial adviser or funeral director they will provide you with the Client Care Statement, which is also available on our website.

# FUNERALPLAN BOND APPLICATION FORM

Lifepan Australia Friendly Society Limited ABN 78 087 649 492 AFSL 237989.

**Applications for FuneralPlan Bond will only be processed on receipt of the completed Application Form issued in this Disclosure Document dated 19 December 2017.**

Refer to page 27 and 28 for instructions on how to complete this form. Call Investor Services on 1800 804 731 if you have any questions.

Please use **BLACK PEN** 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 Bond** 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. PERSONAL DETAILS

### Applicant 1 (Individual)

Title  Mr  Mrs  Ms  Miss  Other (please specify)

Given names

Surname

Mobile/Phone  Date of birth //

Email

### Residential address for Applicant 1 (not a P.O. Box)

Residential address

Suburb  State  Postcode

### Correspondence address

All correspondence will be sent to this person, unless this policy is in conjunction with a pre-paid funeral contract or assigned to a Funeral Director, in which instance all correspondence will be sent to the Funeral Director.

Same as residential address. Otherwise please complete postal address details below.

Postal address

Suburb  State  Postcode

Email

## Applicant 2 (Joint)

Please note, if a policy is held in joint names, the FuneralPlan Bond benefit can only be used to pay for the expenses of a single funeral. If you wish to cover the cost of both funerals, you may want to consider opening two individual FuneralPlan Bonds.

Title  Mr  Mrs  Ms  Miss Other (please specify)

Given names

Surname

Mobile/Phone  Date of birth //

Email

## 2. PRE-PAID FUNERAL CONTRACT DETAILS

Is this application in conjunction with a pre-paid funeral contract?  Yes  No

### Pre-paid Funeral Contract Applicants (only complete if you answered Yes to the previous question)

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

Contract amount (GST excluded) \$ ,. plus

GST on pre-paid funeral \$ ,.

**Total amount (GST included)** \$ ,.

Please indicate if GST is included in the amount sent to Funeral Plan Management  Yes  No

## 3. TRAVEL PROTECTION PLAN DETAILS

Complete this 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

Business address (nominated funeral home address)

Suburb  State  Postcode

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

## 4. PAYMENT INSTRUCTIONS

### Initial contribution

Please specify your initial contribution amount below. The **minimum** initial contribution is **\$500** (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.

\$ ,.

Please specify how you want to pay for your initial contribution below:

- Direct Debit  Direct Debit collection date / /  (Please complete **step 7**)
- BPAY®  If paying by BPAY®, please contact us on 1800 804 731 to obtain your Customer Reference Number and our BPAY® Biller code
- Cheque  If paying by cheque, please make the cheque payable to '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

Name of account owner(s)

Branch name:

Branch number (BSB) - Account number

Please ensure that you complete the Direct Debit Request Authorisation section. If the above account is held in joint names please ensure that both account holders 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 shown and the direct debit cycle 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 Lifeplan has received written notice to cancel/alter this arrangement.

Signature of Account Owner 1

Date: / /

Signature of Account Owner 2

Date: / /

## 8. NOMINATION OF FUNERAL DIRECTOR (OPTIONAL)

Use this section to nominate a funeral director to receive your FuneralPlan Bond benefit entitlement as a beneficiary upon your death. Please refer to page 17 for details on nominating a funeral director. You can assign your FuneralPlan Bond to a Funeral Director by completing the Assignment of Ownership Form.

I/We nominate my/our funeral director named below:

- to receive payment upon policy maturity; **OR**

if I/We have not entered into a pre-paid 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"/>		

## 9. ADVICE FEE PAYMENT INSTRUCTIONS

You may instruct us to pay your financial adviser a one-off advice fee. Please note that the agreed advice fee will be deducted from your initial investment amount at the start of the month following your initial contribution into FuneralPlan Bond.

I/We agree that the following amount is deducted from my/our initial investment amount as a one-off advice fee that is paid to my/our financial adviser.

\$ ,. (Including GST)

### Adviser use only

Please note that advisers will NOT receive any payment from us unless the 'Advice fee payment instructions' is completed.

Adviser name	<input type="text"/>		
Dealer group	<input type="text"/>		
Email	<input type="text"/>		
Phone/Mobile	<input type="text"/>	Fax number	<input type="text"/>
AFS Licence	<input type="text"/>	Adviser ID	<input type="text"/>

Please attach your business card to enable us to ensure they have your most up to date details.

## 10. DECLARATION

I/We wish to invest in FuneralPlan Bond and/or the 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 Bond 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 Document;
- the amount paid to the FuneralPlan Bond together with that paid to other funeral funds does not exceed the amount reasonably required to meet the cost of my desired funeral arrangements;
- my financial adviser will receive the payments (where applicable) detailed in this Application Form through the deduction from my initial investment;
- Lifeplan is authorised to supply relevant information about me to my financial adviser (where applicable) and the financial adviser's dealer group;
- 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, Lifeplan may use this address to provide me, where permitted by law or regulation, with information via email about my investment and the FuneralPlan Bond, 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; and
- units in the investment options(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:   /   /

**Signature of Applicant 2**

X

Date:   /   /

## 11. INVESTMENT OPTION (FuneralPlan Bond 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 Assignment of Ownership Form.**

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

Capital Guaranteed       Conservative       Moderate

If you do not select an investment option, the default investment option of the Capital Guaranteed option 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.**



## FUNERALPLAN BOND ASSIGNMENT OF OWNERSHIP FORM

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:

- a) of recording the assigned funeral director as the absolute owner of the policy;
- b) to enable the funeral director to determine the investment allocation of benefits held under the assigned policy in the Lifeplan benefit fund; and
- c) 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 cross (X) where applicable.

### 1. MEMBER DETAILS

#### Member 1 (Individual investor)

Title  Mr  Mrs  Ms  Miss Other (please specify)

Given names

Surname

Mobile/Phone  Date of birth //

Email

#### Member 2 (Joint investor)

Title  Mr  Mrs  Ms  Miss Other (please specify)

Given names

Surname

Mobile/Phone  Date of birth //

Email

### 2. NOMINATED ASSIGNEE

Funeral director name

Business address

Suburb  State  Postcode

Mobile/Phone

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**

Date:   /   /

**Signature of Member 2**

Date:   /   /

### 4. FUNERAL DIRECTOR DECLARATION (ASSIGNEE)

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

- i. 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;
- ii. 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;
- iii. 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:  Capital Guaranteed       Conservative       Moderate

Name of Funeral Director

**Signature**

Date   /   /

# 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 237989

## **Principal Office of Administration**

111 Gawler Place, Adelaide SA 5000

## **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 [australianunity.com.au](http://australianunity.com.au)

[fpmanagement.com.au](http://fpmanagement.com.au) (Funeral Plan Management)

## **Adviser Services**

T 1300 133 285

F 1800 804 890

E [investmentbonds@australianunity.com.au](mailto:investmentbonds@australianunity.com.au)

P [online.lifepan.com.au](http://online.lifepan.com.au)

**At Funeral Plan Management, our simple policies are designed to help you make easy decisions. We provide professional administration and investment information to Australians on all aspects of advance funeral planning.**

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**ADDRESS:** 111 Gawler Place, Adelaide SA 5000

**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**

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ABN 78 087 649 492 AFS Licence 237989