



Pre-paid funerals for peace of mind today

Plan and pay for your funeral in advance, saving your family money, time and stress.

Everything sorted in one inclusive package.

- ✔ **Professional service**
A dedicated arranger will help you decide how you want to be remembered. Together, you will write a guide for your family and friends.
- ✔ **24/7 Availability**
When the time comes, our dedicated team will support your family from beginning to end. Our arrangers are experienced and professional, and they are available 24 hours a day, 7 days a week, 365 days a year.
- ✔ **Transportation**
We will carefully transport you from the place of your passing into the care of an accredited mortuary facility.
- ✔ **Coffin**
We provide an eco-friendly coffin for a smaller carbon footprint than traditional coffins.
- ✔ **Cremation**
We arrange a private cremation at an accredited crematorium.
- ✔ **Return of ashes**
Your loved one's ashes will be returned to you or the person you choose, in a simple cremation urn.
- ✔ **Paperwork organisation**
We take care of the paperwork, so you don't have to. When it's ready, we will deliver the official death certificate along with 2 certified copies to the person you choose.

How it Works

1



Detail your wishes

A dedicated arranger will guide you through the steps to plan the send off that's right for you.

2



Lock in today's price

Avoid potential price increases and ease the financial burden on your nearest and dearest. Flexible payment plans are available too.

3



We'll arrange the paperwork and the cremation

When the time comes, your loved ones won't need to worry about a thing. We'll take care of everything, in accordance with your wishes.

4



Collection of ashes

The ashes and any paperwork will be returned to the person you choose.

5



A final farewell

We will share your wishes with your loved ones so they can celebrate your life the way you'd like them to.

How Your Money is Secured Until Needed

After taking our establishment fees and GST, we place the remainder of your money into an APRA regulated Pre-Paid Funeral Plan for safekeeping with Foresters Financial.

A prepaid funeral plan provides the payment security for a prepaid funeral contract between you and your nominated funeral director (which would be Willed Cremations) and outlines the details and cost of your funeral therefore providing clear guidance for your loved ones. You pay for it at today's prices regardless of your medical history, which can help financially protect your family and loved ones from the cost of a funeral.

For funeral expenses only



The investment proceeds can only be released after the death of the life insured to pay for the life insured's funeral expenses.

Predictable and secure



Once paid, your fixed price funeral expenses of your funeral service are locked in at today's prices and documents how you want your funeral to be undertaken and is subject to the terms of your contract with your funeral director.

Help to maximise your pension



Funeral costs you set aside in the Plan do not count in your assets test for payments from Services Australia (i.e. Age Pension, Carer Payment or Disability Support Pension).

Protect loved ones from inheriting your funeral costs



When you enter into a prepaid funeral plan, you provide clear guidance for your funeral wishes. At a challenging and emotional time for your family and your loved ones, having these decisions already decided can help to ease both financial and emotional stress.

Top Questions About Prepaid Cremations

What are the benefits of prepaying my funeral?

Prepaying your cremation allows you to avoid inflation by locking in today's price, saving you and your loved ones money during an already difficult time. To make it more manageable for you, we offer several payment options.

Prepaying your cremation also means your wishes will be known, saving your nearest and dearest time and stress, and allowing them more time to focus on giving you the send off you deserve.

Will my family or estate be charged additional fees when the time comes?

No. Prepaying your cremation means you are locking in today's price, with nothing more to pay. This way your loved ones are protected against inflation, saving you and your family money in the long run.

Rarely, an additional charge may be applicable if death occurs a considerable distance from the residential area specified in their prepaid funeral plan. For example, if the deceased had relocated from metro Melbourne to regional Victoria.

What happens if I pass before finalising payment

In the event you pass before making the final payment towards your prepaid cremation, we will still commence our service and arrange the required paperwork. We will speak with your family so they can pay the balance (at the price you locked in) on your behalf.

What if I change my mind?

We understand that planning your final farewell is a big decision which requires a lot of thought. After you sign up to prepay your cremation, we offer a 30 day cooling off period in which you can cancel your contract if you wish. You will receive a full refund of any money paid in that time.

What happens if Willed Cremations goes out of business?

Our prepaid funeral plans are backed by Foresters Financial, a 170 year old, APRA-approved Friendly Society. That means in the highly unlikely event we aren't in business when you pass away, your loved ones will still be able to access the full investment value of any money you've already paid us to contribute towards your funeral expenses.



www.willed.com.au
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