

## Frequently Asked Questions

**Q. Is Australian Pensioner Funerals a foreign owned or corporate funeral company?**

No, we are 100% independent Australian family owned and operated. We have a dedicated team of experienced arrangers and backup staff that work hard to provide quality funeral services for our client families at an affordable price.

**Q. What happens if Australian Pensioner Funerals cease trading. Will I lose my money?**

Our company has been trading since 1991 and we currently have well in excess of two million dollars in Pre-paid Funerals. In the unlikely event that the company ceases trading it would be in another Funeral Director's best interest to acquire the bonds and honour the agreements in the same way. All monies held in a funeral bond are capital guaranteed, held in your name, and cannot be accessed without a death certificate.

**Q. What happens if the price of my funeral in 10 years time is more than what was initially invested in the Funeral Bond?**

The money invested in the Funeral Bond accumulates interest. The interest is low, as the Funeral Act 2006 specifies the pre-paid monies are to be Capital Guaranteed Funds in order to protect your capital. We are obliged to honour an agreement even if the interest doesn't meet the rising funeral costs.

## Advantages of Pre-Paying your Funeral

- Pre-Paying your funeral is a safe and secure investment in your future.
- When a loved one passes away, families not only have to deal with the emotional stress associated with losing someone; they also have the burden of arranging and paying for the funeral. As Pre-Paid Funerals are based on today's funeral prices, significant savings can be made.
- Pre-Paid Funerals ensure that a person's wishes regarding their funeral are carried out. People can specify whether they prefer burial or cremation, have an intimate gathering of family and friends, or a more elaborate farewell.
- Money invested in a Pre-paid funeral bond is not subject to Assets Testing on pensions. (conditions apply)

If you would like further information regarding our services please call:

**Ph: 9419 0004**

One of our consultants can visit you at home or make an appointment to visit us at  
368 Johnston Street, Abbotsford, VIC 3067

Milford Park Pty Ltd trading as Australian Pensioner Funerals ABN 91 059 464 710

Proud members of



NATIONAL FUNERAL DIRECTORS ASSOC. OF AUSTRALIA

# Australian Pensioner Funerals

*Looking After Those Who Looked After Us*

## Pre-Paid Funerals

**9419 0004**  
All Hours • All Suburbs

Australian Family Owned  
and Operated Since 1993

*Servicing all of the Melbourne Metropolitan area, The Mornington Peninsula, Geelong and Ballarat*

**Head Office**  
368 Johnston Street, Abbotsford, VIC 3067

Email: [info@apfunerals.com.au](mailto:info@apfunerals.com.au)  
Web: [www.australianpensionerfunerals.com.au](http://www.australianpensionerfunerals.com.au)  
Fax: 9415 7776

## Australian Pensioner Funerals

We specialise in Pre-Paid Funerals, providing a way of ensuring a dignified funeral at today's affordable price.

### Our Pre-Paid Funeral Plan

Guarantees that your wishes will be carried out in a dignified and meaningful way as specified on our *Pre-Paid Funeral Agreement*.

- Provides the assurance that the funeral you desire is fully paid for, regardless of increases between now and when the funeral actually takes place. There are no hidden extras, no further service charges, no adjustments to cover future price rises.
- Offers total security and peace of mind on your investment as it is capital guaranteed and held by an independent but government regulated body.
- We purchase a Funeral Bond in your name under the provisions and regulations of the Funerals Act 2006, an Act of Parliament of Victoria, which specifies how and where your money is to be invested, your obligations, and our responsibilities as your nominated Funeral Director.



## Peace of Mind

Pre-Paying or Pre-Arranging a funeral is something we may think about putting off doing as it does not seem urgent, however it can be a comfort to tackle it and know your arrangements are in place.

You are in full control of the details for the service you want as stated in the agreement.

You can be confident knowing all special requirements that are important to you and your family will be followed through to the letter.

There is no added financial burden on your family.

### What Happens to my Money if I Pre-Pay my Funeral?

Our Pre-Paid funerals are quoted at the current cost for a funeral service. As required by the Federal Government, the GST portion of funeral expenses is immediately deducted from the total paid.

- Where possible all crematorium and cemetery fees are paid in advance.
- An establishment fee is paid to cover administration costs.



- The balance of the money is invested in a Funeral Bond in your name within the provisions of the Funerals Act 2006.

### General Matters

- When the service is required we claim the money plus interest.
- The accumulated interest covers any price increases.
- Your funeral is fully paid for no matter how far in the future it may be.
- Money invested in a Pre-Paid funeral may help you qualify for both income and asset test exemptions.
- G.S.T. is included in all prices we quote.
- Couples can set up an "Either/Or" pre-paid funeral agreement.

### Up Front with Our Fees

Once a Pre-Paid funeral agreement has been signed and the money paid, the only extra cost that the family members may need to pay is for any extras they would like to order themselves at the time of the service. E.g. floral tributes, death notices in the paper, family cars.

