

Helpful Guide

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# Pre-planning Your Funeral

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M&A McCormack  
FUNERALS  
*Peace of mind*



**Many people now choose to plan and pre-pay their funeral in advance so they can avoid leaving family with unnecessary financial and emotional stress.**

When pre-planning a funeral decisions need to be made on the type of service and its location along with the content, music, readings, poetry and order of service, whether there will be a burial or a cremation, the choice of a coffin or a casket, will you require additional vehicles, the selection of funeral notices and deciding on floral tributes.

To book an appointment to meet with us to pre-pay and plan your funeral call **1800 080 909** or email us at [mickandann@bigpond.com](mailto:mickandann@bigpond.com).

### **What is a Pre-Paid Funeral?**

A Funeral Plan is a funeral purchased in advance. It allows you to fix the price of the funeral at today's prices. Simply pay now and ensure that your family are protected against rising costs. It also allows you to maximise your pension entitlements and it provides peace of mind that your wishes will be carried out exactly as you want them and that your family members are not left with the burden of making funeral arrangements:

### **Who is eligible to pre-pay their funeral?**

Anyone can take out a pre-paid funeral regardless of age or health concerns.

### **What are the advantages of Pre-planning your funeral:**

- You and your family can ensure that your exact wishes are made known and are carried out.
- There are no hidden or unexpected costs.
- You can ensure that your family don't need to make arrangements with the pressure of an imminent funeral.

- The investment is safe and secure and invested independently with a Government approved funeral plan fund. Your funds will be invested in accordance with the Pre-paid Funeral Act. Regardless of how the investment performs no further costs will be applicable unless additional services are requested.
- A funeral plan is not considered to be part of your personal assets. It is also exempt from the Centrelink and Department of Veteran Affairs Income and Assets Test.

## Are our funds secure?

Our pre-paid funeral funds are invested with Forresters Friendly Society. Funds are invested in accordance with the Pre-Paid Funeral Act and are only released to us once the contracted funeral is completed.

## Who should I advise that I have taken out a pre-paid funeral?

If you proceed with pre-paying your funeral it is important that you advise at least one family member and the Executor of your Will. Ideally you should provide them with a copy of the pre-paid funeral contract.

## What is a Pre-Arranged Funeral?

A pre-arranged funeral is where a client chooses to meet with us and detail all aspects of the funeral but does not enter into a formal agreement/contract nor pay any funds towards the funeral.

At the time of the funeral either the family or the Executor would need to arrange for the payment of the funeral expenses.

## What happens when I die?

When the funeral service is needed, your family need to call us on **1800 080 909** and we will take care of everything.

### M&A McCormack Funerals

 11 Highett Street, Mansfield VIC 3722

 Free Call: 1800 080 909

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