

My Funeral Preferences & Personal Reflections

In the event of my death, I have recorded the following information here to help family members organise my funeral.

I hope that, in providing this information, I am able to give you, my loved ones, insight to my thoughts and preferences.

You may face the challenge of balancing my wishes with your own needs as mourners. Know that it is okay to put your needs first. Seek to fulfil the essence of my wishes, rather than the individual details.

Remember, my funeral is held principally for your benefit, not my own. So if you would like to make choices for my funeral and disposition that will better help you and others mourn after I have died, please do so. You have my permission and my blessing.

With love,

NAME:

SIGNATURE:



If you require any further information please contact us or feel welcome to join us for a chat over a cuppa at either the Burstows Funeral Information & Preplanning Centre, Toowoomba or one of our local branches.

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| TOOWOOMBA | Burstows Funeral Information & Preplanning Centre
243A Margaret Street, Toowoomba
Phone: (07) 4636 9680 |
| GATTON | Burstows Funerals
79 Cochrane Street, Gatton
Phone: (07) 5468 2900 |
| DALBY | Burstows Funerals
9 Rochedale Street, Dalby
Phone: (07) 4679 8200 |
| WARWICK | Warwick Funerals
48 Willi Street, Warwick
Phone: (07) 4667 8700 |



Freecall: 1800 803 196

www.burstows.com.au

Email: directors@burstows.com.au

**Toowoomba | Oakey
Dalby | Warwick | Gatton**

UNDERSTANDING *Funeral Bonds*



Burstows Funeral Information
& Preplanning Centre





What is a funeral bond?

How to pay for your funeral and relieve loved ones of financial stress during this emotional time is often a scenario many worry about – a funeral bond is a secure, flexible and simple solution to cover your future funeral expenses.

A funeral bond allows you to set money aside to cover your eventual funeral costs. Although the money invested can only be used for this purpose it provides you with flexibility, as it can be transferred to another funeral home should you relocate to another area. Similar to a life insurance policy this fund is paid out on death.

Funeral bonds are a specialised investment vehicle that are both secure and solid.

Why a funeral bond?

- Funeral bonds are a specialised investment vehicle that are both secure and solid, backed by fixed interest assets – so you and your family can have real peace of mind
- Our service provider Sureplan has a successful history of managing member's funds since 1935. Investments are safeguarded by the security of underlying assets being "A" and "AA" fixed interest securities and cash
- Investment activity is regulated and meets the continuous solvency requirements required by the Life Insurance Act 1995, the Corporations Act 2001 and Prudential Standards
- Flexibility in that your funds are transferrable to another funeral home, so not tied to a location or funeral company
- Funeral bonds do not form part of Centrelink Social Security or Department of Veterans Affairs Asset and Income test – this may result in improved pension entitlements
- Annual bonuses allocated to your fund result in bond growth which does not affect your personal tax position
- No requirement to complete annual tax returns for funeral bond investments, any tax implications will be assessed as part of your estate

- An option is to include a travel protection plan as part of your funeral bond. This allows additional cover meeting cost of transport from place of death to nominated funeral director (subject to conditions)
- No entry or exit fees.

Investing in a funeral bond delivers emotional benefits as you have the security of knowing you have provided for this future cost. You can also take comfort in protecting your loved ones from any financial burden during this emotional time.

How can we help?

The team of preplanning specialists at Burstows would be pleased to guide and help you understand and arrange a funeral bond to assist with your future funeral expenses to give you peace of mind.

We can arrange a time to meet with you either at our office or in the comfort of your own home for an appointment; whichever you find is more convenient.