



Dated 5 October 2021

# FUNERALPLAN BOND

## PRODUCT DISCLOSURE STATEMENT

Incorporating the Travel Protection Plan



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

## Lifepan Australia Friendly Society Limited

Lifepan Australia Friendly Society Limited ABN 78 087 649 492, AFS License No. 237989 ('Lifepan') is a leading provider of tax effective investment products such as investment, education bonds and funeral bonds. Lifepan 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, generally known as Australian Unity Wealth & Capital Markets.

## 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.

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### Important information

This document is a Product Disclosure Statement (PDS), which is a summary of significant information about the FuneralPlan Bond, and the Travel Protection Plan. The PDS includes information about the product's key features, fees, benefits, risks and the complaints handling procedure. The FuneralPlan Bond, and the Travel Protection Plan are separate funeral expense policies, issued by Lifepan and are each issued from separate benefit funds contained within the Lifepan Constitution.

You should consider the information in the PDS before making the decision about whether to invest.

#### About this PDS

The FuneralPlan Bond, and the Travel Protection Plan are investment products issued by Lifepan, which has prepared this PDS. In this PDS, the terms 'we', 'us' and 'our' refer to Lifepan. All times referred to in this PDS are Australian Central Standard Time or, in the case of daylight saving, Australian Central Daylight Time and all business days are with reference to business days in South Australia. 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).

#### Investments in the FuneralPlan Bond

If you choose to invest, you will become a member of a benefit fund established under the Lifepan 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'). 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'). In accordance with the deferred sales model for add-on insurance, any applications to invest in the Travel Protection Plan must occur after the completion of the deferral period (please refer to page 8 of the PDS for further details). Each benefit fund is maintained separate from the other.

#### 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.

#### Applications

Applications for investment in the FuneralPlan Bond or the Travel Protection Plan can only be made using an Application Form which forms part of this PDS or otherwise provided by Lifepan.

This PDS 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 PDS and Application Form. A paper copy of this PDS 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 PDS may only be used by investors receiving it (electronically or otherwise) in Australia. All dollar amounts referred to in this PDS are in reference to Australian currency.

#### Taxation Information

The tax information provided in this PDS is current at the time of its preparation. The social security and tax information provided in this PDS 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.

Tax laws may change in the future and may affect your tax position and the tax information described in this PDS. You should seek independent tax advice relevant to your particular circumstances.

#### Is this product for you?

The information in this PDS is general information only and does not take into account your personal objectives, financial situation or needs.

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 (please note – any application to invest in the Travel Protection Plan must be after the deferral period for add-on insurance (refer to page 8 for further details)). 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.

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## To plan ahead is to show you care

A funeral and the accompanying bereavement process affect 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.

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## Planning is easy

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

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## 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.

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## 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.

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## Capital Guaranteed investment option

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

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## 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.

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## Target Market Summary for the FuneralPlan Bond

This product is intended for individual or joint applicants who want to:

- invest in a tax effective, long term investment to accumulate savings for the costs of their funeral(s);
- make an active investment choice by selecting from investment options of varying risk/return profiles;
- access a concessional tax structure, where investment returns do not need to be reported in their personal income tax return;
- potentially improve their access to age pension, service pension or any other means tested Government pensions, as capital and investment returns from funeral bonds are not included in these means tests;
- access additional tax benefits at the time a funeral benefit is claimed, in the form of a tax deduction for tax paid on the investment over the period of the funeral bond; and
- leave their investment in funeral bond for the sole purpose of paying for the costs of their funeral, knowing that it cannot be withdrawn until a claim is made to cover their funeral costs.

# 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	PAGE(S)
Special purpose design with potential social security advantages	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
Taxation advantages	Your investment grows in a tax effective environment, with no requirement to report earnings in your personal tax return.	7
Joint applications	A FuneralPlan Bond can be opened in single or joint names.	4
Choice of investment options	<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
Travel Protection Plan	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
Flexibility	Nominate a preferred funeral director, or assign your FuneralPlan Bond to a funeral director in conjunction with pre-paid funeral contract.	21
Initial contribution	\$500 (or \$100 with an Instalment Plan)	11
Additional contribution	\$50 minimum	11
Instalment Plan	\$50 per month minimum	11
Management fee	Capital Guaranteed investment option: 1.50% p.a. Conservative investment option: 1.00% p.a. Moderate investment option: 1.25% p.a.	14
Cooling-off period	You have 30 days to decide if this product is right for you.	24
Adviser service fee	You may agree to an adviser service fee with your financial adviser.	15

# 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.

## 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 \$13,500. 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 16.

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.

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## 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.

## 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 2021-22 year, the threshold remained at \$13,500. This threshold is generally 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.

## **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.

## **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 (to a maximum of \$3,200).

## **Purchasing Travel Protection Insurance – your rights under the deferred sales model**

The Australian Government has introduced a deferred sales model for add-on insurance, providing a four-day pause between the sale of a primary product and the sale of an add-on insurance product, to help individuals make informed decisions when purchasing insurance.

The four-day pause is referred to as the 'deferral period' and during this period there are certain conditions the funeral director or adviser must adhere to, allowing you time to decide on purchasing Travel Protection Insurance.

## **What happens during the deferral period?**

When you commit to investing in the FuneralPlan Bond product, you will be provided with a copy of the PDS and the application form to sign. Under the deferred sales model you must also be provided with a Customer Information form, which must be provided to consumers in order for the deferral period to begin.

During the deferral period, the funeral director or adviser:

- cannot initiate a discussion about travel protection insurance (following the sale of the FuneralPlan Bond product),
- may respond to questions about travel protection insurance only if discussion is initiated by you,
- may provide you with written information about travel protection insurance,
- cannot sell travel protection to you, even if you requested it, until the deferral period has ended.

Once the deferral period has ended the funeral director or adviser is permitted to re-engage with you to discuss, offer and sell you Travel Protection Insurance where you have requested they do so. You are also permitted at any time during the deferral period to opt-out of receiving information or being contacted by contacting the funeral director or adviser directly.

For more information on the deferred sales model for add-on insurance, visit [moneysmart.gov.au/add-on-insurance](https://moneysmart.gov.au/add-on-insurance).

**How much does the Travel Protection Plan cost?**

A one-off premium of \$175 for an individual, and \$125 for each additional applicant.

**Joint applicants**  
The Travel Protection Plan benefit will be paid for transportation costs incurred by each eligible applicant.

**Eligibility to apply for the Travel Protection Plan**

You may only apply for Travel Protection Plan benefits if:

- you are an owner or applying to become an owner of a FuneralPlan Bond, a FuneralPlan Pre-Paid or are an owner of another eligible friendly society funeral policy; or
- you have entered into a pre-paid funeral contract with a funeral director; and
- at the time of making your application, you are not hospitalised at a place of 70km or more to the funeral home of your specified funeral director.

**When is the Travel Protection Plan benefit payable?**

A benefit becomes payable:

1. if your normal place of residence is within 70km of your nominated funeral home;
2. your death occurs at a place within Australia which is more than 70km from your specified funeral home.

No benefit is payable if death occurs other than in the circumstances set out above.

**What does the benefit payable under the Travel Protection Plan cover?**

If you are eligible for a benefit, the Travel Protection Plan includes the following costs incurred to a maximum of \$3,200 in transportation from the place of death to your specified funeral home:

- funeral director's transfer fees (including the cost of obtaining any necessary documentation associated with your death);
- necessary mortuary preparation prior to shipping;
- container for transportation (excluding coffin or casket); and
- transportation such as air freight.

The costs claimed must be reasonable and supported by appropriate documentary evidence.

**Will your estate be subject to income tax on payment of a benefit?**

No.



# 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 and accept your initial contribution when we receive a fully completed current Application Form and your initial contribution.

## Making contributions to your FuneralPlan Bond

OVERVIEW	MINIMUM
<b>Initial contribution</b>	\$500 initial one off lump sum or \$100 with an Instalment Plan
<b>Additional contribution</b>	\$50 If optional Travel Protection Plan is selected a one-off premium of \$175 for an individual, and \$125 for each additional applicant
<b>Instalment plan</b>	\$50 per month debited fortnightly, monthly or quarterly
<b>Payment methods</b>	<i>Initial and additional contributions:</i> Direct debit, BPAY®, cheque <i>Instalment Plan:</i> 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.

# FEES AND OTHER COSTS

## DID YOU KNOW?

Small differences in both investment performance, fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your total fund balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask your financial adviser.

## TO FIND OUT MORE

If you would like to find out more or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission ('ASIC')** website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed funds fee calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the Fund as a whole.

Taxes are set out on pages 6 and 7.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

TYPE OF FEE OR COST	AMOUNT <sup>1</sup>	HOW AND WHEN THE FEE IS PAID
<b>Fees when you make contributions or when a claim is made on your FuneralPlan Bond policy</b>		
<b>Establishment Fee</b> The fee to open your investment	Nil	Not applicable
<b>Contribution fee<sup>2</sup></b> The fee on each amount contributed to your investment.	Nil	Not applicable
<b>Withdrawal fee</b> The fee on each amount you take out of your investment	Nil	Not applicable. You cannot withdraw any money from your policy. Proceeds can only be paid upon death.
<b>Exit fee</b> The fee to close your investment	Nil	Not applicable
<b>Switching fee<sup>2</sup></b> Fee for changing investment options.	Nil	There are no switching fees. However, you may incur an investing transaction cost when you invest or switch into an investment option. See 'Investing Transaction Costs' on page 14.

TYPE OF FEE OR COST	AMOUNT <sup>1</sup>	HOW AND WHEN THE FEE IS PAID
<b>Management costs</b>		
<b>Management costs<sup>3,4</sup></b> The fees and costs of managing your investment	Management costs comprising: <ul style="list-style-type: none"> <li>A fund management fee of between 1.00% to 1.50% p.a.</li> </ul>	<b>Management fees</b> – calculated and expressed as a percentage of the daily gross market value of the investment option. The management fee is deducted periodically (usually monthly) from the investment option’s assets.  We do not charge management fees on the value of any FuneralPlan Bond tax benefits.

- All fees shown are inclusive of the impact of goods and services tax (GST) less any input tax credits (including approximate reduced input tax credits) that we and the underlying investment funds may be entitled to claim.
- You may incur an investing transaction cost when you invest or switch into an investment option.
- The management cost, and any other costs are expenses before the impact of tax deductions that may be available to us or the underlying investment. The tax impact of these deductions is reflected in the investment value.
- For more information about management costs see ‘Management costs’ under the heading ‘Additional explanation of fees and costs’.

### Example of annual fees and costs for a Capital Guaranteed investment option

The following table gives an example of how fees and costs in the Capital Guaranteed option for this product can affect your investment over a one-year period. You should use this table to compare this product with other managed investment products. The following example assumes an initial investment balance of \$10,000 in the Capital Guaranteed option and an additional contribution of \$100 at the end of the year which has a negligible impact on the total management costs.

CAPITAL GUARANTEED INVESTMENT OPTION	INVESTMENT BALANCE OF \$10,000 WITH TOTAL CONTRIBUTIONS OF \$100 AT END OF THE YEAR	
Contribution fees <sup>1</sup>	NIL	For every additional \$100 you put in, you will be charged \$0.
<b>PLUS</b> Total management cost	1.55% <sup>2</sup>	<b>And</b> , for every \$10,000 you have in the investment option, you will be charged \$155 each year.
<b>EQUALS</b> Cost of investment option		If you had an investment of \$10,000 at the beginning of the year and you contribute an additional \$155 at the end of that year, you will be charged fees of  <b>\$155</b>  What it costs you will depend on the investment option you choose and the fees you negotiate.

- Additional fees and costs may apply. For the above example, an investing transaction cost is not applicable to the Capital Guaranteed option.
- Management costs are made up of a management fee of 1.50% and estimated indirect costs of 0.05%

## Additional explanation of fees and costs

### Management costs

Management costs for each investment option comprise a management fee, recoverable expenses and indirect costs. Further information about recoverable expenses and indirect costs are set out below.

The table below provides a summary of each investment option's estimated management costs which are expressed as a percentage of the net asset value for the Capital Guaranteed investment option and the gross asset value for the Conservative and Moderate investment options. The figures in the table relate to the 12 months to 30 June 2021.

OPTION	MANAGEMENT FEE P.A.	OTHER ESTIMATED INDIRECT COSTS	TOTAL ESTIMATED MANAGEMENT COSTS P.A.
Capital Guaranteed	1.50%	0.05%	1.55%
Conservative	1.00%	0.00%	1.00%
Moderate	1.25%	0.08%	1.33%

### Indirect costs

Indirect costs are generally amounts that FuneralPlan knows, or estimates, will reduce a Fund's returns. They refer to fees and other management costs arising from the underlying funds, which are incurred in implementing their respective investment strategy.

Estimated indirect expenses are between 0.0 and 0.08%. The costs are paid from a Fund's assets, or the assets of underlying funds in which a particular investment option may invest from time to time. 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).

### Investing Transaction Costs

When you invest or switch into an investment option, an Investing Transaction Cost (ITC) is incurred to recover the cost of brokerage and certain other costs of investing incurred by the investment option(s).

It is not a cost retained by FuneralPlan. The cost is a percentage deducted from your investment or switch amount:

- Capital Guaranteed investment option: no investing transaction costs apply
- Conservative investment option: 0.19%
- Moderate investment option: 0.30%

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)

### Recoverable expenses

We are entitled to reimbursement for, or have an investment option pay, all expenses and taxes we may incur in the proper performance of our duties. Recoverable expenses are expenses generally incurred in the day-to-day operation of an investment option and include, for example: registry costs, legal, custodian services, compliance and related administration functions, accounting, printing, audit and asset management fees.

Under certain circumstances we have the right to seek reimbursement of any additional, extraordinary expenses that may arise from time to time.

No recoverable expenses are currently charged. We will give you 30 days' notice if we introduce any recoverable expenses.



### 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.

### Changes to fees and costs charged

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.

The governing rules of the FuneralPlan Bond provide for:

- the contribution fee, establishment fee, withdrawal fee, termination fee and switching service fee to be set at a level determined at our discretion. The current levels of those fees are shown in the table on page 12;
- a maximum management fee of 4% p.a. (of the daily gross market value) for each investment option. This maximum is provided for your information only and is not the current fee charged.

**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 may be payable in some States on establishment of a FuneralPlan Bond and is currently absorbed by us. Stamp duty may also be payable in some States on transfer or assignment of your FuneralPlan Bond. The applicable rates depend on the relevant State and will be advised to you before transfer.

# 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 riskier 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 timeframe.

## 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 Australian Unity Sustainable Short Term Income 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.

## 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 23).

To assign your membership rights and benefit entitlement, complete the FuneralPlan Bond Assignment of Ownership Form on page 41.

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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).

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## 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

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## 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 in the Investor Portal 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 as soon as possible using one of these options.

## Keeping you informed

To keep up to date with the latest information on FuneralPlan Bond, please 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 Product Disclosure Statement or a Supplementary Product Disclosure Statement setting out the updated information.

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## 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	At the time of the transaction
Confirmation of subsequent contributions excluding those made using an Instalment Plan	At the time of the transaction
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.

You will be taken to have applied for and have consented to become a member of AUL. Membership of AUL is subject to the rights and obligations set out in the constitution of AUL 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.

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.

As an Australian financial services provider operating under Australian laws, we are required to comply with a range of State and Commonwealth laws, and with directions and orders of Courts and legal, statutory and Government bodies. We must act in accordance with these requirements including any lawful order to withdraw funds from your Lifeplan Bond account(s) and pay the proceeds as required.

Lifeplan's Constitution contains the Rules that govern the operation of the Tax Minimiser Funeral Bond Fund ('Rule 44'), the FuneralPlan Bond Fund ('Rule 33') and Travel Protection Funeral Fund ('Rule 32') respectively, all of which are Lifeplan benefit funds. Your investment in the Lifeplan FuneralPlan Bond Capital Guaranteed investment option, FuneralPlan Bond Conservative and Moderate, and the Travel Protection Plan are issued under Rules 44, 33 and 32 of Lifeplan's Constitution.

Lifeplan benefit funds are kept separate and distinct from the other benefit funds and assets held by Lifeplan. This structure means that the assets of each benefit fund are protected from financial matters which could occur to the detriment of Lifeplan and can only be used for meeting Lifeplan's contractual liabilities to investors of the particular benefit fund.

A benefit fund may be terminated in accordance with legislation. Your investment gives you a proportional interest in the assets of each chosen investment option as a whole, but not in any particular asset of the investment option or in any other Lifeplan benefit fund.

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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.

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## Cooling-off period

If you choose to cancel your FuneralPlan Bond you have 30 days to cancel your application, by written notice to Lifeplan.

If you wish to cancel your Travel Protection Plan you have one month and 14 days to cancel your application, by written notice to Lifeplan, in accordance with provisions permitted under the deferred sales model for add-on insurance products.

In both instances the cancellation period starts when you receive notification your application has been accepted or five days after your contribution was processed and allocated to your FuneralPlan Bond or Travel Protection Plan, 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.

## 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 at [fpmanagement.com.au](http://fpmanagement.com.au)
- 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)
- 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 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 your application amount is accepted and the issue of units to you occurs.

Similarly, no interest will be paid to any investor whose application (or part of an application) is returned by us unfilled or incomplete. 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 all 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.

## Complaints 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**  
**Australian Unity – Investment Bonds**  
**Reply Paid 89** (no stamp required)  
**Adelaide SA 5001**

We will promptly acknowledge your complaint, investigate it and decide in a timely manner what action needs to be taken. We will notify you of our decision within 30 days after receipt of the complaint, together with any remedies that are available, or other avenues of appeal against the decision.

If you are not satisfied with our handling or resolution of your complaint, then you may contact the external independent body that has been established to provide recourse for consumers, free of charge:

### Australian Financial Complaints Authority

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority,  
GPO Box 3,  
Melbourne VIC 3001

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. Your personal information

We collect your personal information for the following purposes:

- to administer and provide products and services and to manage our relationship with you;
- to process transactions, to answer queries and for security purposes;
- to develop products and services;
- to meet regulatory requirements; and
- to allow the Australian Unity Group 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 investment account, we may need to disclose your personal information to:

- your financial adviser, either directly or through other service providers (such as platform software including Xplan and Coin) which we may have arrangements with;
- 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 Australian financial institution account (where you have selected the direct debtor 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, in doing so you 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 – Investment Bonds**  
**Reply Paid 89** (no stamp required)  
**Adelaide SA 5001**

If we do not address 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**

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## 2. Direct Debit Request ('DDR') Service Agreement

This is your Direct Debit Request Service Agreement with Lifeplan Australia Friendly Society Limited (Lifeplan), ABN 78 087 649 492 Funeral Plan Bond (User ID 086326).

It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your Direct Debit Request authorisation. If you require a copy of a Direct Debit Service Agreement, please contact us (see below in the section 'Notice' for our mailing address).

The terms for this Direct Debit Service Agreement are for the purpose of an investment into Funeral Plan Bond by initial/additional contribution or Instalment Plan by direct debit.

## Definitions

**account** means the account held at your nominated Australian financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this Direct Debit Request Service Agreement between you and us.

**business day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit day** means the day that payment from you to us is due.

**debit payment** means a particular transaction where a debit is made.

**Direct Debit Request** means the written, verbal or online request between us and you to debit funds from your account.

**our, us or we** means Lifeplan Australia Friendly Society Limited, (the Debit User) you have authorised by requesting a Direct Debit Request.

**PDS** means the offer document to which this agreement is incorporated by reference and which sets out the terms of the offer of the fund.

**fund** means the Funeral Plan Bond (User ID 086326).

**you or your** means the customer who has signed the Direct Debit Request.

**your financial institution** means the Australian financial institution as nominated by you on the Direct Debit Request at which the account is maintained.

## Our commitment to you

- By signing a *Direct Debit Request*, you have authorised us to arrange for funds to be debited from *your account*. You should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between us and you.
- We will only arrange for *funds* to be debited from *your account* as authorised in the *Direct Debit Request*.
- Where you request a one-off debit, the payment will be drawn from *your nominated account* after we accept *your application*.
- Where you request a one-off debit, the payment will be drawn from *your nominated account* on the date you have indicated on *your application*.
- For regular debits, payment will normally start to be drawn from *your nominated account* from the date you have indicated on *your application*.
- Where the due date for a drawing falls on a non-*business day*, it will be drawn from *your account* on the next *business day*. If you are unsure about which day *your account* has or will be deducted, you should ask *your financial institution*.
- We may vary any terms of this *agreement* or a *Direct Debit Request* at any time by giving you at least fourteen (14) days written notice sent to the preferred email/address you have given us in the *Direct Debit Request*.
- We will keep the details of *your nominated account* and *financial institution* private and confidential.
- We will investigate and deal promptly with any queries, claims or complaints regarding debits.

## Your commitment to Lifeplan (us)

- It is *your responsibility* to check with *your nominated Australian financial institution* to confirm that direct debits are available on *your account* as direct debiting through the Bulk Electronic Clearing System (BECS) may not be available on all accounts.
- If there are insufficient clear funds in *your account* to meet a debit payment:
  - (a) you may be charged a fee and/or interest by *your financial institution*;
  - (b) we may charge you reasonable costs incurred by us on account of there being insufficient funds; and
  - (c) you must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that we can process the debit payment.
- It is *your responsibility* to ensure that the authorisation at the '*Direct Debit Request*' section of this Application Form matches the signing instructions on *your nominated Australian financial institution account*.

- It is *your* responsibility to ensure that there are sufficient cleared funds in the nominated Australian *financial institution account* to allow a debit payment to be made on the drawing date in accordance with the *Direct Debit Request*. We may reject *your* application if we are unable to draw funds from *your* nominated Australian *financial institution*.
- It is *your* responsibility to cover any charges resulting from the use of the direct debit program. This may include transaction fees charged by us or *your* nominated Australian *financial institution* due to dishonoured drawing.
- It is *your* responsibility to check *your account* details which *you* have provided to us are correct by checking them against a recent account statement from *your* Australian *financial institution*.
- It is *your* responsibility to check with *your financial institution* before completing the 'Direct Debit Request' section of this Application Form, if *you* have any queries about how to complete the *Direct Debit Request*.
- It is *your* responsibility to check *your account* statement to verify that the amounts debited from *your account* are correct.

### Changes to the arrangement

If you want to make changes to the drawing arrangements, please notify us in writing (see below section 'Notice' for our mailing address), at least five (5) business days prior to the drawing date. You can also contact your own financial institution, which must act promptly on your instructions. These changes may include:

- deferring the drawing;
- altering the details of the drawing;
- stopping an individual debit; or
- cancelling the Direct Debit Request completely.

### Enquiries

All *your* personal customer information held by us will remain confidential, except for information that may be provided to *our financial institution* to initiate the drawing to *your* nominated *account*, or information that may be disclosed to a third party as required by law.

Information may also be provided to any entity within the Australian Unity Group to enable the *Direct Debit Request* to be effected as required by law.

### Disputes

- If *you* believe there has been an error in debiting *your account*, *you* should notify us directly in writing by mail, emailing us at [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au) or contacting us on 1300 300 38 (see below section 'Notice' for *our* mailing address) and then confirm that notice in writing with us as soon as possible so that we can resolve *your* query more quickly.
- If we conclude, as a result of *our* investigations that *your account* has been incorrectly debited, we will respond to *your* query by arranging within a reasonable period for *your* Australian *financial institution* to adjust *your account* (including interest and charges) accordingly. We will also notify *you* in writing of the amount by which *your account* has been adjusted.
- If we conclude, as a result of *our* investigations that *your account* has not been incorrectly debited we will respond to *your* query by providing *you* reasons and any evidence for this finding in writing.
- 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 amount if we cannot substantiate the reason for the drawing.

### Confidentiality

- We will keep any information (including *your account* details) in your *Direct Debit Request* confidential. We will make reasonable efforts to keep any such information that we have about *you* secure and to ensure that any of *our* employees or agents who have access to information about *you* do not make any unauthorised use, modification, reproduction or disclosure of that information.
- We will only disclose information that we have about *you*:
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

## Notice

If you wish to notify us in writing about anything relating to this agreement, you should write to:

**GPO Box 89, Adelaide SA 5001**

or email us at [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au)

We will notify you by:

- (a) sending a notice in the ordinary post to the address you have given us in this Application Form to the PDS; or
- (b) by sending a notice electronically to the email address you have given us in the Application Form to the PDS.

Any notice received after 1:30pm in our Adelaide office on any Adelaide Business Day will be deemed to have been received on the next Adelaide Business Day.

## 3. Terms and conditions for email instructions

We offer an email service that allows you to send us instructions on your account (Email Instructions Service). If you wish to give us instructions by email in relation to your account, (including for example additional investments, switches, change of details) then you must:

- 1) send the email to [funeral.plans@lifeplan.com.au](mailto:funeral.plans@lifeplan.com.au) or such other email address we may advise from time to time;
- 2) ensure that you attach a PDF document to your email that contains the instructions and is signed by all the authorised signatories to the investment and is dated correctly; and
- 3) include the name of all the investors, the customer reference number and sufficient information to enable us to complete the email instructions. (Collectively referred to as Email Instructions Requirements). Lifeplan may refuse to act on email instruction unless they meet the Email Instructions Requirements. In addition to the Email Instructions Requirements the following terms also apply to your use of the Email Instructions Service:
  - (a) You use the service entirely at your own risk.
  - (b) Lifeplan is not in any way liable for and will not compensate you for any losses arising as a result of your use of the Email Instructions Service, unless required by law.

- (c) Lifeplan is not in any way liable for any action taken by Lifeplan based upon any email instructions that are false, misleading, fraudulent or incorrect. This means that Lifeplan will not compensate you for any claim arising out of, for example, a fraudulent email redemption request made by someone who has access to your investor code and a copy of your signature.
- (d) Lifeplan is not in any way liable for any loss that may be incurred by you arising from an email being delayed or not being received by Lifeplan.

## 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 should complete the Travel Protection Plan Application Form. Step 12 is only required if you do not nominate your funeral director (see step 3).

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## STEP 1 Product Selection Criteria (non adviser clients and funeral directors only)

- Under the Design and Distribution Obligations (DDO) framework, Lifeplan Australia Friendly Society, as Issuer of the FuneralPlan Pre-Paid product, is required to ascertain the key criteria on which customers have based their decision to take out the product and their investment choice.

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## STEP 2 Personal details

- Provide the investor(s) personal details. Use your full name.
- Provide your contact details.

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## STEP 3 Pre-paid funeral contract details

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

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## STEP 4 Travel Protection Plan (optional)

- Confirm that you have received the Customer Information form and that you are comfortable to be contacted by the funeral director/adviser, after the mandatory deferral period has ended, to apply for the Travel Protection Plan.

---

## STEP 5 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 6 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.

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## 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 41 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.

## STEP 13 Travel Protection Plan Application Form (optional)

NOTE – applications for the Protection Plan can only be completed after the completion of the deferral period (refer to page 8 for further details)

Please complete the Travel Protection Application Form 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 (unless you have already nominated a funeral director in your previous funeral bond policy application).

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.

## 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 they will provide you with the Client Care Statement, which is also available on our website.

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# FUNERALPLAN BOND APPLICATION FORM



Lifeplan 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 Product Disclosure Statement dated 5 October 2021.**

Refer to page 29 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.

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. PRODUCT SELECTION CRITERIA (Non-advised clients and funeral directors only)

### What level of decision making are you seeking when selecting your investment strategy?

Selection criteria	Criteria Description
<input type="checkbox"/> Selection from an extensive investment menu	You seek to invest in a product with investments chosen from an extensive investment menu (more than 15 investment options available), with administration provided by the fund
<input type="checkbox"/> Selection from a limited investment menu	You seek to invest in a product where investments can be chosen by the customer from a limited investment menu (less than 15 investment options available), with administration provided by the fund
<input type="checkbox"/> Not seeking investment choice, and would prefer a default investment option	You seek to invest in a product with a default investment strategy applied where no investments selection can be made by the customer, with administration is provided by the fund.

### How would you describe your risk (ability to bear a loss on your investment) and return profile?

Selection criteria	Criteria Description
<input type="checkbox"/> Low	You are naturally conservative or have a low risk appetite, you seek to minimise potential losses (e.g. have the ability to bear up to 1 negative return over a 20 year period) and you are comfortable with a low target return profile. You typically prefer defensive assets such as cash and fixed income.
<input type="checkbox"/> Medium	You have a moderate or medium risk appetite, you seek to minimise potential losses (e.g. have the ability to bear up to 4 negative returns over a 20 year period) and are comfortable with a moderate target return profile. You typically prefer a balance of growth assets such as shares, property, alternative assets and defensive assets such as cash and fixed income.
<input type="checkbox"/> High	You have a higher risk appetite and can accept higher potential losses (e.g. have the ability to bear up to 6 negative returns over a 20 year period in order to target a higher target return profile. You typically prefer predominantly growth assets such as shares, property and alternative assets with only a smaller or moderate holding in defensive assets such as cash and fixed income.
<input type="checkbox"/> Very high	You have a more aggressive or very high risk appetite, seek to maximise returns and can accept higher potential losses (e.g. have the ability to bear 6 or more negative returns over a 20 year period) and possibly other risk factors, such as leverage). You typically prefer growth assets such as shares, property and alternative assets.

**2. PERSONAL DETAILS**

**Applicant 1 (Individual)**

Title  Mr  Mrs  Ms  Miss Other – Please specify:

Given name(s)

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

**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.

Address details same as applicant 1

Title  Mr  Mrs  Ms  Miss Other – Please specify:

Given name(s)

Surname

Mobile/Phone  Date of birth   /   /

Email

### 3. 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) \$    ,     .

+

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

### 4. TRAVEL PROTECTION PLAN DETAILS

Complete this section if you are interested in being contacted about the Travel Protection Plan.

I confirm that I am interested in being contacted after the end of the deferral period to further discuss the Travel Protection Plan

I confirm that I have been given a copy of the Customer Information relating to the Travel Protection Plan, to begin the deferral period

#### How long does the deferral period last?

The deferral period relating to the Travel Protection Plan will last:

From   /   /     to   /   /

This is a compulsory four (4) day deferral on your ability to apply for the Travel Protection Plan, beginning from the date you agree to invest in the FuneralPlan Bond.

### 5. PAYMENT INSTRUCTIONS

#### Initial contribution

Please specify your initial contribution amount below.

\$    ,     .

The **minimum** initial contribution is **\$500** (or \$100 with an Instalment Plan).

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 'Funeral Plan Management Pty Ltd, <Investor name>' and cross it 'Not Negotiable'.

## 6. 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

## 7. DIRECT DEBIT REQUEST AUTHORISATION AND DECLARATION

The terms of this Direct Debit are for the purpose of an investment into the Funeral Plan Bond by an initial/additional investment or Instalment Plan. If you would like us to deduct your investment directly from your nominated Australian financial institution account or you have selected the Regular Instalment Plan, please complete the section below.

Initial/additional investment by direct debit to be deducted from my account at the time of application

Regular Instalment Plan direct debits to commence from //

**Note: Quarterly debits will only occur in the months of March, June, September and December.**

Providing your nominated Australian Financial Institution details below means that you authorise the use of this information for all future deposit transaction requests that you initiate.

Name of Australian Financial Institution	<input type="text"/>
Name of account holder(s)	<input type="text"/>
Branch name	<input type="text"/>
Branch number (BSB)	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Account number	<input type="text"/>

### Confirmation

- I/we request and authorise Lifeplan Australia Friendly Society Limited (Lifeplan) User ID Funeral Plan Bond (User ID 086326) to debit funds through the Bulk Electronic Clearing System (BECS) according to the details specified above from my/our nominated Australian financial institution account and will be subject to the terms and conditions of the *Direct Debit Service Agreement*.
- I/we are authorised to operate my/our nominated Australian financial institution account.
- I/we have read, understood and agree to the terms and conditions set out in this Request and in the *Direct Debit Request Service Agreement* in the PDS dated 5 October 2021.
- I/we acknowledge and agree this Direct Debit arrangement is governed by the *Direct Debit Request Service Agreement*.
- I/we agree to indemnify Lifeplan against all losses, costs, damages and liability (including, without limitation, legal costs and expenses on a full indemnity basis) that Lifeplan may suffer as a result of my/our breach of the *Direct Debit Request Service Agreement*, or providing an invalid or non-binding direct debit request or Lifeplan otherwise acting upon any unauthorised direct debit request. This indemnity is a continuing obligation, separate and independent from other obligations and survives termination of this agreement. It is not necessary for Lifeplan to incur expenses or make payment before enforcing this right of indemnity. I/we agree to pay Australian Unity all or any sum due without deduction or set-off. This indemnity does not apply to the extent of any fraud, negligence or breach of trust by Lifeplan.

- I/we acknowledge and agree that by signing and/or providing Lifeplan with a valid instruction in respect to my/our Direct Debit Request, I/we confirm that I/we have understood and agreed to the terms and conditions governing the debit arrangements between myself/us and Lifeplan as set out in this Direct Debit Request and in my/our *Direct Debit Request Service Agreement*.

**All account signatories must sign below:**

Signature of Australian financial institution account holder or company officer 1

Signature of Australian financial institution account holder or company officer 2

Investor 1 surname

Investor 2 surname

Investor 1 given name(s)

Investor 2 given name(s)

Company position (if applicable)

Company position (if applicable)

Date

Date

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Lifeplan as set out in this request and in your *Direct Debit Service Agreement*.

**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 21 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**

**Business address**  
(nominated funeral home address)

Suburb

State

Postcode

**Mobile/phone**

**Email**

**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)

Advisers will NOT receive any payment from us unless the 'Advice fee payment instructions' is completed.

**Adviser use only**

Please note - this section relating to Adviser details must be completed by all advisers, regardless of whether an adviser service fee applies or not.

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

I attest that, in recommending this product:

- I have considered the target market determination for the product.
- I have provided personal advice.
- the client is within the target market determination. Or, where the client is not within the target market determination, I have provided high-level details regarding this outside dealing below (e.g. relating to clients' needs and objectives, financial situation and/or eligibility).

Provide details in this section only where the client is outside the target market (e.g. needs and objectives, financial situation and eligibility):

Has the client been informed of the deferral period relating to the Travel Protection Plan (TPP) and been presented with the Customer Information form?

- Yes  No  N/A - customer is not interested in TPP

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 agree and acknowledge:

- the information I have provided in relation to this Application Form is true and correct;
- I have read the Product Disclosure Statement dated 5 October 2021 and any relevant Supplementary Product Disclosure Statements 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 Product Disclosure Statement and any relevant Supplementary Product Disclosure Statement;
- 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 Adviser Services on 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;
- units in the investment options(s) will not be allocated until Lifeplan has received a completed Application Form and investment monies; and
- where I have expressed an interest in being contacted about the Travel Protection Plan after the deferral period, I have reviewed the PDS and understand my rights under the deferral sales model and have been provided with a copy of the Customer Information.

**Signature(s)** (all applicants must sign and date this

form) Signature of Applicant 1

**Date**

Signature of Applicant 2

**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 name(s)

Surname

Mobile/Phone  Date of birth   /   /

Email

### Member 2 (Joint investor)

Title  Mr  Mrs  Ms  Miss Other – Please specify:

Given name(s)

Surname

Mobile/Phone  Date of birth   /   /

Email

**2. NOMINATED ASSIGNEE**

Name of funeral director

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   /   /

# TRAVEL PROTECTION PLAN APPLICATION FORM



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

- Applications for Travel Protection Plan, where they are linked to an existing FuneralBond policy, will only be accepted and processed where the deferral period has been observed in accordance with the deferred sales model for add-on insurance (refer to page 8 of the PDS for further details).
- If the application for Travel Protection Plan is not linked to a FuneralBond policy, the deferral period does not need to be observed.

Please use **BLACK PEN** and print within the boxes in **CAPITAL** letters. Mark any boxes with a cross (X) where applicable.

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 name(s)

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

TRAVEL PROTECTION PLAN  
**APPLICATION FORM**

**Applicant 2 (Joint)**

Please note, if a policy is held in joint names, the Travel Protection Plan will be paid to a maximum of \$3,200 for transportation costs incurred by each applicant at the time of the respective funerals provided the entitlement criteria are met.

Address details same as applicant 1

**Title**  Mr  Mrs  Ms  Miss Other – Please specify:

**Given name(s)**

**Surname**

**Mobile/Phone**  **Date of birth**   /   /

**Email**

**2. PRE-PAID FUNERAL CONTRACT DETAILS**

Will this application be linked to an existing Funeral Plan Management funeral bond policy?  Yes  No

If you've answered 'Yes' to the previous question, please provide your FuneralPlan Management funeral bond policy number:

**3. TRAVEL PROTECTION PLAN DETAILS**

Complete this section 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 to a maximum of \$3,200 for transportation costs incurred by each applicant at the time of the respective funerals provided the entitlement criteria are met.

Is the funeral director the same as that nominated/assigned to your funeral bond policy?

Yes  No. If you have answered 'No' to this question, provide the details of the Funeral Director below:

**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

##### One-off premium payment

Please specify your one-off premium payment amount below.

\$    ,    .

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

- Direct Debit**  
Direct Debit collection date   /   /     (Please complete step 6)
- 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 'Funeral Plan Management Pty Ltd, <Investor name>' and cross it 'Not Negotiable'.

#### 5. AUSTRALIAN FINANCIAL INSTITUTION ACCOUNT DETAILS

Please provide your account details below. This account will be used to debit your one-off premium payment.

**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.

**6. DIRECT DEBIT REQUEST AUTHORISATION AND DECLARATION**

The terms of this Direct Debit are for the purpose of an investment into the Travel Protection Plan through a one-off premium payment.

If you would like us to deduct your investment directly from your nominated Australian financial institution account, please tick the box below..

One-off premium payment to be deducted from my account at the time of application

**Confirmation**

- I/we request and authorise Lifeplan Australia Friendly Society Limited (Lifeplan) User ID Funeral Plan Bond (User ID 086326) to debit funds through the Bulk Electronic Clearing System (BECS) according to the details specified above from my/our nominated Australian financial institution account and will be subject to the terms and conditions of the *Direct Debit Service Agreement*.
- I/we are authorised to operate my/our nominated Australian financial institution account.
- I/we have read, understood and agree to the terms and conditions set out in this Request and in the *Direct Debit Request Service Agreement* in the PDS dated 5 October 2021.
- I/we acknowledge and agree this Direct Debit arrangement is governed by the *Direct Debit Request Service Agreement*.
- I/we agree to indemnify Lifeplan against all losses, costs, damages and liability (including, without limitation, legal costs and expenses on a full indemnity basis) that Lifeplan may suffer as a result of my/our breach of the *Direct Debit Request Service Agreement*, or providing an invalid or non-binding direct debit request or Lifeplan otherwise acting upon any unauthorised direct debit request. This indemnity is a continuing obligation, separate and independent from other obligations and survives termination of this agreement. It is not necessary for Lifeplan to incur expenses or make payment before enforcing this right of indemnity. I/we agree to pay Australian Unity all or any sum due without deduction or set-off. This indemnity does not apply to the extent of any fraud, negligence or breach of trust by Lifeplan.
- I/we acknowledge and agree that by signing and/or providing Lifeplan with a valid instruction in respect to my/our Direct Debit Request, I/we confirm that I/we have understood and agreed to the terms and conditions governing the debit arrangements between myself/us and Lifeplan as set out in this Direct Debit Request and in my/our *Direct Debit Request Service Agreement*.

**All account signatories must sign below:**

Signature of Australian financial institution account holder or company officer 1

X

Investor 1 surname

Investor 1 given name(s)

Company position (if applicable)

Date

D D / M M / Y Y Y Y

Signature of Australian financial institution account holder or company officer 2

X

Investor 2 surname

Investor 2 given name(s)

Company position (if applicable)

Date

D D / M M / Y Y Y Y

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Lifeplan as set out in this request and in your *Direct Debit Service Agreement*.



**7. DECLARATION**

I/We wish to invest in the Travel Protection Plan and agree and acknowledge:

- the information I have provided in relation to this Application Form is true and correct;
- I have read the Product Disclosure Statement dated 5 October 2021 and any relevant Supplementary Product Disclosure Statements relating to the FuneralPlan Bond and/or Travel Protection Plan;
- that where this application is linked to an existing FuneralPlan Bond policy, the deferral period under the deferred sales model for add-on insurance has been observed;
- 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 Product Disclosure Statement and any relevant Supplementary Product Disclosure Statement;
- 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 Adviser Services on 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 to satisfy any continuous disclosure requirements. To alter the communication method, please contact us on 1800 804 731; and
- 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.

**Signature(s)** (all applicants must sign and date this form)

Signature of Applicant 1

X

Date

D D / M M / Y Y Y Y

Signature of Applicant 2

X

Date

D D / M M / Y Y Y Y

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# FUNERAL PLAN DIRECTORY

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## **Funeral Plan Management Pty Ltd**

ABN 30 003 769 640 is a wholly owned subsidiary of:

## **Lifeplan Australia Friendly Society Limited**

ABN 78 087 649 492, AFS Licence No. 237989

## **Postal address**

Funeral Plan Management Pty Ltd  
Reply Paid 89  
Adelaide SA 5001

## **Funeral Director and Investor Services**

T 1800 804 731  
E [funeral.plans@lifeplan.com.au](mailto:funeral.plans@lifeplan.com.au)  
W [australianunity.com.au](http://australianunity.com.au) [fpmanagement.com.au](http://fpmanagement.com.au)

## **Adviser Services**

T 1300 133 285  
E [investmentbonds@australianunity.com.au](mailto:investmentbonds@australianunity.com.au)  
P [online.lifeplan.com.au](http://online.lifeplan.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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**POST:** Reply Paid 89, Adelaide SA 5001

**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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