

Pre-Paid Funeral Plans



CREIGHTONS
FUNERAL SERVICE



Compassion, Credibility and Community.

Thank you for taking the time to consider the benefits of purchasing a Pre-Paid Funeral Plan with Creightons Funeral Service.

For over 160 years, Creightons has been the Central Coast's own funeral service. You can have the utmost confidence in our credibility and in our compassion.

We have been supporting families over many generations. Through our personal approach we'll listen, we'll comfort and you can trust

in our experience to ensure a dignified, distinctive service.

As part of the Palmdale Group, we are committed to maintaining the most modern facilities and equipment.

You can rely on us to take the very best of care and give you the flexibility of choice to reflect your individual needs.

Locally owned and proudly Australian, our operations remain focused on the Central Coast where we provide 24-hour support, 7 days a week.

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creightons@palmdalegroup.com.au





It Just Makes Good Sense!

We all plan for the future, for expected and unexpected. We take out home and contents insurance, car insurance, health and life insurance. Superannuation for our retirement is recognised as essential. Such planning simplifies our lives and protects those we most care about.

A Creightons Pre-Paid Funeral Plan can help to ensure you relieve family and loved ones of the responsibility of having to plan and finance arrangements at a time when their grief will be burden enough.

Your money paid for a Creightons Pre-Paid Funeral Plan is invested in strict accordance with Government legislation with an experienced independent and registered fund manager – secure and guaranteed against future funeral cost increases.

By pre-planning a funeral with Creightons, you choose the type and style of service that you want. There are many decisions to make and these should reflect your preferences, including

any special requests. So it makes good sense to make them well before hand. And after all, why shouldn't it be your choice?

Payment by either lump sum or instalment, a Creightons Pre-Paid Funeral Plan gives you the peace of mind to get on and enjoy life.

Frequently Asked Questions.

Your Creightons Representative can provide any information you may require to assist you in your decision to proceed with a Creightons Pre-Paid Funeral Plan. Fully mobile, consultations with your representative can be conducted in the comfort and convenience of your home. To arrange an appointment, just call the Creightons Care Line.





What is a Creightons Pre-Paid Funeral Plan?

A Creightons Pre-Paid Funeral Plan is a straight forward way of planning for the future.

When you buy a Creightons pre-paid funeral plan you pay for the funeral you want at today's prices and you are guaranteed that no matter what happens to the costs between now and the day you die, you still receive the funeral you have paid for without paying anything more.

Pre-paying also removes the financial burden of funeral arrangements and costs from relatives when the inevitable occurs.

Who can enter into a Creightons Pre-Paid Funeral Plan?

Anyone can enter into a Creightons Pre-Paid Funeral Plan, regardless of age or state of health.

What is in my contract?

Your contract is a written record of the arrangement between you and Creightons Funeral Services. The original contract is yours to keep. Creightons will retain a copy.

How is the plan carried out?

Keep your contract together with your other important documents (Will, financial records etc.), and inform your family or legal representative of their whereabouts.

A relative or personal representative simply contacts Creightons Funeral Service. All the arrangement detailed in your contract will be carried out.

What is the benefit in pre-paying my funeral?

A Creightons Pre-Paid Funeral Plan allows you to:

- Make your choices now, and fix the price of your funeral at today's costs.
- Protect your family from the distress of making difficult decisions at an emotional time.
- Relieve your family from any financial burden or heartache.
- Potentially maximise your pension entitlement. Any money paid into a Creighton Pre-Paid Funeral Plan is not subject to the income and assets test or the declining earnings rules (according to current legislation).
- Have real peace of mind in knowing that it is taken care of and the investment is secure.



Would I save money by pre-paying?

It makes financial sense to pre-pay your funeral.

The cost of many funerals has more than doubled in the last 10 years and prices are set to continue to increase in the future. You may have savings set aside for your funeral, however you can never be sure that there will be enough, or you may be setting aside more than you really need. Bank accounts may also be frozen after a death until the estate is fully settled usually well after a funeral needs to be arranged and paid for, placing the financial burden on your family.

To avoid the worry of future costs it makes good sense to lock it in a today's prices.



I'm in good health – why should I make plans for my death?

The death of someone you care for, coupled with wanting to make the right decisions and a limited amount of time to attend to the numerous details, leaves many families simply feeling overawed. There are so many decisions that need to be made often when they are least prepared.

Pre-paying your funeral is a decision only you can make. But it is a decision that affects the people you love the most.

Couldn't my family just deal with it when it happens?

A funeral is something that nobody likes to think about, no one likes to talk about and few people know what to do. By pre-planning your funeral or cremation service and cemetery arrangements, you can take steps today to make it easier on those who matter.

A Creightons Pre-Paid Funeral Plan relieves family members of the burden and guesswork





in trying to make decisions, particularly if they do not know your wishes.

More importantly, knowing that it has been pre-arranged can bring great comfort to surviving family members and friends.

Having completed your Creightons Pre-Paid Funeral Plan, you know you have assisted those who will be left behind....now you can get on with enjoying life.

Single or joint application?

A Creightons Pre-Paid Funeral Plan can be opened in single or joint names. However, the benefit can only be used to provide for one funeral. The surviving applicant must choose to either continue the plan or have the benefits paid in full.

To ensure that the funeral expenses of both members are provided for, it is recommended that two Creightons Pre-Paid Funeral Plan applications be completed.

How is my money managed?

Creightons Pre-Paid Funeral Plans are covered by NSW State Legislation. This determines that the monies paid for your pre-paid funeral will be held independently by a registered funeral fund manager. This ensures that the monies are properly invested under strict Government

guidelines and that they are safeguarded until needed. Only when the service has been carried out will Creightons be paid.

In the case of Creightons Pre-Paid Funeral Plans the monies are held by Funeral Plan Management, part of the Lifeplan Funds Management Group. Lifeplan, with nearly \$1 billion in assets under management, has a 150 year tradition of looking after the financial security of their clients.

A full disclosure document from Lifeplan is available on request.

How does the capital guarantee work?

Your investment in a Creightons Pre-Paid Funeral Plan is capital guaranteed by Lifeplan. This means that Lifeplan guarantees to repay the amount of your investment at the time the benefit is paid.

This guarantee is supported by separate reserves that Lifeplan is required to maintain by law and is subject to regular auditing review.

What if I change my mind?

The investment of your pre-payment can only be cancelled and your money refunded within a 30-day cooling off period. This period starts when you receive notification that



your application for membership has been accepted or 5 days after your contributions were processed and allocated to your funeral plan account, whichever is earlier.

If you do wish to cancel your application during this cooling off period, then you must notify Creightons Funeral Services in writing.

If you do cancel during this cooling off period, you will not incur any entry fees and you will be refunded an amount equal to the contributions you have made.

Can I withdraw from my account?

You cannot withdraw any money from your Pre-Paid Funeral Plan account prior to death. The plan is designed for the sole purpose of meeting your future funeral expenses.

What if I move residence?

Creightons can help ensure that the new arrangements suit you and your family. Where necessary, your plan can be transferred to another funeral director in your new place of residence.

What happens if Creightons goes out of business?

As the oldest and largest funeral director on the Central Coast and as part of the

broader Palmdale Group, it is more likely that Creightons will continue to service the local community for another 160 years.

However, the great advantage of your investment being held independently by Funeral Plan Management is that if anything should go wrong with Creightons, they will assist in organising transfer to another funeral director, or the transfer of payments towards the cost of alternative funeral services.

What happens if I pass away before I have finished paying off my contract by instalment?

All monies paid towards your Creightons pre-paid funeral plan will be paid against the costs of your funeral service.

Of course, if payment for the plan is not complete there will be an outstanding balance still owing and invoiced.



*Because now
we can* **relax** *relax
relax*

Retirement is all about enjoying the best years of your life... travel, entertaining, music, movies & sport. It's also the time you should invest in a Creightons Pre-Paid Funeral Plan. Releasing yourself and your family from both the financial burden and stress of a funeral.

It's surprisingly economical, financially secure and completely convenient. In fact, it just makes good sense.

Get on with living and call our friendly staff about a consultation or free information kit.

Call for an appointment or a FREE information kit:

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The Central Coast's Own Funeral Service for over 160 years

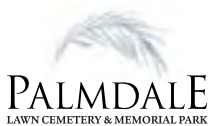
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