



GUARDIAN PLAN

A prepaid funeral plan



PERSONAL INFORMATION GUIDE

Name

.....
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With compliments

THIS DOCUMENT IS IMPORTANT

It should be kept in a safe place known
to your Family or Executor.

“TO MY FAMILY”

“I have completed this guide as a way of relieving you of the sole responsibility and decision making when the time comes.”

Signed: Dated:

PERSONAL INFORMATION GUIDE

This guide is made available to enable you to record information and arrangements in advance that will assist your family and funeral director to ensure everything is conducted in accordance with your wishes.

Should you require assistance in completing it or require further copies of this guide for other family members, please call Guardian Plan Toll Free 1800 PRE PLAN (1800 773 752).

CONTENTS

Personal and Family Information	2	Additional Information:	
Financial Information	4	Social Security	9
Historical Information (for Obituary or Eulogy)	5	Veteran's Affairs	9
Medical History	6	The Importance of a Will	10
Funeral Service Instructions	6	The Guardian Plan	10
Memorialisation Information	7		
Special Instructions and Information	8		
Other Relevant Information	9		

PERSONAL AND FAMILY INFORMATION

Family name			Given name(s)		
Address					
				Postcode	
Date of birth			<input type="checkbox"/> Female	<input type="checkbox"/> Male	
Place of birth	Town			City	State
Country			Year arrived in Australia, If born overseas		
Occupation during working life					

Name and Address of Person who I would like to make any Arrangements

(For instance, contacting the funeral director, e.g. executor, solicitor, family member)

Name			Telephone		
Address					
				Postcode	

Funeral Director

(Funeral director you would like to conduct your service and register the death)

Name			Telephone		
Address					
				Postcode	

Next of Kin

(This information is needed when the death is registered.)

Name			Telephone		
Address					
				Postcode	

Executor of my Will

(Executor will need certain financial information when applying for grant of probate.)

Name			Telephone		
Address					
				Postcode	

Copy of my Will

Name			Telephone		
Date of Will					
Deposited with	Name				
Address					
				Postcode	

Solicitor

Name Telephone

Family Doctor

Name Telephone

Address

Postcode

Personal Documents

Birth Certificate Location

Marriage Certificate Location

Medicare Card Card number

(to be returned to Medicare office)

Centrelink Pension Number Type of pension

Veterans' Affairs Number

Passport Name shown on passport

Passport number Expiry date

(Passport should be returned to passport office in your area, details at local Post Office)

Driver Licence Number State of Issue

Club or Association memberships (Should be returned to appropriate organisation. It may be that a claim can be made for unexpired memberships or mortality fund benefit.)

THE FOLLOWING FAMILY, MARRIAGE AND CHILDREN DETAILS ARE NEEDED FOR DEATH REGISTRATION

Family Details

Father's surname First names

Usual occupation

Mother's maiden surname First names

Usual occupation

Spouse surname First names

Usual occupation

Marriage Details (Please tick appropriate box(es))

Married Divorced Separated Widowed Never married De facto

Details of Marriage(s)

First marriage Place/City/Town/Country

Age at date of marriage Name of spouse (at date of marriage)

Second marriage (if applicable) Place/City/Town/Country

Age at date of marriage Name of spouse (at date of marriage)

Children's Details

(List all children in order of date of birth, including legally adopted, deceased (D), still born (SB), or if no children write "none".)

Full name		Date of birth		<input type="checkbox"/> Female	<input type="checkbox"/> Male
Full name		Date of birth		<input type="checkbox"/> Female	<input type="checkbox"/> Male
Full name		Date of birth		<input type="checkbox"/> Female	<input type="checkbox"/> Male
Full name		Date of birth		<input type="checkbox"/> Female	<input type="checkbox"/> Male
Full name		Date of birth		<input type="checkbox"/> Female	<input type="checkbox"/> Male
Full name		Date of birth		<input type="checkbox"/> Female	<input type="checkbox"/> Male

FINANCIAL INFORMATION

(Information below may be required by the executor of your Will.)

Bank account details	Bank name
Account numbers	Bank branch
Location of documents, books, statements	
Building society/Financial institution	Building society/Financial institution name
Account numbers	
Address	
Income tax records	Tax File Number
Location of records	
Deeds of property	Property address(es)
Location of records	
Mortgage details	Location of records
Lender reference number	
Address of lender	
Life insurance policies	Location of records
Superannuation	Details
Stocks and shares	Location of records
Safe deposit box	Box location/number
Location of keys	

Accountant	Name	Telephone
Address		
		Postcode
Car details	Registration number	Registration state
Registration document location		
Location of purchase receipt/H.P. details		
Military Information (if applicable)	Branch of service	
Service serial number		
Date entered service	Place	
Date of discharge	Place	
Grade, rank or rating		
Wars/Conflicts served		

HISTORICAL INFORMATION

Every individual is deserving of a meaningful obituary written in their memory. It is here that you may list those achievements and accomplishments that have been of pride to you and your family that are not mentioned elsewhere in your "Personal Information Guide".

Education

Primary school	Name	Years attended from	to
Secondary school	Name	Years attended from	to
Tertiary institution	Name	Years attended from	to
Qualifications attained			

Societies/Clubs

Memberships and positions held (include dates)	
Other (including civic or public office held)	
Special achievements (details of any special achievements or recognitions)	

MEDICAL HISTORY

This information is very important for your spouse, children and grandchildren. It is also suggested that you keep an updated copy of your medical records for your family, as doctors often ask for it.

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FUNERAL SERVICE INSTRUCTIONS

(If insufficient space – use page 8)

Funeral Director	
Do you have a prepaid funeral? (e.g. Guardian Plan)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you wish to be	<input type="checkbox"/> Buried <input type="checkbox"/> Cremated
Funeral Service	To be held at the Funeral Director's Chapel at
OR	at Church in
I <input type="checkbox"/> would / <input type="checkbox"/> would not like a service to be held at the	cemetery/crematorium
Celebrant/Clergyman	
Veteran Service by	
Eulogy by	
Donations to	
Floral Preference	(type, colour, details)
Newspaper Notices	Death Notice <input type="checkbox"/> Yes <input type="checkbox"/> No Funeral Notice <input type="checkbox"/> Yes <input type="checkbox"/> No
Music Selections	
Do you want a "Viewing" prior to the Funeral Service?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Coffin/Casket be open for Viewing for	<input type="checkbox"/> Family only <input type="checkbox"/> Those wishing to pay respects
Type of Coffin/Casket desired	<input type="checkbox"/> Coffin <input type="checkbox"/> Casket <input type="checkbox"/> Wood <input type="checkbox"/> Metal <input type="checkbox"/> Australian Flag
Clothing	<input type="checkbox"/> Yes <input type="checkbox"/> No Jewellery on <input type="checkbox"/> Yes <input type="checkbox"/> No Glasses on <input type="checkbox"/> Yes <input type="checkbox"/> No
Special verses/reading etc	
Special Ceremonies	DVD presentation required <input type="checkbox"/> Yes <input type="checkbox"/> No
Cultural Traditions	Catering required <input type="checkbox"/> Yes <input type="checkbox"/> No

Pallbearers to carry Coffin/Casket:

Name	Address	Telephone
1		
2		
3		
4		
5		
6		

MEMORIALISATION INFORMATION

Have you considered the benefits of Memorialisation?

Our experience tells us the three main reasons people choose Memorialisation are:

- Commemorates a life that was lived
- A restful place for family and friends to reflect and celebrate special times and memories
- A final resting place that can be individualised to meet religious and cultural beliefs

Memorialisation

Do you have an existing family connection with a Cemetery/Crematorium?

If Yes – details

Name of Cemetery/Crematorium preferred

Address

Telephone

Do you now own Cemetery/Crematorium property? (e.g. a grave)

Yes No

If Yes, in whose name is the property registered?

If Yes, location of Deed/Receipt (Do not keep in safety deposit box)

If Yes, location of property within Cemetery/Crematorium

I Own/Prefer (mark one)

Burial Grave Crypt Family Estate

Cremation Wall Niche Rose Garden Family Estate

Should the Coffin/Casket be Placed into a Protective Burial Vault?

Yes No

Do You want the Family to be Present when the Coffin/Casket is Placed into the Grave or Crypt?

Yes No

Type of Memorial Desired Family Double Single

Additional Remarks

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SPECIAL INSTRUCTIONS AND INFORMATION

We suggest that you use these lines to keep your instructions and information current. We also recommend that you always date these entries to avoid possible confusion later. (Please staple in extra pages if necessary)

A large rectangular area with horizontal dotted lines for writing.

OTHER RELEVANT INFORMATION

Person to be notified	Name	
Relationship	Telephone	
Person to be notified	Name	
Relationship	Telephone	
Person to be notified	Name	
Relationship	Telephone	
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ADDITIONAL INFORMATION

SOCIAL SECURITY AND VETERANS' AFFAIR PENSIONS

Social Security (aged) Pension and Veterans' Affair Service Pension

Please confirm your individual entitlements with the Department of Social Security or Veterans' Affairs. The following is provided as a guide only and may differ in some circumstances and is subject to change without notice.

Pensioner Couple (on death of one)

Generally, a pensioner whose pensioner spouse dies may receive a Bereavement Payment.

If you were both getting a pension, you will get a lump sum Bereavement Payment. The lump sum is made up of up to seven payments of the **difference** between the amount you both got and the single rate you will be paid (where the new single rate is less than the combined 'partnered' rate).

Single Pensioner

The estate may be eligible to a Bereavement Payment.

If a deceased person was receiving a Veterans' Affairs or Social Security pension or other benefits, the appropriate Department should be notified of the death within 14 days.

VETERANS

Help Provided by the Office of Australian War Graves

Veterans whose deaths are accepted as being caused by war service and those on TPI pensions may be eligible for additional assistance.

THE IMPORTANCE OF A WILL

If you die without a will, the Courts determine who will administer your estate, handle financial matters and act as guardian for your minor children. With a will, you can choose.

In some instances, joint ownership of property may not be a good substitute for a carefully drafted will. As a result of a common accident both you and your spouse may die before the survivor has had an opportunity to execute a proper will and the property will pass according to state law.

The law is very exacting in its requirements with respect to the publication, signing and witnessing of wills. It is recommended that this matter be handled by a competent solicitor. Homemade wills often do not stand up in court.

You should review your will every few years, particularly if you have moved or your family situation has changed since you last executed a will. State laws vary as to formal requirements and as to the rights of children and grandchildren born after a will was executed.

When you realise how much is at stake, such as the well-being of your entire family and the protection of your property, you will find that the solicitor's fee for drafting your will and planning your estate is a worthwhile investment.

In the same way that a Will instructs your executor to carry out those wishes, a Prepaid Funeral Plan sets out your wishes regarding your Funeral for your next of kin. It provides emotional and financial peace of mind for you and your family.

Our experience suggests that, like drawing up the provisions of a Will, the best time to make these plans is well beforehand, without hurry or stress. It needs time and thought.

WHAT IS GUARDIAN PLAN?

Guardian Plan is a prepaid funeral plan which enables you to prepay selected funeral services for tomorrow's funeral at today's price.

By planning ahead you can ensure 'peace of mind' for yourself and those you care for.

You may choose to pay the full price now or by instalments, secure in the knowledge that Guardian Plan will ensure your funeral is professionally carried out.

Guardian Plan offers you a no charge, obligation free consultation with a representative to explain options available and to answer your questions.

WHY SHOULD YOU PREPAY FUNERAL EXPENSES?

- It allows you to consider alternatives and make decisions concerning your funeral in your own time.
- You will feel better knowing your affairs are in order and your wishes will be carried out as planned.
- You will have peace of mind knowing that once your funeral details have been documented in a contract, the uncertainty concerning your final wishes will be lifted from the shoulders of your family and friends.
- You save by paying for tomorrow's funeral at today's price. You are protected against inflation and price increases because no further charges are made on the items selected by you for your funeral plan contract – ever.
- You relieve your family from the financial burden of your funeral.
- Your pension and all other benefits are not adversely affected.
- If you move interstate your plan may be able to be transferred to another of Guardian Plan's accredited funeral homes or providers at no extra charge.
- You are able to cover the added expense of repatriation to your home town should your death occur while you are away from home by taking out a Travel Protection Plan.

By planning ahead with Guardian Plan you can get on with enjoying your life.

WHY PREPAY WITH GUARDIAN PLAN?

The Guardian Plan selects funeral directors and consultants to act as representatives based on their integrity, reliability, empathy and above all, experience.

Guardian Plan is able to ensure the services provided in your plan are available through more than 200 accredited funeral homes in Australia.

WHAT COSTS CAN BE COVERED BY GUARDIAN PLAN?

- The transfer of the deceased during business hours from the place of death within a 70 kilometre radius of the accredited (nominated) funeral home.
- Professional consultation at the time of death to explain your wishes and involve those left behind in arranging additional services such as organising of newspaper notices and ordering flowers if required.
- Interim care for the deceased prior to the funeral.
- Supply of coffin or casket.
- Presentation for viewing, prayers and professional attendance at the funeral, chapel, church, crematorium or graveside.
- Completion of documents necessary to enable registration of death to facilitate the burial or cremation.
- Provision of necessary vehicles.
- Instructions to the crematorium or cemetery.

Whilst planning the funeral details with your Guardian Plan consultant, you are encouraged to clearly record your choice of cremation or burial.

Should you wish to prepurchase a right of burial (including burial plots, crypts and related monument works) or cremation, your Guardian Plan consultant will assist you to make contact directly with the appropriate cemetery or crematorium.

ARE SOME THINGS BEST LEFT UNTIL LATER?

Having completed your Guardian Plan prepaid funeral arrangement you know you have assisted those who will be left behind — now you can get on with enjoying life.

It is important to leave some tasks to be completed at the time of the funeral. There is considerable evidence to suggest that being involved in the actual funeral arrangement helps some people accept the reality of death, which in turn helps the grieving process to begin. Allowing your family, with the guidance and assistance of a funeral director, to organise newspaper notices, flowers, clergy, etc. gives them a meaningful role in planning your funeral within the context of your wishes.

WHAT DOES A FUNERAL COST?

The actual cost depends very much upon your particular needs and wishes. A Guardian Plan consultant will be happy to meet with you to discuss your options and help you clearly set down your wishes.

GST is applicable to prepaid funerals

CAN YOU PAY BY INSTALMENTS?

Once the price of your Guardian Plan is agreed, you can either:

- pay in full; or
- pay by regular monthly instalments.

By authorising a direct debit against your bank account you do not have to worry about remembering to make the payments – it happens automatically.

Should you elect to pay by instalment, an initial contribution up front, will be required. This will be followed up by monthly instalments over a period to suit you – up to 36 months.

Once all instalments have been received on time, the previously agreed Guardian Plan price is fixed forever.

If the Guardian Plan is required before the instalments are fully paid, then provided your payments are up-to-date, Guardian Plan may on request, ensure that all instalments are put towards the agreed cost of the actual funeral with the accredited Guardian Plan funeral home. Any shortfall will be payable by the family to the funeral home at that time.

WHAT HAPPENS TO THE MONEY I PAY?

Upon acceptance of your application, the funds are invested with the Over Fifty Guardian Friendly Society Limited (Society) on your behalf. The Society will confirm your membership and initial investment. Although you have assigned the benefit of your investment to Guardian Plan, the funds cannot be accessed by Guardian Plan until the contracted service has been provided.

You should read closely the disclosure document of the Society. It has important information about your rights, the Society and your membership. (You should not pay any money until you have read the Society's disclosure document.)

Once paid in full, you will receive the prepaid services when required in accordance with the contract arranged with Guardian Plan.

WHO MANAGES THE FUNDS?

The Society appoints investment managers with appropriate expertise, experience and resources to manage the authorised investments of the funds.

The investment manager selects and manages investments for the funds in accordance with guidelines established by the Society.

It is Guardian Plan which bears the investment risk associated with your funds, not you.

TRAVEL PROTECTION PLAN*

A Travel Protection Plan specifically provides for those additional funeral related costs which are incurred within Australia when death occurs whilst travelling away from the normal place of residence. Guardian Plan arranges your repatriation from anywhere in Australia to your nominated funeral director so your funeral can take place where you intended.

* Subject to terms & conditions contained in the Guardian Plan contract.

COOLING OFF PERIOD

You are entitled to cancel the Guardian Plan within 30 days or such other period as required by legislation, of receiving the Society's Policy Confirmation Letter.

After the Cooling Off Period you cannot cancel or reduce the services written in the plan.

ACCREDITED FUNERAL DIRECTORS

The Guardian Plan has relationships throughout Australia with various accredited funeral homes. A list of these accredited funeral homes can be obtained by contacting Guardian Plan.

Call Toll Free **1800 PRE PLAN (1800 773 752)**
or visit www.guardianplan.com.au

Memorial Guardian Plan Pty Limited
ABN 82 066 115 115



Providing peace of mind for you and your family and protection against inflation.



**GUARDIAN
PLAN**

A prepaid funeral plan

For details of your nearest Guardian Plan Accredited Provider

Freecall: **1800 PRE PLAN (1800 773 752)** or visit www.guardianplan.com.au