



GUARDIAN
PLAN



Personal Information Guide

NAME

Guardian Plan is a funeral bond issued by the Over Fifty Guardian Friendly Society Limited (the Society) ABN 81 087 649 063 AFSL 524353

THIS DOCUMENT IS IMPORTANT

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

WITH COMPLIMENTS

“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:.....

FUNERAL ORGANISER

This guide enables you to record your wishes and arrangements in advance, which will assist your family and funeral director to ensure everything is conducted in accordance with your requests, when the time comes. By completing this booklet you are giving your family peace of mind, knowing they are carrying out your wishes.

We have also included information in this booklet starting on page 10 regarding a prepaid Funeral Plan – called The Guardian Plan – Australia’s leading prepaid funeral plan provider.

Should you require assistance in completing it or require further copies of this guide for other family members, please call the number located on the back cover.

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PERSONAL AND FAMILY INFORMATION

Family name			Given name(s)		
Address					
				Postcode	
Date of birth			Female	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
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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
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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	Given name(s)
Usual occupation	
Mother's maiden surname	Given name(s)
Usual occupation	
Partner surname	Given name(s)
Usual occupation	

Marriage Details (Please tick appropriate box(es))

Married	Divorced	Separated	Widowed	Never married	De facto
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Details of Marriage(s)

First marriage	Place/City/Town/Country
Age at date of marriage	Name of partner (at date of marriage)
Second marriage (if applicable)	Place/City/Town/Country
Age at date of marriage	Name of partner (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		Female	Male
Full name		Date of birth		Female	Male
Full name		Date of birth		Female	Male
Full name		Date of birth		Female	Male
Full name		Date of birth		Female	Male
Full name		Date of birth		Female	Male

FINANCIAL INFORMATION - Optional, not relevant to your Funeral Director

(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	

FUNERAL SERVICE INSTRUCTIONS

(If insufficient space - use page 8)

Funeral Director						
Do you have a prepaid funeral? (e.g. Guardian Plan)	Yes	No				
Do you wish to be	Buried	Cremated				
Funeral Service	To be held at the Funeral Director's Chapel at					
OR	at Church in					
I would / 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	Yes	No	Funeral Notice	Yes	No
Music Selections						
Do you want a "Viewing" prior to the Funeral Service?	Yes	No				
Coffin/Casket be open for Viewing for	Family only		Those wishing to pay respects			
Type of Coffin/Casket desired	Coffin	Casket	Wood	Metal	Australian Flag	
Clothing	Yes	No	Jewellery on	Yes	No	Glasses on
				Yes	No	

Special verses/reading etc

Special Ceremonies

DVD presentation required

Yes

No

Cultural Traditions

Catering required

Yes

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

SPECIAL INSTRUCTIONS AND INFORMATION Continued

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

CENTRELINK AND VETERANS' AFFAIR PENSIONS

Centrelink (aged) Pension and Veterans' Affair Service Pension

Please confirm your individual entitlements with Centrelink 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 partner dies may receive a Bereavement Payment.

If you were both getting 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 Centrelink 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 partner 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 A GUARDIAN PLAN?

The Guardian Plan is a prepaid funeral plan that enables you to prepay your funeral at today's prices. By planning ahead you can ensure peace of mind for yourself and those you care about.

If you would like more information on this service, call Guardian Plan on **1800 773 752** or alternatively speak to your funeral director.

BENEFITS OF A GUARDIAN PLAN

- It allows you to consider alternatives and make decisions concerning your funeral
- You will feel better knowing your affairs are in order and wishes will be carried out as planned
- It relieves family members of stress as your final wishes are in order
- Paying at today's prices means you are protected from inflation

WHAT DOES A GUARDIAN PLAN COVER?

- Professional guidance for your loved ones
- Transfer of deceased during business hours to the funeral home with a 70km radius
- Mortuary care for the deceased prior to the funeral, including preparations for viewings
- Travel protection
- Supply of coffin or casket
- Provision of hearse and other vehicles

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 have 30 days to ensure you are happy with your plan. If you change your mind simply write or speak to your funeral director.

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.

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1800 773 752
guardianplan.com.au

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*Some individuals may leave decisions to family members to make at time of the funeral. These additions will need to be paid at the time of the funeral service. †Can be paid in interest-free instalments or upfront. A deposit of 30% is required and payments can be made over a period up to 3 years. +Guardian Plan and Funeral home providers do not offer financial advice. See a financial planner to help you decide on the best option for you. Guardian Plan Over 50's friendly society is an APRA registered organisation. ^Which Centrelink & DVA apply to a funeral bond.