



# CREIGHTONS

PRE-PAID FUNERAL PLAN

*Document  
your wishes for  
your family and  
lock the price  
in today.*



It just makes  
*good sense.*

Today at Creightons  
we strive to guide you  
every step of the way,  
as we have done  
for almost two centuries.



Erina Chapel



### Grief Support Resources



beyondblue.org.au  
1300 224 6 6



feelthemagic.org.au  
1300 602 465



rednose.org.au  
1300 308 307



lifeline.org.au  
13 11 14



blackdoginstitute.org.au



cancer.org.au  
13 11 20



kidshelpline.com.au  
1800 551 800



thecompassionatefriendsnsw.org.au  
1300 064 068

We all plan for the future, both for the expected and the unexpected. We plan for our retirement by establishing superannuation and we take out insurances for our home and contents, our cars, our health and our life.

Establishing a Pre-Paid funeral plan is another important step towards planning for the future. Not only does it give you the opportunity to choose the type and style of service that you want, but it also ensures you relieve your loved ones of the need to plan and pay for funeral arrangements at a time when their grief will be more than enough to cope with.

By pre-planning a funeral with Creightons you can feel confident that you have selected an established, trusted and respected funeral service. Established in 1843, Creightons has looked after more families in their time of need than any other service.



## *Frequently Asked Questions:*

### **What is a Pre-Paid funeral plan?**

Like insurance, a Pre-Paid funeral plan is another way of planning for the future. In arranging a funeral there are many decisions that need to be made and making these decisions in advance allows you to ensure your funeral will reflect your personal preferences, including any special requests you may have. Once you have made your choices and paid for your funeral in advance, you can put the matter out of your mind and get on with enjoying your life.

### **What is the benefit of pre-paying my funeral?**

When you establish a Creightons Pre-Paid Funeral Plan you pay for the funeral you want at today's prices. So no matter what happens to the costs between now and the day you die, you will be given the funeral you selected and paid for in advance. Importantly also, your Creightons Pre-Paid Funeral Plan removes the financial burden and stress from your loved ones at a time when they are coming to terms with your loss.

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

Anyone can enter into a Creightons Pre-Paid Funeral Plan, over the age of 18 years regardless of age or state of health.

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

Most of us establish health and life insurance when we are in good health because it gives us peace of mind knowing we will be covered should something happen to us. Pre-paying your funeral is very similar. We don't like to think about dying when we are healthy but it is inevitable that it will happen to all of us one day. By establishing a Creightons Pre-Paid Funeral Plan you have the opportunity to select the funeral you want while giving you peace of mind knowing that your loved ones won't have to worry about the costs and many decisions associated with arranging your funeral when the time comes.

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

A funeral is something that nobody likes to think about, but by taking the time to plan ahead today you can put the matter behind you knowing that all is taken care of. With a little forward planning on your part, a Creightons Pre-Paid Funeral Plan will relieve your loved ones of the financial burden of paying for your funeral and remove the guesswork out of selecting a funeral that



*The Garden Chapel*

meets your wishes, particularly if they are unsure what those wishes are. All in all, your Creightons Pre-Paid Funeral Plan will bring great comfort to your loved ones at a time when they need it most.

## Would I save money by pre-paying for my funeral?

The simple answer is yes. The cost of funerals has risen dramatically in recent years and this trend is likely to continue into the future. A Creightons Pre-Paid Funeral Plan allows you to lock in at today's prices. And while you may have savings set aside for your funeral, many people aren't aware that often a bank account is frozen following the death of the account holder, meaning funds are not accessible until the estate has been fully settled.

As settlement does not usually occur until well after the funeral, your loved ones are left with the strain of covering all associated costs in the meantime.

## Should we take out single or joint applications?

A Creightons Pre-Paid Funeral Plan can be opened in single or joint names.

It is important to understand however, that should you elect to take out an application in joint names, the benefit can only be used to provide for one funeral. The surviving applicant must then choose to either continue the plan or have the benefits paid out in full. To ensure that the funeral expenses of both you and your partner are provided for, it is recommended that two individual Creightons Pre-Paid Funeral Plan applications be completed.

## What is in my contract?

The contract is your written record of the arrangement made between you and Creightons Funeral Service. This includes full details about the type of funeral you have chosen and paid for. The original contract is yours to keep, while Creightons will retain a copy.



## How is the plan carried out?

Keep your contract in a safe place together with your other important documents (Will, financial records, etc.) and inform a trusted family member or legal representative of their whereabouts. At the time of your death, a relative or personal representative simply needs to contact the Creightons Care Line at which point all the arrangements detailed in your contract will be carried out.

## How much does it cost?

That really depends on the type of funeral you elect to have. We have different payment options available, and there is a plan to suit every need and every budget. Your Creightons representative can provide you with all the details you need to make informed choices.

## How is my money managed?

Your funds are invested in strict accordance with government legislation and managed by an experienced, independent and registered fund manager – Funeral Plan Management, part of the Australian Unity. With almost \$2 billion in assets under management, Funeral Plan Management has a 175-year tradition of looking after the financial security of its clients. So you can take comfort in the knowledge that your investment is totally secure and guaranteed

against future funeral cost increases. A full disclosure document from Australian Unity is available on request.

## How does the capital guarantee work?

Your investment in a Creightons Pre-Paid Funeral Plan is fully guaranteed by Australian Unity. This means that Australian Unity guarantees to repay the amount of your investment at the time the benefit is paid. This guarantee is supported by separate reserves that Australian Unity must maintain by law and is subject to ongoing regular audits.

## What happens if Creightons goes out of business?

In business since 1843, it is more likely that Creightons will continue to service the local community well into the next century and beyond than go out of business. The fact that your investment is managed independently by Australian Unity means that your funds are secure. These funds can be transferred to another Funeral Director of your choosing.

It is advisable to check if all companies will transfer your Pre-Paid Funeral Plan prior to committing to a Funeral Director.



Defence Force Honour Roll



Hillside Chapel



Greenway Chapel

## What if I change my mind?

A 30-day cooling-off period exists during which time you have the opportunity to receive a full refund should you change your mind. Once this cooling-off period has passed however, you will no longer be able to withdraw from your contract.

The cooling-off period commences once your application for membership has been accepted in writing or 5 days after your contributions have been processed and allocated to your funeral plan account, whichever occurs first. Should you elect to cancel your application during the cooling-off period, you must notify Creightons Funeral Service in writing. No entry fees will be incurred and you will be refunded an amount equal to the contributions you have made.

## What if I move residence?

Where necessary your plan can be transferred to another funeral director closer to your new place of residence.

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

All monies paid towards your Creightons Pre-Paid Funeral Plan will be paid against the costs of your funeral service. Should payment be incomplete at the time of your death, the outstanding balance will be invoiced to a nominated party.



Garden Chapel

**CREIGHTONS**  
PRE-PAID FUNERAL PLAN

*Peace of mind with pre-paid funerals*

*Arrange and pay for a funeral today, call:*

Central Coast Region 4324 1533

Hunter Region 4991 5556

Sydney Region 9488 9265

**Phone 1300 130 955**

**[creightonsfuneralservice.com.au](http://creightonsfuneralservice.com.au)**



St Patrick's Nulkaba