



Planning Ahead



NELSON BROS
FUNERAL SERVICES

Contents

Planning ahead with Nelson Bros 3

Arrangements and options 5

Advantages of pre-paying 9

Legal and financial protection 11

Frequently asked questions 13

Planning ahead with Nelson Bros

Many events in our lives are planned in advance, including holidays, weddings or wills. We also plan for events we hope never happen, including fires, sickness and accidents. Pre-planning or pre-paying a funeral is simply an extra component of financial planning. It makes you aware of future costs and enables you to prepare for them.

This booklet is designed to help you consider the options available to you with funeral planning and their advantages. You may then decide which options are best suited to your own specific personal needs.

Nelson Bros Funeral Services is a fifth generation family owned and operated business that has provided Australians with professional quality care since 1858. Over this time we have helped families plan ahead, and in the 1930s introduced pre-paid funerals. With our history of experience and commitment to quality, you can be assured that Nelson Bros provides you with the security and reliability you deserve.





Arrangements and options

All funerals are different, so one of the most difficult aspects to planning is knowing where to begin.

There are many decisions required when arranging a funeral, including:

- Do you prefer to be buried or cremated?
- What sort of coffin or casket would you prefer?
- Should a funeral service be held?
- If so, where should the funeral service be held and what format?
- Are there certain customs to be followed?
- Do you wish to involve a specific organisation or club in the service?
- Are there any special readings, videos or musical selections you prefer?
- Do you wish to be buried in particular clothing or jewellery, or have other mementos displayed at the funeral?
- Would you like refreshments at the funeral home following the service?

Who should arrange the funeral?

There is no simple answer. Some family members find it very difficult to arrange the funeral when a person has just died. Without having discussed the choices beforehand, they do not know which choices to make. Other family members are sometimes offended

if they are not included in assisting with the funeral arrangements. They want to lead the organisation of a final tribute.

When is the best or worst time to arrange a funeral?

Arranging a funeral immediately upon a person's death is rarely the most ideal time, yet this is when most funerals are arranged. Those who inevitably arrange the funeral at this time are close to the deceased, grieving and already facing many stresses. There are more than 50 decisions that accompany funeral arrangements, and the confusion experienced by grieving families is understandable.

Making funeral arrangement prior to death, or at the very least discussing funeral arrangements with those close to you, greatly assists those left behind.





Burial or cremation?

This is a personal choice, and may be an emotional one for your family. Pre-planning can relieve your family and friends of this responsibility.

Some people have a preference based upon their religious beliefs or customs. Others make their decision based on financial reasons. Whatever the reason for your preference, it is best to advise others of your preference or to plan your funeral in advance.

What type of funeral service do families select?

There are no rules. Funeral services differ depending on the personal, cultural or religious beliefs of families. The service may be held at a funeral home, church, temple, residence or somewhere else appropriate to commemorate the life of the deceased. Some families choose not to have a service at all.

Location

Most families choose to have the funeral at one of our funeral homes. Our modern funeral homes are designed to suit your specific personalised service.

At our funeral home, you know that you are not sharing with another family during your service. All Nelson Bros funeral homes have separate refreshment areas which enable your family and friends to meet immediately following the service, talk and relive memories.

Unique

Remember that your funeral is unique to you. We always try to honour any special preferences or requests that you may have. For example, some of the best footy stories are told at our funeral home. We encourage families to bring in the scarves, jumpers and trophies. It gives family and friends a chance to tell stories and remember. We think that's important.

Making your choice

When choosing the funeral plan that best suits your needs, your decision will be partly based on price and

value. More importantly, you must consider the quality of service provided, the personalised attention provided to you and your family, and the reliability that your agreement is adhered to when the time comes.

Planning your funeral may simply begin with a family discussion about various arrangements. A sensible time for this may be when you are determining your will. Through an honest discussion, you ensure that the wishes of you and your family are considered. Family and friends are then more aware of what is required of them.





Advantages of a pre-paid funeral

Australians have been pre-paying their funerals with Nelson Bros since the 1930s. Today prepaying your funeral has become a very important part of retirement planning.

Pre-paying your funeral can help provide your family with a sense of security, knowing that the needs of you and your family are looked after.

What is a pre-paid funeral?

When you pre-pay your funeral, you purchase your funeral service at today's prices with the funeral director of your choice. You and your funeral director determine your funeral requirements, which are then formally documented in a contract.

At the time of death, one telephone call enables Nelson Bros to start organising the entire funeral as we already have the main information. In addition, the funeral has been fully paid for, according to the contract. This can relieve an enormous amount of emotional and financial strain from your family.



Why pre-pay my funeral?

Families choose to pre-pay their funerals with Nelson Bros for a variety of reasons. Some important ones are:

- Fixed price
- Asset test exemption
- For your family's sake
- Guarantees your individual wishes are carried out



Fixed price

A key advantage of a pre-paid funeral is that you specify the services you require and pay at today's prices. You are protected against inflation and do not pay any more for these services even if prices rise. Additional costs only apply if you wish to change or add to your arrangements.

Asset test exemption

Your pre-paid funeral may be exempt under some Assets and Income Tests, particularly for pensioners. You should speak with your financial adviser to determine whether you can maximise your other entitlements by purchasing a pre-paid funeral plan.

For your family's sake

After a death in the family, many people understand how much easier it would have been if the arrangements had been spelt out in advance. You may decide to relieve your family of the emotional and financial task of organising your funeral. It makes sense to decide your funeral options in a relaxed environment, through a plan which your family will appreciate.

Guarantees your individual wishes are carried out

We all have special wishes as to how we would like to be buried or cremated. Pre-planning your funeral gives you the opportunity to attend to these details confidently, without any unnecessary emotional or financial pressure. Your family will know that your funeral truly reflects the way you would like to be remembered.

Legal and financial protection

It is most important with any form of planning that you understand your rights and protection. You are assured of legal and financial protection with a Nelson Bros pre-paid funeral.

What legal documents do I receive?

As part of a pre-paid funeral arrangement with Nelson Bros, you receive a funeral contract, which lists all the prearranged services agreed upon and the total cost.

The legal contract contains all the services selected and paid for such as:

- Coffin/Casket details
- Burial or Cremation Deed details
- Advertising
- Clergy/Church /Organist details
- Flowers
- Certificates

You also receive a copy of your Certificate of Membership confirming the registration of your policy.

Government legislation

In Victoria, pre-paid funerals are protected by government legislation under the Funerals (Pre-paid Money) Act 1993. The Act restricts the way pre-paid funeral monies can be invested so that your money is protected, even where a funeral director ceases to operate.

How is the money managed?

Your funeral expenses are placed in a funeral bond with a recognised financial institution. The funeral director does not claim any funeral expenses until the time of the funeral.

With Nelson Bros, your pre-paid monies are invested in your name with Australian Friendly Society Limited (the Society). The Society is managed by Bendigo and Adelaide Bank, which like Nelson Bros has been caring for the needs of Australians for over 150 years. To date the Society has close to \$90 million in assets under management, including funeral bonds.

The Society is an experienced provider of funeral bonds in Australia.



You are assured of legal and financial protection with a Nelson Bros pre-paid funeral.



Frequently asked questions

Aren't all funeral directors the same?

Funeral directors do differ, so it is important that you consider the facts before making your selection. You can measure funeral directors by their levels of service, the quality of their facilities (some even have no funeral home or mortuary facilities), their experience, and on-going commitment to the community.

Shall I include funeral arrangements in my will?

No, your will is not the best place to record your funeral arrangements. In most situations, wills are not read until well after the funeral. Although family and friends are generally provided for once death occurs, the arrangements and costs of the funeral still need to be addressed.

To ensure that your funeral is carried out as per your wishes, you should discuss them with family members or friends, and record them in a separate booklet such as the Nelson Bros Personal Planning Guide.



How can I make payments?

Payments can either be made as a lump sum or by regular contributions.

A fixed price funeral can only be guaranteed upon its complete payment. Most families choose to take advantage of the certainty that a fixed price funeral provides by paying upfront as a lump sum.

What if I die away from home?

If you are travelling within Australia when death occurs, your family will need to contact our funeral home immediately, so that we can make the necessary arrangements to assist with your safe transfer. Some additional costs for transport may be required. Nelson Bros offers an insurance cover that you can purchase with a pre-paid funeral. This cover compensates for any transportation costs incurred, whilst outside a 70km radius from your home (Australian coverage only).

What if I change my mind?

Nelson Bros has an established reputation of professional quality service. Our aim is to ensure we meet your wishes at all times. You have a 30 day period to consider your contract and change your mind if you wish. You may cancel your contract within the 30 day period by notifying Nelson Bros Funeral Services in writing. Your contract is cancelled and you receive a full refund.

How do others know I've pre-paid my funeral?

Be sure to tell your family about the plans you have made. Let them know where the documents are filed, including your Personal Planning Guide and your will. If your family is not aware that you made plans, your wishes may not be carried out. Furthermore if family members do not know that you have pre-paid the funeral costs, they could end up paying for the same arrangements.

What next?

Please contact Nelson Bros for a free no-obligation meeting with one of our consultants to help you discuss your particular requirements and options.



Nelson Bros Funeral Services Pty Ltd
A.C.N. 004 563 660 A.B.N. 85 004 563 660

Telephone (03) 8398 4333

Facsimile (03) 8398 4334

nelsonbros@nelsonbros.com.au

www.nelsonbros.com.au

Funeral Homes

Elsternwick

315 Kooyong Road 3185

Footscray

7 Droop Street 3011

Hoppers Crossing

237 Heaths Road 3029

Sunshine

51 Devonshire Road 3020

Williamstown

81 Kororoit Creek Rd 3016

Administration

196 Barkly St Footscray

Victoria 3011 Australia

P.O. Box 2237 Footscray



In conjunction with

**AUSTRALIAN
FRIENDLY
SOCIETY** 

ABN 29 087 648 85