



Foresters Funeral Fund Funeral Bond

Disclosure Document
dated 1 November 2013

Ancient Order of Foresters
in Victoria Friendly Society

ABN 27 087 648 842 AP SL 241 421

Foresters Funeral Fund
Funeral Bond

Disclosure Document

The information contained in this Disclosure Document is the latest available at the date of printing.

This Disclosure Document is dated and issued on 1 November 2013.

What is the Foresters Funeral Bond?

The funeral bond is a capital guaranteed investment product whose specific purpose is to meet future funeral expenses. Monies paid into the funeral bond are held in a funeral benefit fund ("the Fund") of Foresters Friendly Society ("Foresters").

The Fund is a vehicle in which you can invest to provide for all your reasonable funeral expenses, and at the same time may provide social security benefits. Your Funeral Bond is administered by Foresters.

Foresters (AFSL No 241421) is a public company registered under the Corporations Act 2001, and is a traditional Friendly Society that has served the Australian community for over 150 years. Foresters operates under the strict rules of the Fund and is subject to laws, and regulations under the Life Insurance Act 1995, and the Corporations Act 2001.



Why Plan Now?

Paying for your funeral in advance gives you the peace of mind that you are not passing on expenses to family or friends, which could place them under financial strain.

It makes sense to plan now because the provision for funeral expenses can be an important part of your estate and financial planning portfolios.

What Are Approved Funeral Expenses?

The proceeds of your investment in the Fund are paid out upon death and can be used for any or all of the following funeral expenses:

- › Burial or Cremation;
- › Additional vehicles;
- › Clergy offering/Celebrants fees;
- › Costs of obtaining statutory certificates;
- › Habit/shroud/clothing for viewing;
- › Funeral director professional service fees;
- › Provision of casket/coffin;
- › Funeral notices;
- › Organist fees;
- › Floral tributes;
- › Embalming, mausoleum; and
- › Other funeral-related expenses.

What are the key features of the Bond?

The key features of the Bond include:

- › Your investment is capital guaranteed;
- › There are no medical restrictions;
- › You can invest in the Bond in joint names;
- › It can help maximise any social security entitlements;
- › The Bond provides annual bonus payments;
- › Payments into the Bond can be either in one lump sum or by way of regular instalments of as little as \$25 per month;
- › Your investment is subject to a cooling off period;
- › Optional Prepaid Travel Care Plan.

“It makes sense to plan now because the provision for funeral expenses can be an important part of your estate and financial planning portfolios.”

Investment Information

What are your investment choices?

Assigned investment

An assigned investment is where you assign your investment in the Bond to a funeral director and, in exchange, enter into a pre-paid fixed price funeral plan with that funeral director. Upon your death your investment will be paid directly to your specified funeral director subject to satisfactory documentation that the contracted funeral service has been conducted.

An assigned Bond may only be re-assigned, or a funeral director nominated in conjunction with a pre-paid funeral contract may only be altered, with the consent of the existing funeral director.

Once assigned to a funeral director, that funeral director becomes the legal owner of the funeral bond and all future correspondence will be directed via that funeral director.

Non-assigned investment

A non-assigned investment is where you do not elect a specific funeral director or make any specific pre-arrangements in regard to your funeral. In this situation, upon receipt of satisfactory documentation your investment is paid to your legal personal representative (usually your executor) to be applied towards your funeral expenses.

Joint named investments

Where an investment is made in joint names, upon the death of the first of the joint investors, your investment will be distributed in full to pay for all or part of the funeral expenses of the joint investor.

For tax purposes the Bond must be issued for the purpose of meeting your future funeral expenses and the amount contributed must be reasonably in line with the expected cost of those expenses.

Can you save towards the cost of your funeral?

Yes, through the Bonds regular savings plan you can invest as little as \$25 per month. These contributions can be made by:

- › Cheque
- › Direct debit from a bank account; or
- › Direct debit of Centrelink benefit entitlements.

How much can you invest?

Where the investment is assigned to a funeral director you can invest any reasonable amount to cover your funeral expenses.

Where the Bond is unassigned either in single or joint names you can invest up to a maximum of \$11,750*.

Additional contributions over \$11,750* may be made (if applicable) to cover the Travelcare Plan premium.

*This limit is indexed on July 1st each year.



Are there any medical or age restrictions?

There are no medical restrictions to investing in the Bond. Investors must be aged at least 10 years of age. Applicants aged between 10 and 16 must obtain the written consent of their parent or guardian before investing in the Fund.

How will the monies be invested?

The objective of the Fund is to provide investors with competitive returns, whilst protecting the security of their investment. Under the Fund rules, Foresters has the power to invest in a range of investments. These investments are made by Foresters appointed fund manager. In addition, Foresters may invest in cash deposits with other financial institutions.

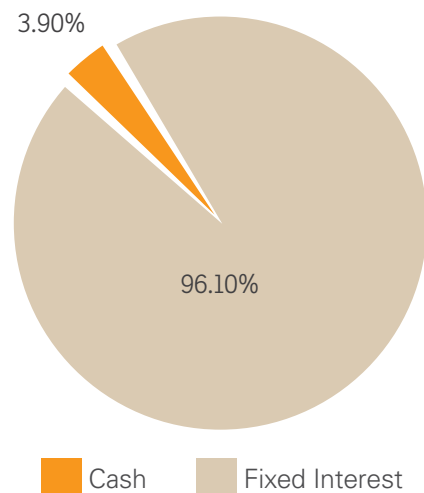
The asset exposure may include low risk highly rated government and semi-government securities, money market securities, mortgage-backed securities, bank-backed securities and term deposits. The rules also allow investments with other financial institutions.

Investments in the Fund may be subject to market or security specific risk. Market risk is where unexpected market conditions may have a negative impact on the return of all investments in a particular market. This could be a sudden decline in share values or a general rise in interest rates. Security specific risk is where the value of a specific security is affected by such things as a downgrade in profit performance which could impact on share prices or a rise in interest rates which could affect the underlying value of a debt security.

Investment Portfolio

The Fund was established on 3 December 1990.

The nature of the investments held by the Fund as at 30 June 2013 were as follows:



The total assets of the Fund as at 30 June 2013 were \$65,502,414

Asset Allocation Range

The Fund may invest within the following asset allocation ranges;

- › Cash & Fixed Interest Securities: up to 100%

How are bonuses allocated to my benefit?

The bonus rate is declared at 30 June each year. It is based on the investment earnings of the Fund, less income tax calculated at the corporate rate of 30%, fees and any other required transfers to statutory reserves.

The appointed actuary makes a recommendation as to the annual bonus, which is subject to approval by the board of directors of Foresters.

Once allocated, bonuses form part of your capital guaranteed investment and contributes to increased future bonuses. For payments that occur during the financial year, the interim bonus rate is paid.

The benefit is calculated by adding;

- › The capital component of your policy (the initial investment less management fees and stamp duty); plus
- › Declared bonuses and the interim bonus rate applied to the investment for the period since the date of the last bonus declaration to maturity date; plus
- › The amount Foresters expects to recover on the tax paid on the investment income of the Fund. The value of any tax recovered by Foresters is referred to in this document as the maturity bonus. The maturity bonus is expected to equal the tax paid on the Fund's earnings.

Please note;

Following declaration of the next annual bonus rate, a make-up payment, being the difference between the interim bonus paid and the declared bonus, and a maturity bonus on this additional bonus payment, will be forwarded to your estate or the assignee funeral director.

The interim bonus rate is not guaranteed and can be amended at any time in the event of adverse investment experience.

“ The bonus rate is declared at 30 June each year. It is based on the investment earnings of the Fund, less income tax calculated at the corporate rate of 30%, fees and any other required transfers to statutory reserves.”

Historical Bonus Rates¹

30 June	Bonus Rate ² (Untaxed)	Bonus Rate (Taxed) post 31 Dec 2002	Tax Benefits ³	Total Return ⁴
2005	4.00%	2.65%	1.14%	3.79%
2006	3.00%	2.65%	1.14%	3.79%
2007	3.00%	2.90%	1.24%	4.14%
2008	3.00%	3.15%	1.35%	4.50%
2009	5.45%	1.75%	0.75%	2.50%
2010	4.00%	2.65%	1.14%	3.79%
2011 (Pre 31/1/11)	5.10%	3.50%	1.50%	5.00%
2011 (Post 31/1/11)	N/A	5.00%	2.14%	7.14%
2012 (Pre 31/1/11)	5.50%	4.00%	1.71%	5.71%
2012 (Post 31/1/11)	N/A	4.00%	1.71%	5.71%
2013 (Pre 31/1/11)	5.50%	3.10%	1.33%	4.43%
2013 (Post 31/1/11)	N/A	3.10%	1.33%	4.43%

1. The above historical bonus rates for years 2005 to January 31, 2011 have been adjusted to reflect the bonus rates that would have applied under the management fee of this Disclosure Document dated 1 November 2013.

2. Policies issued prior to January 1st 2003 were not taxed.

3. The Tax Benefit is a non-guaranteed maturity bonus that Foresters expect to pay as part of the funeral benefit.

4. The Total Return is the sum of the bonus rate allocated to your account and the Tax Benefit.

Past performance should not be taken as a guide to future performance. The future bonus rates for the Fund are not guaranteed and maybe subject to fluctuations.

What does the capital guarantee mean?

It means that all contributions to the Fund and declared bonuses, less fees, have a capital guarantee supported by the solvency reserves that Foresters maintains in accordance with the Life Insurance Act 1995 and the Prudential Standards issued under that Act. The nature of the underlying investments reinforces the integrity of the capital guarantee. The Corporations Act 2001 also regulates Foresters' investment activities.

Prepaid Travelcare Plan

The Foresters Prepaid Travelcare Plan offers peace of mind for you and your family should you die whilst travelling within Australia.

If you die within Australia the cost of transportation from the place of death to the funeral home of your chosen funeral director, up to a maximum of \$3,000 is covered. Your chosen funeral director must operate from premises within 70km of your residential address.

Please note: this distance restriction may not apply for rural-based funeral directors.

To make a claim, notice and supporting evidence of death must be sent within 30 days of the life assured's death or as soon thereafter that is reasonably possible to Foresters at its registered office.

What does the Prepaid Travelcare Plan cover?

- › Transportation costs
- › A suitable container for transportation
- › Charges for professional fees and documentation
- › Mortuary preparation.

The Prepaid Travelcare Plan is fully reinsured with a reinsurer registered under the Life Insurance Act 1995.

How much does the Prepaid Travelcare Plan cost?

A once-only non-refundable premium is payable in full at the time you apply for protection for both single and joint cover. These premiums are:

- › \$125 if you are aged 74 years or less;
- › \$160 if you are aged 75 years or over (up to a maximum of aged 84).

Can joint applications be made for the Prepaid Travelcare Plan?

Yes. However, the benefit is only payable once in respect of a joint membership and will be paid in respect of the first of the joint members to die.

How do you obtain these Prepaid Travelcare Plan benefits?

You may apply for the Travelcare Plan if;

- › You are aged between 18 and 84 years;
- › You are applying to invest in the Foresters Funeral Bond;
- › You apply within six months of the date of purchase of your funeral bond.



Additional Information

What are the fees and charges?

Entry fee

There is no entry fee payable on your initial and subsequent contributions.

Commissions

No commissions are payable to a funeral director operating in the State of Victoria. Marketing support, however, may be made available to funeral directors.

Foresters may pay a commission to licensed financial advisers and accredited agents. Foresters may pay up to 2% up-front commission on initial and additional contributions. Additionally a trailing commission may be paid to contracted third parties for ongoing marketing support. These commissions are paid by Foresters and are not an additional expense to the member.

Management fee

Ongoing management costs are met from a management fee. Foresters currently charges on any new business written after 31st January 2011 a management fee of 2.0% per annum of the Fund's total assets. Existing members of the Fund representing business written before 31st January 2011 will continue to be subject to a management fee of 1.5% per annum. The management fee is calculated and deducted on a monthly basis. The management fee may vary from time to time in accordance with the rules of the Fund. All fees are GST inclusive.

Direct fund charges

Stamp duty on investment transactions, income taxes, bank debit taxes, investment management/ brokerage, account keeping fees and any other taxes or statutory charges that are subsequently introduced will be charged against the Fund's investment earnings monthly in arrears.

GST on fees and charges

Under current rules, GST is payable on any commission expense, management fees paid and other charges – but not on any fees charged to investors by the Fund, administration fees charged by Foresters on the Fund, fees paid to external parties on certain pre-GST contracts, stamp duty and some other exceptions.

There are no exit fees.

Is there a cooling off period?

If for any reason you decide to return your confirmation of membership of your Bond or Prepaid Travel Care Plan within 14 days from the date of issue (or as in such period as is designated in the pre-paid funeral contract), Foresters guarantees to refund all monies contributed (subject to any applicable local State laws).

If you wish to cancel your investment within this period, you should write directly to Foresters. Please note that legislation in some States or Territories provides for a processing fee to be paid to the funeral director (if any) if you have entered into a pre-paid funeral contract.

What pension benefits are available?

Under current legislation your investment in the Fund may be exempt for the purposes of the assets test, income test and deeming provisions of both social security and veterans' entitlements legislation.

To satisfy the requirements of these bodies your investment must be kept solely to meet your funeral expenses and must be a reasonable estimate of the cost of the expenses.

Please note that under these provisions you will now be able to include the value of up to two funeral bonds provided the following criteria are met;

- › You do not also have a pre-paid funeral contract
- › The amount invested in the Bond does not exceed the funeral bond allowable limit which at the time of writing was \$11,750. This amount is indexed in line with CPI pension increases every 1 July.
If you assign ownership of your Bond to a funeral director in consideration of the purchase of a pre-paid funeral, then there is no limit on the amount you may invest.

The cost of a funeral plot in a cemetery need not be included in the funeral cost that applies for pension exemption purposes.

Taxation

The investment earnings of the Fund are subject to Income Tax at the corporate rate of 30%. This tax will be paid by Foresters as an expense of the Fund before the declaration and allocation of annual bonuses to your bond.

However, under current tax rules which apply to funeral bonds, tax paid on Fund income is expected to be fully recovered when funeral benefits are paid. This means that your benefit will reflect its gross, pre-tax value.

If you have not assigned your bond to a funeral director, the income component of your benefit will be assessable in the hands of your estate. Foresters will inform your legal personal representative of the assessable amount.

If you have assigned your bond to a funeral director (who then becomes entitled to receive the bond proceeds after your death), your estate will not be assessed. Funeral directors will be assessed on the receipt of bond proceeds as normal business income in the year of payment.

Growth in your funeral bond will not attract capital gains tax.

* Please refer to the section "How are Bonuses Allocated to my Benefit?" on page 6 of this Disclosure Document.

GST

Goods and Services Tax (GST) does not apply to investments and withdrawals from the Fund. However, the provision of funeral services (even where they relate to a prepaid funeral plan) is subject to GST. You should discuss the impact of GST on the cost of funeral services or prepaid funeral plans with your funeral director. Foresters incur a GST expense on some of its own costs, and this may result in a slight increase in the annual management fee currently charged to the Fund.

Please note: the taxation information is current as at the date of issue and is general in nature. You should seek professional advice regarding your individual circumstances.

Stamp Duty

Stamp Duty may be payable on entry to the Fund depending upon your State or Territory of residence, and will be debited from your account.

Payment of Funeral Expenses

In the event of your death, where your investment in the Fund is assigned to a funeral director or if you have entered into a contract to meet the cost of your pre-paid funeral the entire value of the investment will be paid to the funeral director. Where your investment in the Fund is not assigned to a funeral director or if you have not entered into a pre-paid funeral contract then upon receipt of satisfactory documentation

your investment is paid to your legal personal representative (usually your executor) to be applied towards your funeral expenses in such manner as he considers appropriate. Any excess will be paid to your estate. You may however nominate a preferred funeral director who you would like to perform the service, on page 19 of this Disclosure Document.

Can I Access the Funds in my Funeral Bond?

No, as the sole purpose of the investment in the Fund is to meet expected reasonable funeral expenses, your investment in the Fund cannot be accessed by you or anyone acting on your behalf until your death.

Keeping You Informed

If you do not assign your investment in the Fund to a funeral director or if you have not entered into a pre-paid funeral contract with a funeral director, then Foresters will send directly to you a confirmation letter and Certificate of Membership.

An annual statement detailing all transactions in the Fund during the past year, as at 30 June, will also be sent to you.

If however you have assigned your investment in the Fund to a funeral director or if you have entered into a pre-paid funeral contract then any correspondence relating to your investment will be sent directly to the funeral director.

How do you invest in the Funeral Bond or the Prepaid Travelcare Plan?

- › Applications for membership of the Foresters Funeral Bond or Prepaid Travelcare Plan can only be made on the Funeral Bond Application Form attached to this Disclosure Document.
- › If the person(s) named in the Application Form are aged between 10 and 16 years of age, the consenting parent or guardian must sign the Application Form.
- › If you wish to take advantage of the Prepaid Travelcare Plan, please complete that section in the Application Form. The minimum age for applicants is 18 years. The maximum age is under 85 years.
- › If applying in joint names, ensure you include details of both applicants. The Funeral Director Assignment Forms should only be completed if you chose to assign your investment to a funeral director nominated by you.
- › The signed Application Form (and, if applicable, the Funeral Director Assignment Forms and a copy of the signed funeral contract) together with a cheque for the amount of your investments should be made payable to

“Foresters Funeral Fund”

and lodged with your funeral director, or forwarded directly to;

Foresters Friendly Society
GPO Box 4702, Melbourne Victoria 3001

Information About Foresters Friendly Society

Foresters Friendly Society issues the funeral bond and is responsible for all administration, promotion and management of the Fund.

As at 1 July 1999, whilst still registered as a Friendly Society, Foresters Friendly Society amended its form of incorporation and converted to a company regulated by the Corporations Act 2001, Foresters Funeral Benefit Fund is now subject to the Life Insurance Act 1995, and is regulated by the Australian Prudential Regulation Authority.

Under the Corporations Act 2001, members of Foresters are bound by the terms of the company's constitution and are required to guarantee that in the event of the company being wound up and unable to meet its liabilities, they will contribute an amount not exceeding \$1.00.

While traditional benefits are still important elements in the present day operations of Foresters Friendly Society, greater emphasis is now given to investment and insurance products. Operating under strict government regulations covering Friendly Societies, the investment of members' monies is subject to rigorous independent actuarial valuation and audit certification.



Fund Rules

Under the Rules of Foresters Friendly Society, the assets of each benefit fund maintained by Foresters Friendly Society are kept separate and distinct from the other assets held by Foresters Friendly Society.

The statements in this Disclosure Document give only a summary of the provisions of the Rules. Members may inspect a copy of the Rules at Foresters Friendly Society registered office at any time between 9.00am and 5.00pm Monday to Friday (except Public Holidays).

Directors' Report

We, the Directors of Foresters Friendly Society, have reviewed this Disclosure Document. Having made due enquiry, we believe that it contains all information that Members and their professional advisors would reasonably expect to find in order to make a decision to invest in the Fund. We are not aware of any relevant information which has not been provided in this Disclosure Document.

Further and after due enquiry the Directors in relation to the period between 30 June 2013 (being the last date to which the financial statements of the Fund were prepared) and the date of this statement, there have been no circumstances which have or will material affect the trading or profitability or the assets of Foresters Friendly Society or the Fund.

This Disclosure Document, including the Directors' Report in the context in which it appears, has been duly signed by, or on behalf of the Directors.

T.J. Fleming	Chairman
P.J. Fraher	Deputy Chairman
R.R. Bouchier	Director
T.K.Lyon	Director
C.L.Henderson	Director

Disclosure of Interest

No Director of Foresters Friendly Society or any expert has any interest in respect of the assets of the Fund or benefits of the Fund to which this document relates and in respect of which an entitlement, other than entitlement on the same terms and conditions to other members of the Fund, is available.

RSM Bird Cameron Partners, Brett & Watson Pty Ltd and Secure Investments F.I.B. Pty Ltd receive professional fees in respect of audit, actuarial and investment services and advice provided in relation to the Fund and/or Disclosure Document.

Assigned Funerals

Foresters are not and do not represent to be a party to, any contract or arrangement entered into between you and a particular funeral director for an assigned fixed price funeral plan. Any such arrangement or contract is between you and the relevant funeral director only.

Foresters do not accept any responsibility or liability to ensure that the contractual obligations of the funeral director with respect to an assigned funeral are met, other than the obligation to pay upon your death the balance of your investment to the funeral director to whom you have assigned your investment.

Your Personal Information

Foresters is the organisation that collects the personal information you provide in response to the attached forms, or through any subsequent correspondence or communication. The information is collected for the primary purpose of Foresters issuing their products to you (including assessing your application and identifying you). There are also a number of related purposes for which your personal information will be collected, including the processing of your application, the administration and managing of your investment in the Fund to effectively provide its services, and compliance with Australian taxation laws, the Life Insurance Act 1995 and other laws and regulations.

If you do not provide Foresters with your personal information, they may not be able to process your application, administer or manage your investment or tell you about other opportunities in which you may be interested.

Your information may also be used in connection with the purpose for which it is collected. Foresters may also use your information to forward to you, from time to time, details of other opportunities offered by Foresters in which you may be interested. You can let Foresters know if you do not want to receive details of other investment opportunities by ticking the box on the Application Form or in the future by contacting Foresters.

Subject to the Privacy Act 1988 (Cwth), you are entitled to request access to the information that you provide to Foresters.

If you have a privacy query, concern or complaint relating to the Fund please contact:

[The Privacy Officer](#)

GPO Box 4702, Melbourne Vic 3001

Telephone: (03) 9329 1611

Toll Free: 1800 645 326

Facsimile: (03) 9329 7263

The information that an investor provides to Foresters may be disclosed to certain organisations. The types of organisations or persons to whom Foresters usually disclose the information provided by investors include:

- › The Australian Taxation Office and other government or regulatory bodies;
- › Your adviser or adviser dealer group, their service providers and any joint holder of your investment (if any);
- › Organisations involved in providing, administering or managing the Fund, such as any third party service provider engaged by Foresters to provide administration, investment management, technology, auditing, mailing or printing services;
- › Those where you have consented to such disclosure, or as required or authorised by law.

Dispute Resolution

If a dispute cannot be resolved directly between you and Foresters then you may refer your complaint to:

Financial Ombudsman Service Limited

GPO Box 3, Melbourne 3001

Telephone: 1300 780 808

(Local call costs outside metropolitan area)

Facsimile: (03) 9613 6399

Email: info@fos.org.au

Consultants To Foresters

Auditors

Mr Paul Fraser

Audit Partner

RSM Bird Cameron Partners

ABN 36 965 185 036

Actuary

Mr Bruce Watson

Brett & Watson Pty Ltd

ABN 65 060 568 676

Bankers

Westpac Banking Corporation

ABN 33 007 457 141

Fund Manager

Secure Investments F.I.B. Pty Ltd

ABN 73 006 476 400

RSM Bird Cameron, Brett & Watson Pty. Ltd., Secure Investments F.I.B. Pty Ltd and the Westpac Banking Corporation have had no involvement in the preparation of this Disclosure Document and their names appear for information purposes only. Each has given and not before the date of this Disclosure Document withdrawn their consent to be named in this Disclosure Document. They are not responsible for the contents of, and accept no liability in respect of this Disclosure Document, nor have they authorised or caused the issue of this Disclosure Document.

Financial Report

This report is prepared by Foresters Friendly Society for inclusion in this Disclosure Document. The financial information included below has been extracted from its accounts as at 30 June 2013.

Income Statement for the year ended 30 June 2013

Income:	\$
Net Investment Income	3,943,856
Others	1,802
Total Income	3,945,658
Expenses:	
On-going management fees paid	989,271
Interim bonuses paid	32,252
Others	53,591
Distribution to policy holders	1,779,031
Total Expenses	2,854,145
Operating Profit Before Tax	1,091,513
Income tax expense	806,006
Operating Profit After Tax	285,507
Other comprehensive income net of tax	-
Unallocated Surplus	285,507
Add: Unallocated Surplus - July 1, 2012	792,349
Transfers from other Benefit Fund	0
Unallocated Surplus	1,077,856

Balance Sheet as at 30 June 2013

Assets	\$
Cash & liquid assets	2,551,967
Investments in securities- Fixed Interest	62,950,447
Total Assets	65,502,414
Liabilities	
Creditors	490,242
Provisions	993,708
Policy Liabilities	62,940,608
Total Liabilities	64,424,558
Net Assets	1,077,856
Represented by:	
Unallocated Surplus	1,077,856
Total Members' Funds	1,077,856

Funeral Bond Application Form

I wish to apply for membership of the Foresters Funeral Benefit Fund (Please use CAPITAL letters)

APPLICANT 1

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name/s	<input type="text"/>										
Surname	<input type="text"/>										
Marital Status	<input type="text"/>										
Address	<input type="text"/>										
	<input type="text"/>										
Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>							
Telephone (Day)	<input type="text"/>										
Mobile Phone	<input type="text"/>										
Birth Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

APPLICANT 2

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name/s	<input type="text"/>										
Surname	<input type="text"/>										
Marital Status	<input type="text"/>										
Address	<input type="text"/>										
	<input type="text"/>										
Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>							
Telephone (Day)	<input type="text"/>										
Mobile Phone	<input type="text"/>										
Birth Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
If postal address different please advise											
Address	<input type="text"/>										
	<input type="text"/>										
Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>							

PAYMENT DETAILS

Amount to be invested	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Administration Fee	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Stamp Duty	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL PAYABLE	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Max of \$11,750 if not assigned to a funeral director. Indexed 1 July

PAYMENT DETAILS CONTINUED...

Please mark selections with X

Saving Plan	<input type="checkbox"/> Yes	<input type="checkbox"/> No						
Payment Method	<input type="checkbox"/> Cheque	<input type="checkbox"/> Cash						
Cheques payable to "Foresters Funeral Fund"								
Direct Debit	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half Yearly	<input type="checkbox"/> Yearly				
For instalment contributions by direct debit you must complete the direct Debit Authority attached								
	<input type="checkbox"/> Centerlink deduction for the amount of \$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	per fortnight
For Centrelink Deductions you must complete a Centrepay Deduction Form								

Pre-paid Travelcare Plan	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Premium	<input type="checkbox"/> \$125 (under 74 years)	<input type="checkbox"/> \$160 (if 75 & under 85 years)
I/We apply for cover under Foresters Prepaid Travelcare Plan, and, if accepted by Foresters agree to be bound by the terms of the Plan		

Pre-paid funeral contract applicants only:

If this application is being completed in conjunction with a pre-paid funeral contract, the funeral director should ensure that the initial deposit is sufficient to cover the GST on the pre-paid funeral

Contract amount (GST excluded)	GST on pre-paid funeral	Total amount (GST included)
\$ <input type="text"/>	plus \$ <input type="text"/>	\$ <input type="text"/>
Please indicate if GST is included in the amount sent to Foresters:		
<input type="checkbox"/> Yes <input type="checkbox"/> No		

PRIVACY

Foresters may also use and disclose your information to forward to you, from time to time, details of other opportunities offered by Foresters in which you may be interested.

Please tick the box below if you do **NOT** wish to be updated with such opportunities. Foresters may use service providers such as posting services to assist us in doing so. If you do not mark the box we will assume that you want to hear about these opportunities.

I/We authorise Foresters to disclose to the advisers named in this application form (if any), information relating to my/our application for investment in the Foresters Funeral Bond or any subsequent information relating to that investment.

DECLARATION

I/We have read, and agree to be bound by, the Disclosure Document for Foresters Funeral Bond dated 1 November 2013.

I/We agree to be bound by the rules of the Society (as amended from time to time) and the terms and conditions upon which the benefit is issued.

I/We agree that in the event that I/we effect more than one funeral policy or enter into additional policies, the aggregate contributions do not and will not exceed the amount required to meet the cost of my/our funeral chosen by me/us.

Foresters does not guarantee the investment performance of the benefit fund.

I/We acknowledge that THIS INVESTMENT WILL REMAIN IN EFFECT UNTIL MY DEATH (or in the case of joint applicants, the first death to occur) and NO MONEY CAN BE WITHDRAWN FROM THE BENEFIT FUND BEFORE THAT TIME, except during the cooling off period.

APPLICANT 1 _____

Signature and Date**

APPLICANT 2 _____

Signature and Date**

** Where applicant is aged between 10 and 16 years, a parent or guardian is to sign

IMPORTANT INFORMATION

Prior to signing this application, applicants should read the attached Disclosure Document. To meet the requirements of the Corporations Act 2001, the application must not be used unless it is attached to the complete Foresters Funeral Bond Disclosure Document dated 1 November 2013.

If you tick this box, you authorise Foresters to release information about your funeral bond investment to your preferred funeral director.

Preferred Funeral Director (optional for guidance only)

Company Name	
Address	
Postcode	
Contact Name	
Telephone Number	

(FINANCIAL ADVISER TO COMPLETE)

Name		
Application Fee	\$	
Organisation		

OFFICE USE ONLY

Member Number	
Investment Confirmation Number	
Investment Commencement Date	D D M M Y Y Y Y
Amount \$	
Travelcare Plan Policy Number	
Agent Number	

The Ancient Order of Foresters in Victoria Friendly Society ABN 27 087 648 842
GPO Box 4702, Melbourne Victoria 3001 Tel (03) 9329 1611 Fax (03) 9329 7263

Assignment of Funeral Bond to Funeral Director

(Forester's Copy)

Both Assignment Forms need to be completed

(Please use CAPITAL letters)

I (Applicant 1)	<input type="text"/>
and (Applicant 2)	<input type="text"/>
(Members/Assignor(s) do hereby assign my/our interest in the Foresters Funeral Bond	
Name of Funeral Director	<input type="text"/>
Address	<input type="text"/>
State	<input type="text"/>
Postcode	<input type="text"/>

Signature of Applicant 1	Signature of Applicant 2	Signature of Funeral Director
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date <input type="text"/>	Date <input type="text"/>	Date <input type="text"/>
Signed by an authorised officer of Foresters	<input type="text"/>	Date <input type="text"/>

Notes:

1. The Assignee Funeral Director can only be a natural person or a company.
2. Assignors must be at least 16 years of age.
3. This assignment transfers complete ownership of your investment in the Foresters Funeral Bond to the Assignee Funeral Director. Where this assignment is made pursuant in, or as a result of, any contract, trust or any other type of arrangement between the Member(s)/Assignor(s) and an Assignee Funeral Director in respect of a fixed price funeral contract or other similar arrangement Foresters does not accept any liability or responsibility to ensure that such contract, trust or other obligations are met in part or in full.
4. This assignment is not valid until registered by Foresters.
5. Two copies of this assignment must be forwarded to Foresters by the Member(s), and after registration one copy shall be returned to the Assignee Funeral Director.
6. Despite the assignment, the Assignor remains a member of the Fund.

OFFICE USE ONLY	Date of Assignment Registration	Assignment Register No.
	<input type="text"/>	<input type="text"/>

Assignment of Funeral Bond to Funeral Director

(Member Copy)

Both Assignment Forms need to be completed

(Please use CAPITAL letters)

I (Applicant 1)	<input type="text"/>
and (Applicant 2)	<input type="text"/>
(Members/Assignor(s) do hereby assign my/our interest in the Foresters Funeral Bond	
Name of Funeral Director	<input type="text"/>
Address	<input type="text"/>
State	<input type="text"/>
Postcode	<input type="text"/>

Signature of Applicant 1	Signature of Applicant 2	Signature of Funeral Director
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date <input type="text"/>	Date <input type="text"/>	Date <input type="text"/>
Signed by an authorised officer of Foresters	<input type="text"/>	Date <input type="text"/>

Notes:

1. The Assignee Funeral Director can only be a natural person or a company.
2. Assignors must be at least 16 years of age.
3. This assignment transfers complete ownership of your investment in the Foresters Funeral Bond to the Assignee Funeral Director. Where this assignment is made pursuant in, or as a result of, any contract, trust or any other type of arrangement between the Member(s)/Assignor(s) and an Assignee Funeral Director in respect of a fixed price funeral contract or other similar arrangement Foresters does not accept any liability or responsibility to ensure that such contract, trust or other obligations are met in part or in full.
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6. Despite the assignment, the Assignor remains a member of the Fund.

OFFICE USE ONLY	Date of Assignment Registration	Assignment Register No.
	<input type="text"/>	<input type="text"/>

Direct Debit Request Form (DDR)

Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
To:	Foresters Friendly Society 11-17 Jeffcott Street West Melbourne, Vic 3003
I/We	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Request you, until further notice in writing, to direct debit my/our account described in the schedule below, any amounts which Foresters (User ID No. 028104) may debit or charge me/us through the Direct Debit System.	

I/We understand and acknowledge that:

1. The Bank/Financial Institution may in its absolute discretion determine the order of priority of payments by it of any monies pursuant to this Request or any authority or mandate.
2. The Bank/Financial Institution may in its absolute discretion at any time by notice in writing to me/us terminate this Request as to future debits.

The Schedule

Holder of account	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bank	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
State	<input type="text"/> <input type="text"/> <input type="text"/>
Branch No. (BSB)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
or Financial Institution No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
NOTE: CREDIT CARDS ARE NOT ACCEPTED	
Account No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
NOTE: KEYCARD NUMBERS ARE NOT ACCEPTED – USE ACCOUNT NUMBERS ONLY	

Signature or Signatures
(if joint holders)

Address of Customer

<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Amount to be deducted \$

<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Target Amount \$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Frequency of Deductions

<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half Yearly	<input type="checkbox"/> Yearly
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Date to start deductions

20th of (month) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(year) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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NOTICE OF CHANGES TO TERMS OF AGREEMENT REQUIRE FOURTEEN DAYS NOTICE.

Direct Debit (DDR) service agreement:

Our commitment to you

This document outlines our service commitments to you, in respect of the Direct Debit Request (DDR) arrangements made between Foresters and you. It sets out your rights, our commitments to you and your responsibilities to us, together with where you should go for assistance.

Initial terms of agreement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for contributions to your funeral bond.

Drawing arrangements

The first drawing under this Direct Debit arrangement will occur in accordance with your Direct Debit Request. If any drawing falls due on a non business day, it will be debited to your account on the next business day following the scheduled drawing date.

We will give you at least 14 days notice in writing when changes to the initial terms of the arrangements are made. The notice will state relevant changes to the initial terms.

If you wish to discuss any changes to the initial terms, telephone us on (03) 9329 1611 or 1800 009 313.

Changes to the arrangement

All changes to the drawing arrangements must be in writing and forwarded directly to Foresters at least 5 working days prior to the 20th day of the month. These changes may include:

- › Deferring the drawing; or
- › Altering the schedule; or
- › Stopping an individual debit; or
- › Suspending the DDR, or
- › Cancelling the DDR completely.

Your commitment to us

It is your responsibility to ensure that:

- › your nominated account can accept direct debits (your financial institution can confirm this);
- › on the drawing date there are sufficient cleared funds in the nominated account; and
- › you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, you will be advised in writing that we will add that drawing amount on the next scheduled drawing date. Any transaction fees incurred by us in respect to the above will be recovered by adding that amount to the next scheduled drawing.

Disputes

If you believe that a drawing has been initiated incorrectly, we recommend that you take the matter up directly with us by contacting us on (03) 9329 1611, or toll free 1800 009 313, during office hours.

If the dispute is unresolved and you are dissatisfied with the response, contact your financial institution who will respond to your claim within 7 business days for claims lodged within 12 months of the disputed drawing or within 30 business days for claims lodged more than 12 months after the disputed drawing.

You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Enquiries

Direct all enquiries to us, rather than your financial institution, at least 5 working days prior to the next scheduled drawing date. All communication should include your member and policy numbers.

All personal customer information held by us will be kept confidential except for that information provided to our financial institution to initiate the drawing to your nominated account.

Directory

Requests for additional information, or further questions can be directed to any of the following;

Foresters Friendly Society

ABN 27 087 648 842

11-17 Jeffcott Street
West Melbourne Victoria 3003
Telephone 03 9329 1611
Or Freecall 1800 645 326
Facsimile 03 9329 7263

Copies of this Disclosure Document may be obtained from Foresters Friendly Society.

Directory

Requests for additional information, or further questions can be directed to any of the following;

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11-17 Jeffcott Street

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Telephone 03 9329 1611

or Freecall 1800 645 326

Facsimile 03 9329 7263



T.J. Fleming

Chairman

on his own behalf and, having been so authorised in writing by them, on behalf of the following Directors

P.J. Fraher

Deputy Chairman

T.K. Lyon

Director

R.R. Bouchier

Director

C.L. Henderson

Director

Copies of this Disclosure Document may be obtained from Foresters Friendly Society.

