



Caring Funeral Professionals
The FDANZ Funeral Trust

The Funeral Directors
Association of New Zealand
Pre-arrange your
Funeral



The **FDANZ** Funeral Trust is a pre-arranged funeral plan available through members of the Funeral Directors Association of New Zealand Incorporated ('**FDANZ**').

Planning your funeral means that your loved ones will be relieved of stress at a difficult time for them.

A pre-arranged funeral is a caring and thoughtful approach to a difficult subject.

Take the practical and responsible step of pre-arranging your funeral, secured through the stability and comfort of the FDANZ Funeral Trust

Plan what you want

Thinking about your own funeral can be quite a difficult concept to consider. But your FDANZ Funeral Director can help you to plan ahead so that your grieving family aren't further burdened during a stressful time.

It is not an easy thing to do, but by planning ahead you can ensure that your loved ones will know your wishes in their time of sadness. Only you know what you want – and your funeral director can help you go through the details.

Why pay now?

Pre-paying all or part of your funeral service expenses helps to relieve your family of the financial burden.

And pre-paid funerals up to \$10,000 are currently excluded from asset testing (under current government policy) when assessing eligibility for a subsidy for long-term residential care for the elderly.

Pre-planning ensures that your arrangements are what you want and that your wishes will be respected in a dignified way

Pre-paying can remove the financial burden from your family at a time of stress and sadness



Make the choices that suit you. Your FDANZ Funeral Director can provide you and your family with guidance, care and support now and in the future.

Why use the FDANZ Funeral Trust?

The Funeral Directors Association of New Zealand (FDANZ) is an association representing the majority of the funeral directing companies in New Zealand. Established in 1937, FDANZ is a group of caring professionals who are committed to ensuring that the families they serve are receiving high quality service. Its members arrange and direct over 80% of all funerals in New Zealand.

A pre-arranged funeral organised through the FDANZ Funeral Trust is a secure way to pre-plan and pre-pay for your funeral. The Trust has been established by the FDANZ to assist anyone to make arrangements for their funeral, or the funeral of another person such as a family member.

The FDANZ Funeral Trust is not an insurance policy. No health checks or personal questions are needed. Anyone can pre-arrange a funeral with an FDANZ Funeral Director through the FDANZ Funeral Trust.

The Funeral Director

Your FDANZ Funeral Director is there for you. You can be comforted in the knowledge that you are receiving advice from an expert who understands the costs, processes and care needed to pre-arrange and conduct your funeral service.

Your FDANZ Funeral Director can help you consider all aspects of your pre-arrangement but you decide what is right for you. Burial or Cremation? What type of coffin? Who will officiate? Do you need a Church or Chapel? Even, what type of music.

*Funeral Arrangements . . .
they shouldn't be the last
thing on your mind*



The Benefits of a Pre-Arranged Funeral

Peace of mind

A pre-arranged funeral through the FDANZ Funeral Trust will give you the peace of mind of knowing that your wishes are understood, your funeral details are in good hands and the financial burden has been addressed.

Security of Funds

The money that you pay now for your pre-arranged funeral is held in Trust for you or the person you nominate as the participant in the FDANZ Funeral Trust. The FDANZ Funeral Trust has been established by the Funeral Directors Association of New Zealand.

You decide

Your arrangements are personal to you – in conjunction with your FDANZ Funeral Director, you decide what you want.

Protect your family

Your family and loved ones are relieved of the responsibility of making difficult decisions in very emotional circumstances.

Financial Benefit

Up to \$10,000 in a pre-paid funeral plan is excluded from asset testing (under current government policy) when assessing eligibility for a subsidy for long term residential care for the elderly.



How the Plan works

How do I join?

Simply fill in the Application Form to join the FDANZ Funeral Trust and return it to your FDANZ Funeral Director. Talk to your FDANZ Funeral Director about how to complete a pre-arrangement form for your funeral.

Who can join?

Anyone can join the FDANZ Funeral Trust regardless of their age or state of health.

Can I arrange a Plan for somebody else?

Yes. It is common to pre-arrange a funeral for a family member or loved one. Confidentiality is assured – all correspondence will be sent to the person arranging the Plan.

How much money will I have to pay?

That is entirely up to you. Every funeral is different and the cost of your funeral will depend on what you pre-arrange. Your FDANZ Funeral Director will help you tailor a funeral to suit your budget.

Do I have to pay for this in one payment?

Most people do pre-pay their funeral in a single payment but you do not have to. You are able to make payments in instalments if that suits you better.

What is the minimum payment?

The minimum initial pre-payment is \$200 including the cost of the entry fee. The minimum amount of the ongoing instalments is \$20 per fortnight if instalments are made by regular automatic payment (e.g. direct credit). If ongoing instalments are not automated and regular the minimum payment is \$500 per instalment.

What is the maximum payment?

There is no maximum amount that you are able to make. However, only the first \$10,000 is excluded from asset testing (under current government policy) when accessing eligibility for a subsidy for long term residential care for the elderly.



What happens if I die before I have made all of my instalments?

The pre-arrangements that you have made with your FDANZ Funeral Director will remain in place. If any further payment is required to meet the cost of your funeral, your FDANZ Funeral Director will make arrangements with your family or estate for payment.

Can I join with my Spouse/Partner?

Yes – this is called ‘Joint Participation’. If you want to, both you and your spouse/partner can pre-arrange your funeral. When the first one of you dies the pre-paid amount will be used to make payment towards the cost of the funeral. Any money that remains can then be either left in the FDANZ Funeral Trust or returned to the Estate at that time.

What happens once I've applied?

You will receive a letter confirming receipt of your application along with a Certificate that details the amount that you have pre-paid. This will contain all of the information that you will need, plus a second copy of the details for your relatives or executor along with simple instructions on how to claim when the time comes.

What happens when I die?

When you die your family will arrange your funeral with your FDANZ Funeral Director in accordance with the plans that you have made. Your FDANZ Funeral Director will arrange for the costs of the funeral to be paid from your pre-payment.

If any money remains after the cost of the funeral has been met this will be returned to your estate.

If any further payment is required to meet the cost of your arrangements, your FDANZ Funeral Director will make arrangements with your family or estate for payment.



If you are a Joint Participant, further options will be discussed with your surviving spouse/partner taking into account any instructions provided when the joint pre-arrangement was put in place.

What Services will be provided as part of my Pre-arrangement?

The services provided to you will be in accordance with the pre-arrangement that you have made with your FDANZ Funeral Director. These services will include (but are not limited to) the following:

- Provision of professional services;
- Provision of a casket;
- Burial or cremation;
- Registration of Death with Authorities;
- Liaison with Local Authorities as required.

Additional services will be provided in accordance with the arrangements that you have made with your FDANZ Funeral Director.

Where does the money go?

The Trustees of the FDANZ Funeral Trust hold your money in Trust for you until it is needed. The funds held in the FDANZ Funeral Trust may earn interest which the Trustees are able to allocate to your pre-payment. Any funds that the Trustees invest will be placed with a reputable and solid bank.

What happens if my FDANZ Funeral Director goes out of business?

No matter what happens in the future to the FDANZ Funeral Director that you arrange your plan through, you will be protected because all of the money that you pre-pay is held in Trust in the separate FDANZ Funeral Trust. The funds that you pre-pay are not held by an individual Funeral Director or their bank.



Are the costs of the Funeral inflation proofed?

No. However, any interest that is allocated to your pre-payment will help to offset any increases in the cost of your funeral as a result of inflation.

Can I change my mind?

If you change your mind about the details of your pre-arrangement, simply contact your FDANZ Funeral Director and make the necessary changes.

Can I withdraw my pre-payment before I die?

- The purpose of the plan is to pay for your funeral. For this reason it is not possible to withdraw your pre-payment unless:
- You have permanently emigrated from New Zealand; or

In the case of extreme financial hardship the Trustee (at its sole discretion) may allow for pre-paid funds to be returned.

Fees may be adjusted from time to time depending on inflation or other factors that influence the costs of managing the plan.

What are the fees?

The fees that you pay are:

Entry Fee:	\$100
Administration Fee:	\$3.50 per month
Benefit Payment Fee:	\$100
Instalment Fee:	\$15 (for non automated payments)

Fees may be adjusted from time to time depending on inflation or other factors that influence the costs of managing the plan.



*Peace of mind
for you.*

*Peace of mind
for your family.*

*Financial peace
of mind.*

What happens if I die in another town?

If the funeral is not conducted by the Funeral Director with whom the pre-arrangement was completed, but is conducted by another FDANZ Funeral Director then that firm will be able to use the pre-paid funds to make payment towards the cost of the funeral.

If the funeral is subsequently conducted by a firm that is not a member of the Funeral Directors Association of New Zealand, the Executor of the Estate may apply to the Trustee for the funds to pay the funeral account.

Have you made a Will?

Your planning should include the completion of a Will. If you do not have a Will we recommend that you get some advice or assistance to have a Will put in place.

Starting is easy!

Just follow these four simple steps:

- ✓ Talk to your FDANZ Funeral Director – they will be able to help you with pre-arranging your funeral
- ✓ Decide how much you want to pre-pay
- ✓ Complete and sign the application form
- ✓ Return the application form to your FDANZ Funeral Director along with a cheque (made out to FDANZ Funeral Trust) for the amount of your pre-payment plus \$100, the amount of the entry fee.



You can find your local FDANZ Funeral Director in the Yellow Pages under Funeral Directors, or for a full list of FDANZ members please visit www.funeralsnewzealand.co.nz

Who operates the FDANZ Funeral Trust?

The FDANZ Funeral Trust has been established by the Funeral Directors Association of New Zealand. The Funeral Directors Association of New Zealand also acts as the Trustee of the FDANZ Funeral Trust.

The plan operates under a Trust Deed that sets out the rules and conditions of the Plan.

The Trustee has appointed Cosignia Limited to manage some aspects of the Plan on their behalf, including administration and benefit payments. The Trust Account will be maintained with Westpac New Zealand Limited.

Enquiries & Information

All enquires about the FDANZ Funeral Trust should be made through your FDANZ Funeral Director.

Information about the FDANZ Funeral Trust is available through the website of the FDANZ. The website is:

www.funeralsnewzealand.co.nz

Alternatively, further information is available by contacting the managers of the plan at:

Email: info@FDANZFuneral.co.nz

Mail: The Administration Manager
FDANZ Funeral Trust
P.O. Box 74 344, Market Road
Auckland 1543

Freephone: 0800-FDANZFUNERAL
0800-332693

Facsimile: 09 523 0184

The Funeral Directors Association
of New Zealand Inc.



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**For further information please contact your
local FDANZ Funeral Director**