



Dated 30 November 2023

FUNERALPLAN BOND

Including Pre-Paid Applications

PRODUCT DISCLOSURE STATEMENT



Issued by: Lifeplan Australia Friendly Society Limited
ABN 78 087 649 492, AFS Licence No. 237989

Lifepan Australia Friendly Society Limited

Lifepan Australia Friendly Society Limited ABN 78 087 649 492, AFS License No. 237989 ('Lifepan') is a leading provider of tax effective investment products such as investment, education bonds and funeral bonds. Lifepan is a subsidiary of Australian Unity Limited ABN 23 087 648 888 ('Australian Unity') and is part of the group of companies undertaking investment activities at Australian Unity, generally known as Australian Unity Wealth & Capital Markets.

Funeral Plan Management

Funeral Plan Management is a specialist business of Australian Unity and is dedicated to providing funeral benefits, investment management and customised administration services for funeral directors and their clients. Funeral Plan Management was founded in 1984 and since then has become the leader in its field, providing security and peace of mind for over 170,000 clients.

Important information

This document is a Product Disclosure Statement (PDS), which is a summary of significant information about the FuneralPlan Bond. The PDS includes information about the product's key features, fees, benefits, risks and the complaints resolution procedure.

You should consider the information in the PDS before making the decision about whether to invest.

About this PDS

The FuneralPlan Bond is an investment product issued by Lifepan, which has prepared this PDS. In this PDS, the terms 'we', 'us' and 'our' refer to Lifepan. All times referred to in this PDS are Australian Eastern Standard Time or, in the case of daylight saving, Australian Eastern Daylight Time and all business days are with reference to business days in Melbourne. The information in this document can change, and the most up to date information can be accessed at fpmanagement.com.au.

Target Market Determination

The TMD is a set of criteria that we, in our capacity as the product issuer, issue for each of our products.

The TMD describes who our products are likely to be appropriate for. It also contains details around distribution conditions, eligibility criteria, information reporting requirements, and a set of internal review triggers. For more information on whether this product may be suitable for your investment objectives, financial situation and needs, please refer to the TMD at australianunity.com.au/wealth/target-market-determinations.

Investments in the FuneralPlan Bond

If you choose to invest, you will become a member of a benefit fund established under the Lifepan Constitution. A choice to invest in the Capital Guaranteed investment option will create membership in the benefit fund established under Rule 44 ('Tax Minimiser Funeral Bond Fund'). Where the Conservative or Moderate investment options will become members of the benefit fund established under Rule 33 ('Funeral Plan Bond Fund'). Each benefit fund contained within the Lifepan Constitution is maintained separate from the other.

Guarantees

For the Capital Guaranteed investment option, we guarantee to repay your net contributions and declared bonuses.

The value of investment in either of the Conservative and Moderate investment options is not guaranteed, and the value could be less than the net contributions made.

Neither the tax benefits nor the level of future investment performance is guaranteed.

Applications

Applications for investment in the FuneralPlan Bond can only be made using an Application Form which forms part of this PDS or otherwise provided by Lifepan.

This PDS is available in electronic format, including access via our website fpmanagement.com.au. If you receive it electronically, please ensure that you have received the entire PDS and Application Form. A paper copy of this PDS is available free of charge by contacting your financial adviser, funeral director or calling us on 1800 804 731 (Funeral Directors and Investors) and 1300 133 285 (Advisers). A copy can be mailed free of charge.

This PDS may only be used by investors receiving it (electronically or otherwise) in Australia. All dollar amounts referred to in this PDS are in reference to Australian currency.

Taxation and social security information

The tax and social security information provided in this PDS is current at the time of its inclusion and is only intended to provide general guidance on how Australian social security and tax laws may affect an investor. These laws may change from time to time.

Tax laws may change in the future and may affect your tax position and the tax information described in this PDS. You should seek independent tax advice relevant to your particular circumstances.

Is this product for you?

The information in this PDS is general information only and does not take into account your personal objectives, financial situation or needs.

You should consider these factors and read this document in full before making any decision about whether to invest in the FuneralPlan Bond. We recommend you speak to your financial and/or tax adviser who can help you understand the risks associated with investing and assess whether the investment is appropriate for you.

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WHY INVEST IN THE FUNERALPLAN BOND?

The FuneralPlan Bond is a simple and effective way to put money aside and accumulate benefits, specifically to help meet the future cost of your funeral expenses. The FuneralPlan Bond offers valuable tax and social security advantages, depending on your circumstances. The FuneralPlan Bond offers flexibility to nominate or assign your funeral bond to a funeral director in conjunction with a pre-paid funeral contract.

To plan ahead is to show you care

A funeral and the accompanying bereavement process affects family and loved ones both emotionally and financially. While it is not a subject that any of us feel comfortable with, planning for a funeral is the most thoughtful thing you can do for your loved ones. With some forethought, you can relieve your family of future financial burden of funeral expenses.

Planning is easy

You can start the FuneralPlan Bond with a \$500 initial contribution (or \$100 with an Instalment Plan) and make regular instalments of \$50 per month.

Taxation advantages

The investment grows in a tax effective environment and you are not required to report any investment returns in your personal tax return each year.

Social security advantages

Your age pension, service pension or any other means tested Government pension could be improved by your investment in the FuneralPlan Bond.

Capital Guaranteed investment option

For the Capital Guaranteed investment option, we guarantee to pay your net contributions and declared bonuses.

Flexible investment range

You can choose from three investment options to accumulate benefits to help meet the future cost of your funeral:

- Capital Guaranteed;
- Conservative; and
- Moderate.

Potential benefits of investing in FuneralPlan Bond

- invest in a tax effective, long term investment to accumulate savings for the costs of their funeral(s);
- selecting from investment options of varying risk/return profiles;
- access a concessional tax structure, where investment returns do not need to be reported in their personal income tax return;
- potentially improve their access to age pension, service pension or any other means tested Government pensions, as capital and investment returns from funeral bonds are not included in these means tests; and
- access additional tax benefits at the time a funeral benefit is claimed, in the form of a tax deduction for tax paid on the investment over the period of the funeral bond.

KEY FEATURES AT A GLANCE

The following table is a summary of key attributes of the FuneralPlan Bond. This document should be read in full before you make a decision to invest in the FuneralPlan Bond.

ATTRIBUTES	DESCRIPTION	PAGE
Joint applications	A FuneralPlan Bond can be opened in single or joint names.	4
Choice of investment options	<ul style="list-style-type: none"> The Capital Guaranteed investment option preserves your net contributions and declared bonuses The Conservative and Moderate investment options provide scope for improved returns 	5
Special purpose design with potential social security advantages	The FuneralPlan Bond is specifically designed to save for future funeral expenses. Your investment may also be exempt from means testing applicable to many government benefits, which may lead to improved social security entitlements.	6
Taxation advantages	The investment grows in a tax effective environment, with no requirement to report allocated bonus or returns in your personal tax return.	7
Initial contribution	\$500 (or \$100 with an Instalment Plan)	9
Additional contribution	\$50 minimum	9
Instalment Plan	\$50 per month minimum	9
Management fee	Capital Guaranteed investment option: 1.50% p.a. Conservative investment option: 1.00% p.a. Moderate investment option: 1.25% p.a.	12
Adviser service fee	You may agree to an adviser service fee with your financial adviser.	13
Flexibility	Nominate a preferred funeral director, or assign your FuneralPlan Bond to a funeral director in conjunction with a pre-paid funeral contract.	19
Cooling-off period	You have 30 days to decide if this product is right for you.	22

HOW THE FUNERALPLAN BOND WORKS

What is the FuneralPlan Bond?

The FuneralPlan Bond is a type of life policy, commonly referred to as a funeral bond or funeral policy, whereby your benefit becomes payable on death and must be used to meet the cost of your funeral expenses.

Eligibility

Eligibility to contribute is not restricted by health or age (other than being at least 16 years of age).

Single or joint applications

A FuneralPlan Bond can be held in single or joint names. Importantly, if a policy is held jointly the benefit can only be used to provide for a single funeral. Upon the death of one joint owner, the surviving owner must choose within 30 days to either continue the FuneralPlan Bond, or have the benefits paid towards the funeral expenses of the deceased.

Couples who receive any Government means-tested benefit should consider opening individual FuneralPlan Bond policies if they wish to set aside an amount up to the 'exempt funeral investment threshold' to meet the reasonable cost of their funeral expenses or cover the cost of both funerals.

To ensure the funeral expenses of both joint applicants are provided for, you should consider opening individual FuneralPlan Bond policies.

Minimum contribution

You can start a FuneralPlan Bond with a \$500 initial contribution (or \$100 with an Instalment Plan), and make regular instalments of \$50 per month.

Maximum contribution

No maximum contribution limit applies if you decide to enter into a pre-paid funeral contract with a funeral director. However, the total amount you contribute should be reasonably commensurate with your expected funeral expenses – this is a tax concession condition. If you receive a means-tested Government benefit, the total amount you contribute should not

exceed the 'exempt funeral investment threshold', currently \$15,000. For more information on potential social security advantages, please refer to the 'Tax and Social Security advantages' section.

You can use your funeral bond with a pre-paid funeral contract

The FuneralPlan Bond offers flexibility to nominate or assign your funeral bond to a funeral director in conjunction with a pre-paid funeral contract.

A pre-paid funeral contract is an agreement between the funeral director and the beneficiary to provide certain funeral services at an agreed price when the funeral service is required.

You can choose to make your pre-paid funeral contract payments in one lump sum amount or by regular instalments. Instalment payments must be made at the agreed times to avoid any consequences specified in your pre-paid funeral contract.

It is important to tell your family, or the executor appointed under your Will about your pre-paid funeral contract and your chosen funeral director so that they are aware of your arrangements.

Assignment of the FuneralPlan Bond

Your FuneralPlan Bond policy may be assigned to a funeral director but must be in conjunction with a pre-paid funeral contract. The assigned funeral director becomes the owner of the policy and is therefore able to receive the benefit payment directly upon death to meet the cost of your funeral expenses.

If your assigned funeral director is unable to provide the services under a pre-paid funeral contract, your policy can be used to pay for alternative funeral services in conjunction with the executor of your estate.

Whether you choose to nominate a preferred funeral director or assign your policy, the payment of benefits will be made only when we receive satisfactory evidence that the funeral service has been completed.

Alternatively, you may invest in the FuneralPlan Bond with an option of nominating a funeral director at a later date.

Assignment option comparison

FUNERALPLAN BOND	
Non-Assigned	Assigned
<ul style="list-style-type: none"> • Policy owned by the Investor • No agreed pre-paid funeral contract in place • Investor selects investment options • Investor retains membership rights • Ability to nominate a preferred funeral director • Subject to means-tested limit for Government benefits 	<ul style="list-style-type: none"> • Policy is assigned to a funeral director in conjunction with a pre-paid contract • Client receives pre-paid funeral service at an agreed price • Funeral Director selects investment options • Membership rights transferred to funeral director • Independent safeguarding of funds by Lifeplan • No definitive maximum contribution limit

Investment options

You can choose to invest in one of three investment options.

The Capital Guaranteed investment option guarantees the return of your net contributions and declared bonuses, while the Conservative and Moderate investment options are linked to financial market performance which may provide higher returns.

Before choosing an investment option please read the 'Understanding which investment option is right for you' section.

However, if you assign the membership and ownership of your policy to a funeral director, the investment choice in respect of the investment options will be made by the funeral director. The funeral director will bear the risks relating to the investment choice, as the funeral requirements that you have chosen must be provided by the funeral director, irrespective of the value of the account at the relevant time.

CAPITAL GUARANTEED	CONSERVATIVE	MODERATE
Is more likely to suit an investor whose main focus is the protection of their net contributions and declared bonuses.	Is more likely to suit an investor who seeks to increase the value of their policy, and outperform the Capital Guaranteed option through returns from a combination of income and capital growth.	Is more likely to suit an investor who seeks investment options that aim to outperform the Capital Guaranteed and Conservative options.

You cannot withdraw any money from your policy

The FuneralPlan Bond is designed for the sole purpose of meeting your future funeral expenses. You cannot withdraw any money from your policy prior to death.

It is important to tell your family or the executor appointed under your Will about your FuneralPlan Bond or pre-paid funeral contract so that they are aware of your arrangements.

TAX AND SOCIAL SECURITY ADVANTAGES

How your investment is taxed

Tax on investment income is paid within the benefit fund at the current corporate rate of 30%.

FuneralPlan Bond tax benefit

The FuneralPlan Bond is a tax paid investment. A tax concession comes about because Lifeplan is entitled to claim a deduction for the investment income component of a funeral benefit when paid. Through this deduction, we expect to recover the tax paid on the investment income over the period of the funeral bond and will include its value in the benefit paid to you. Payment of the tax benefit is subject to sufficient assessable income being available for the deduction to be claimed. The value of any tax recovered by us is referred to in this document as the 'FuneralPlan Bond tax benefit'.

How does this affect you?

You do not need to include the amount of bonuses or investment returns in your personal tax return.

If you do not transfer your entitlement of your funeral bond to a funeral director, then upon your death the benefit will be paid to your estate. The growth component of your benefit (being the difference between your benefit and your net contributions) will be assessed in the hands of your estate – but only in the year of payment. Your executors will receive a tax statement showing the assessable growth component to assist them in completing the estate tax return.

How does this affect you if you have taken out a pre-paid funeral?

If you have assigned your policy to a funeral director in conjunction with a pre-paid funeral contract, then the benefit paid after your death will be assessed in the hands of the funeral director.

Social Security advantages

Your age pension, service pension or any other means-tested Government pension or allowance is not impacted and could be enhanced by your investment in the FuneralPlan Bond, subject to the contributions maximums.

Under current laws, your investment in the FuneralPlan Bond (including allocated bonuses or investment returns) is designed to be exempt from both the assets test and deeming provisions of the income test for individuals in receipt of the age pension, service pension or any other means-tested Government benefit.

We recommend you contact the Department of Human Services (including Centrelink) or the Department of Veterans' Affairs who will be able to advise you of your continued entitlements.

Contribution limits for social security purposes

If you have not assigned your FuneralPlan Bond

If you have not assigned your entitlement to a FuneralPlan Bond to a funeral director, the exempt status of your investment requires the total amount of contributions to the FuneralPlan Bond, and up to one other funeral bond, to not exceed the prescribed 'exempt funeral investment threshold'.

For the 2023-2024 year, the threshold is \$15,000. This threshold is generally indexed to the CPI on 1 July each year. For up-to-date information about the exempt funeral investment threshold, visit the website of the Department of Human Services or the Department of Veterans' Affairs.

You may make a top-up contribution, so long as your new total contribution amount does not exceed the latest indexed threshold.

If you have assigned your FuneralPlan Bond

If you have assigned ownership of your FuneralPlan Bond policy to a funeral director, no maximum contribution limit applies. However, the total amount you contribute should be reasonably commensurate with your expected funeral expenses – this is a tax concession condition.

Laws may change

The social security and tax information provided in this document is current at the time of its preparation and is only intended to provide general guidance on how Australian social security and tax laws may affect a contributor to the FuneralPlan Bond. These laws may change from time to time. You should seek independent tax and/or financial advice relevant to your particular circumstances.

Goods and Services Tax (GST)

GST will not apply to your FuneralPlan Bond investment or to the benefits payable on death. However, the provision of funeral services by a funeral director may be subject to GST. The GST component of a pre-paid funeral is required to be paid to the Australian Taxation Office upon establishment of the pre-paid contract. You should discuss the application of GST with your funeral director.



START YOUR FUNERALPLAN BOND

Starting a FuneralPlan Bond is easy

You can start a FuneralPlan Bond by making a single lump sum contribution or with a regular Instalment Plan. Contributions can be made by direct debit from your Australian financial institution account, by cheque or BPAY®.

Submitting your application

Simply complete and return the Application Form using the step-by-step instructions included in this document.

We can only process your investment and accept your initial contribution when we receive a fully completed current Application Form and your initial contribution.

If you have a FuneralPlan Bond policy, you can nominate a funeral director when completing the Application form. We will create the membership in the relevant benefit fund in your name and upon death, pay the claim to the funeral director after the funeral service has been conducted.

If you have assigned your FuneralPlan Bond policy to a funeral director in conjunction with a pre-paid funeral contract, please ensure to complete Step 4 of the Application Form – Assignment of Ownership (in conjunction with a pre-paid contract) . We will create the membership in the relevant benefit fund in your name, and then transfer ownership to the funeral director.

Making contributions to your FuneralPlan Bond

OVERVIEW	MINIMUM
Initial contribution	\$500 initial one off lump sum or \$100 with an Instalment Plan
Additional contribution	\$50
Instalment plan	\$50 per month debited fortnightly, monthly or quarterly
Payment methods	<i>Initial and additional contributions:</i> Direct debit, BPAY®, cheque <i>Instalment Plan:</i> Direct debit

BPAY® payments

Please call our Investor Services team and they will issue a customer reference number for you to use in the BPAY® online process.

FEES AND OTHER COSTS

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) Moneysmart website (www.moneysmart.gov.au) has a managed funds fee calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the investment option as a whole.

Taxes are set out in the 'Taxes and Social Security advantages' section.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

TYPE OF FEE OR COST	AMOUNT ¹	HOW AND WHEN THE FEE IS PAID
Fees when you make contributions or when a claim is made on your FuneralPlan Bond policy		
Establishment Fee The fee to open your investment	Nil	Not applicable
Contribution fee² The fee on each amount contributed to your investment.	Nil	Not applicable
Withdrawal fee The fee on each amount you take out of your investment	Nil	Not applicable. You cannot withdraw any money from your policy. Proceeds can only be paid upon death.
Exit fee The fee to close your investment	Nil	Not applicable
Switching fee² Fee for changing investment options.	Nil	There are no switching fees. However, you may incur an investing transaction cost when you invest or switch into an investment option. See the 'Investing Transaction Costs' section.

FEES AND
OTHER COSTS

TYPE OF FEE OR COST	AMOUNT ¹	HOW AND WHEN THE FEE IS PAID
Management costs		
Management costs^{3,4} The fees and costs of managing your investment	Management costs comprising: <ul style="list-style-type: none"> • A fund management fee of between 1.00% to 1.50% p.a. • Estimated indirect costs of up to 0.13% p.a. for the financial year ending 30 June 2023 	Management fees – calculated and expressed as a percentage of the daily gross market value of the investment option. The management fee is deducted periodically (usually monthly) from the investment option’s assets. We do not charge management fees on the value of any FuneralPlan Bond tax benefits.

1. All fees shown are inclusive of the impact of goods and services tax (GST) less any input tax credits (including approximate reduced input tax credits) that we and the underlying investment funds may be entitled to claim.
2. You may incur an Investing Transaction Cost when you invest or switch into an investment option.
3. The management cost, and any other costs are expenses before the impact of tax deductions that may be available to us or the underlying investment. The tax impact of these deductions is reflected in the investment value.
4. For more information about management costs see ‘Management costs’ under the heading ‘Additional explanation of fees and costs’.

Example of annual fees and costs for a Capital Guaranteed investment option

The following table gives an example of how fees and costs in the Capital Guaranteed option for this product can affect your investment over a one-year period. You should use this table to compare this product with other managed investment products. The following example assumes an initial investment balance of \$10,000 in the Capital Guaranteed option and an additional contribution of \$100 at the end of the year which has a negligible impact on the total management costs.

CAPITAL GUARANTEED INVESTMENT OPTION	INVESTMENT BALANCE OF \$10,000 WITH TOTAL CONTRIBUTIONS OF \$100 AT END OF THE YEAR	
Contribution fees ¹	NIL	For every additional \$100 you put in, you will be charged \$0.
PLUS Total management cost	1.50% ²	And , for every \$10,000 you have in the investment option, you will be charged \$150 each year.
EQUALS Cost of investment option		If you had an investment of \$10,000 at the beginning of the year and you contribute an additional \$100 at the end of that year, you will be charged fees of \$150 What it costs you will depend on the investment option you choose and the fees you negotiate.

1. Additional fees and costs may apply. For the above example, an Investing Transaction Cost is not applicable to the Capital Guaranteed option.
2. Management costs are made up of a management fee of 1.50% and estimated indirect costs of 0.00%

Additional explanation of fees and costs

Management costs

Management costs for each investment option comprise a management fee, recoverable expenses and indirect costs. Further information about recoverable expenses and indirect costs are set out below.

The table below provides a summary of each investment option's estimated management costs which are expressed as a percentage of the net asset value for the Capital Guaranteed investment option and the gross asset value for the Conservative and Moderate investment options. The figures in the table relate to the 12 months to 30 June 2023.

OPTION	MANAGEMENT FEE P.A.	OTHER ESTIMATED INDIRECT COSTS	TOTAL ESTIMATED MANAGEMENT COSTS P.A.
Capital Guaranteed	1.50%	0.00%	1.50%
Conservative	1.00%	0.00%	1.00%
Moderate	1.25%	0.13%	1.38%

Indirect costs

Indirect costs are generally amounts that FuneralPlan knows, or estimates, will reduce a Fund's returns. They refer to fees and other management costs arising from the underlying funds, which are incurred in implementing their respective investment strategy.

Estimated indirect expenses are between 0.00 and 0.13%. The costs are paid from a Fund's assets, or the assets of underlying funds in which a particular investment option may invest from time to time. The appointed investment manager(s) are entitled to be reimbursed directly from any underlying portfolio they manage, a range of ongoing operating expenses (such as audit, taxation advice and offer documents).

Investing Transaction Costs

When you invest or switch into an investment option, an Investing Transaction Cost (ITC) is incurred to recover the cost of brokerage and certain other costs of investing incurred by the investment option(s).

It is not a cost retained by FuneralPlan. The cost is a percentage deducted from your investment or switch amount:

- Capital Guaranteed investment option: 0.00%
- Conservative investment option: 0.20%
- Moderate investment option: 0.30%

The Investing Transaction Costs for each investment option may change from time to time. Details of current Investing Transaction Costs can be obtained from fpmanagement.com.au

Recoverable expenses

We are entitled to reimbursement for, or have an investment option pay, all expenses and taxes we may incur in the proper performance of our duties. Recoverable expenses are expenses generally incurred in the day-to-day operation of an investment option and include, for example: registry costs, legal, custodian services, compliance and related administration functions, accounting, printing, audit and asset management fees. The amount recovered periodically may vary.

Under certain circumstances we have the right to seek reimbursement of any additional, extraordinary expenses that may arise from time to time.

Adviser service fee

You may instruct us to pay a one-off adviser service fee for the provision of advice and services. This is not a fee payable to us. The adviser service fee can be charged as a set dollar amount and is deducted from your initial contribution amount before investing into your FuneralPlan Bond.

For example, you agreed to pay your financial adviser an adviser service fee of \$100 and make an initial investment of \$5,000. The adviser service fee of \$100 will be deducted from your initial investment amount; consequently \$4,900 will be invested into your FuneralPlan Bond account.

Changes to fees

We may change the fees and costs specified in this PDS or introduce new fees or costs at any time at our discretion in accordance with the governing rules of the applicable benefit funds. Fees may increase or decrease for many reasons, including changes in the competitive, industry and regulatory environments or simply from changes in costs.

The governing rules of the FuneralPlan Bond provide for:

- the contribution fee, establishment fee, withdrawal fee, termination fee and switching service fee to be set at a level determined at our discretion. The current levels of those fees are shown in the table in the 'Fees and other costs' section.
- a maximum management fee of 4% p.a. (of the daily gross market value) for each investment option. This maximum is provided for your information only and is not the current fee charged.

We will give investors at least 30 days' notice if we increase fees.

Dishonour fees and costs

Dishonour fees may be charged when there are insufficient funds in your Australian financial institution account to meet an Instalment Plan direct debit, resulting in the contribution being dishonoured.

Stamp duty and other Government charges

Stamp duty may be payable in some States on establishment or transfer of a FuneralPlan Bond policy. Stamp duty may also be payable in some States on transfer or assignment of your FuneralPlan Bond. The applicable rates depend on the relevant State. Stamp duty is currently absorbed by us.

UNDERSTANDING WHICH INVESTMENT OPTION IS RIGHT FOR YOU

The nature of a funeral bond policy means that once an investment has been made it cannot be withdrawn. The policy must remain open until the funeral has taken place. The date the policy will terminate cannot be known or controlled, so the choice of investment option is very important. Understanding the level of risk in each investment option will help you make that choice.

If your policy ownership is assigned to a funeral director, your funeral director will make the investment choice.

The risks of investment choice are assumed by the funeral director, as the funeral director is required to provide the funeral services that you have chosen, irrespective of the account value.

The following information is provided for each of:

- a) those who do not choose to assign ownership to a funeral director, and
- b) a funeral director who has accepted the terms of the assignment of ownership.

When considering risk, you should think about it in terms of a likely time frame: short, medium and long term.

For example, a low risk investment option such as Capital Guaranteed investment option can have a low risk level in the short term, and no risk of capital loss. However, since the policy may remain open longer than originally anticipated, the risk is the value of the policy may not keep pace with inflation or may not generate the level of growth in the policy value compared to other investment options.

Conversely, if the death of the member occurs earlier than anticipated the realised value of the account, if invested in the Moderate investment option, may be affected by short term volatility of investment return.

All investments involve some risk and some investments are considered riskier than others. Below is a summary of the main risks that may affect your investment. You should consider these risks before investing:

- **Market risk** – changes in market performance such as economic activity, interest rates and world events could adversely impact your investment returns.
- **Security risk** – your investment in securities, such as shares and property, could be impacted positively or negatively by unexpected changes in company management or the business environment.
- **Interest rate risk** – fluctuations in interest rates can impact all security and asset classes, in particular cash and fixed interest investments. If interest rates are higher than that on fixed interest investments, your return may not be as competitive.
- **Inflation risk** – inflation may erode the purchasing power of your money (this means that your investment may not keep up with the future costs of funeral expenses).
- **Liquidity risk** – refers to the ease with which a security or asset can be bought or sold in the market place. Where a security cannot be sold quickly, it may need to be sold at a discount to attract buyers, therefore impacting its value and return on your investment.
- **Regulatory or taxation risk** – changes to government policies that may impact the tax treatment of your funeral bond and its underlying investments.

These investment risks could have the following impact on your investment:

- the potential for the Conservative and Moderate investment options to record a value less than the net contributions made;
- the return for the Conservative and Moderate investment options may vary significantly from year to year;
- the return to the policy may be less than expected;
- the rate of inflation may be greater than the value of the investment return;
- death can occur sooner, or later, than the planned investment timeframe.

How investment risk is managed

The appointed investment managers of the underlying portfolios of each investment option are unable to eliminate all investment risks, but they do analyse, manage and aim to reduce the impact of risks through the use of carefully considered investment guidelines. Investment managers seek to spread the risk of each underlying portfolio across different investments and sectors, as diversification can achieve long-term objectives while reducing the impact of short-term volatility.

You choose your investment option

We offer three investment options to choose from before deciding where to invest, you should consider a range of issues including the following:

- the risks of investing;
- your age, health and personal factors; and
- the anticipated costs of your desired funeral.

The key features of the three investment options are summarised:

FEATURES	CAPITAL GUARANTEED	CONSERVATIVE	MODERATE
Your risk/ return profile	<p>'I want to know my net contributions and declared bonuses will be protected'</p> <p>'I realise this approach will mean the end benefit is less likely to keep up with inflation'</p>	<p>'I want to increase the value of my policy through returns from a combination of income and capital growth, with the potential to outperform the return from the Capital Guaranteed option'</p> <p>'I realise that returns will be relatively stable, and understand that there is a low possibility of negative returns'</p>	<p>'I want access to investment options that are likely to outperform the Capital Guaranteed and Conservative risk profiles'</p> <p>'I realise there is a higher level of variability in returns, and that there may be periods of negative returns'.</p>
Investment objective	To provide capital security and consistent, reliable and competitive returns generated from a portfolio of predominantly fixed interest and cash investments.	To provide post-fee returns in excess of the Australian Consumer Price Index ¹ plus 1.0% p.a., over rolling three-year periods.	To provide post-fee returns in excess of the Australian Consumer Price Index ¹ plus 1.5% p.a., over rolling three-year periods.
Investment strategy	Invests in a diversified portfolio of high-quality fixed interest, mortgages, cash and cash-like investments.	Invests in a diversified portfolio including growth assets such as shares and property, with a bias towards defensive assets such as highly-rated cash and fixed interest.	Invests in a diversified portfolio with an increased allocation to growth assets such as shares and property and a reduced exposure to defensive assets as compared to the Conservative option.
Current underlying portfolio(s)	A range of portfolios managed by Australian Unity	Vanguard Conservative Index Fund	Pro-D Balanced Fund Australian Unity Sustainable Short Term Income Fund

1. Australian Consumer Price Index – All Groups, weighted average of Capital Cities

HOW YOUR MONEY IS MANAGED

Investment manager

We have appointed Australian Unity Funds Management Limited ABN 60 071 497 115 AFSL 234454 ('AUFM') as investment manager for the investment options. AUFM may invest the benefit funds' assets into investment portfolios managed by it, by its related entities and external investment portfolios.

What investments can the FuneralPlan Bond hold?

In order to provide your benefit, the governing rules of the FuneralPlan Bond provide us with discretion to choose investments (within the prescribed parameters) that may be held by the investment options. Investments may be held directly or indirectly via managed

investment schemes. If financial derivative instruments are permitted, these will only be used for hedging purposes. The governing rules of the FuneralPlan Bond do not permit us to borrow on behalf of the Fund.

We manage and operate the FuneralPlan Bond in the best interests of members and to do this it is sometimes necessary for us to:

- add to or remove from the range of investments in which each of the investment options may invest; and
- change the investment approach used by the investment options.

We will notify investors of any material change as soon as required by law.

The minimum and maximum allowable asset allocation ranges are outlined in the table below:

ASSET CLASS	CAPITAL GUARANTEED %	CONSERVATIVE %	MODERATE %
Cash & short-term securities	0-100	0-100	0-100
Fixed interest	0-100	0-100	0-100
Mortgages	0-25	0-30	0-30
Total defensive assets	100	70-100	60-100
Australian shares	-	0-30	0-40
International shares	-	0-30	0-40
Property	-	0-30	0-40
Other investments (growth)	-	0-30	0-40
Total growth assets	0	0-30	0-40

Up-to-date information about the FuneralPlan Bond, including current asset allocation and performance will be made available at the website fpmanagement.com.au.

HOW ARE INVESTMENTS VALUED?

Managing your investments

When you invest, depending on your investment option, you are allocated units that represent your interest in the selected investment options. We pool your investment with the investments of other investors and process them into the underlying investment option. The appointed investment manager will buy and sell assets on behalf of each respective investment option.

The Capital Guaranteed investment option

When investing in the Capital Guaranteed Investment option your account balance will reflect the value of all contributions plus any bonuses credited to your account.

As at 30 June each year, we declare a rate of return (called a bonus rate) that takes into account the investment income over that financial year, tax on that income, the requirement to maintain sufficient reserves to support the capital guarantee and ongoing fees and expenses. The value of your bonus is calculated on your daily investment balance in the benefit funds and is allocated to your investment as at 30 June each year. The bonus is allocated to your account balance so that you benefit from the effect of compound interest (interest earning interest).

An interim bonus rate is used for any period where a payment is made prior to an annual bonus declaration.

The interim rate is set by us based on actuarial advice and is a conservative estimate of the anticipated earning rate of the FuneralPlan Bond.

Your investment in the Capital Guaranteed investment option is guaranteed

We guarantee to pay your net contributions and declared bonuses, excluding any FuneralPlan Bond

tax benefit. Our Capital Guaranteed investment option is supported by separate reserves that we are required to maintain in accordance with legislation and on the advice of an independent actuary. These reserves are built up from the investment earnings before any bonus is allocated or we receive a management fee. We do not guarantee the level of future investment performance, which will fluctuate from year to year.

The Conservative and Moderate investment options

For the Conservative and Moderate investment options the value of units changes to reflect the value of the underlying investments. As the value of the underlying assets held in the investment options can rise and fall, so too will the unit prices and the value of an investment.

Valuations are usually undertaken each business day. A unit price is calculated by taking the close of business day total market value of the assets held in each investment option, less ongoing costs, taxes and any other relevant expenses, divided by the total number of units allocated to investors. This process is generally completed within two (2) business days. Unit pricing is conducted on a 'forward' basis which is considered industry best practice.

This means we use the next applicable valuation after the processing time of your application, switch or benefit payment. This minimises exposure to market timing practices, that is, where an investor gains from price movements known but not yet reflected in the unit price. If we consider it appropriate to do so, we may calculate unit prices more or less frequently than daily or may suspend the daily calculation of unit prices. We calculate one unit price for each of the Conservative and Moderate investment options. We do not calculate different entry and exit unit prices as some products do, but may do so in the future if we consider it appropriate.

Delays or suspension of processing transactions or unit pricing

We may temporarily delay or suspend processing of investment applications, switches, and/or calculating unit prices on any business day as a result of any of the following:

- normal accounting practices around half-year (December) and end of financial year (June);
- financial markets are closed or in other extraordinary circumstances;
- we are unable to obtain a price for valuation purposes;
- an appointed investment manager delays or suspends transactions and/or unit pricing;
- there are liquidity issues in the investment option, the underlying portfolio or financial markets; or
- other events outside of our control that impact our ability to accurately calculate a unit price.

PAYMENT OF BENEFIT

How can a benefit payment be claimed?

To claim your benefit (when you have not entered a pre-paid funeral contract and assigned the benefit), the legal representative of your estate or nominated funeral director must provide us with the completed Claim Form, necessary supporting documentation and evidence of death. Upon receipt of the required materials, we will process the claim and pay the proceeds of your benefit to the legal representative of your estate or your nominated funeral director. If we receive the completed claim and all necessary supporting documentation prior to 2:00pm on a Melbourne business day, your benefit will be processed at the value as at the close of business that day. Claims received after this time will generally be processed at the value as at the close of business the next business day. If you have not assigned a funeral director, any residual funds will be paid to the estate upon receiving satisfactory evidence that the funeral service has been performed.

FuneralPlan Bond in conjunction with a pre-paid contract

If you invest in a FuneralPlan Bond in conjunction with a pre-paid funeral contract, we will pay the benefit directly to your chosen funeral director, upon receiving satisfactory evidence that the funeral service under your funeral contract has been completed.

If your chosen funeral director is unable to provide the services under a pre-paid funeral contract, your FuneralPlan Bond can be used to pay for alternative funeral services in conjunction with the executor of your estate and in accordance with the specified conditions under the pre-paid funeral contract.

The provision of the specific arrangements under a pre-paid funeral contract is the responsibility of the funeral director.

Assigning your rights to a funeral director

If you enter into a pre-paid funeral contract with a funeral director, you can assign your FuneralPlan Bond benefit entitlement to a funeral director or to an approved trustee (i.e. a trustee that will hold monies pursuant to a pre-paid funeral contract for payment to your funeral director in accordance with the pre-paid funeral contract).

If you assign your interest in the FuneralPlan Bond to a funeral director or trustee, you pass the benefit fund entitlement, including membership in the benefit fund, to the assignee. You may not assign your benefit fund membership rights and benefit entitlement to any other person.

If you are a member of Australian Unity Limited (AUL) upon assignment you will cease to be a member of AUL. The assignee is not eligible to become a member of AUL (refer to the 'Your relationship with Lifeplan and Australian Unity Limited' sections).

To assign your membership rights and benefit entitlement, complete the FuneralPlan Bond 'Assignment of Ownership (with a Pre-paid funeral contract)' section of the application form.

Nominating a funeral director

You may nominate a funeral director to receive your FuneralPlan Bond benefit entitlement. You may not nominate any other person. We will pay the FuneralPlan Bond benefit entitlement to the nominated funeral director upon receipt of satisfactory evidence of completion of funeral services. Any residual funds will be paid to the estate upon receiving satisfactory evidence that the funeral service has been performed. You will retain your membership in the benefit fund and AUL (if applicable).

Changing your nominated or assigned funeral director after you have entered into a pre-paid funeral contract

An assigned FuneralPlan Bond may only be re-assigned, or a nominated funeral director may only be altered with the consent of the existing funeral director.

Changing your nomination or assignment without first obtaining consent may mean you are in breach of the pre-paid funeral contract, and this may have consequences for you or your estate and for the funeral director who ultimately carries out your funeral service. You should therefore make sure you understand the terms of your pre-paid funeral contract before changing your nomination or assignment.

Any changes must be notified to Funeral Plan Management in writing.

KEEPING YOU INFORMED

Investor online portal

You can view your account details, balance and transaction history via a secure portal at australianunity.com.au/wealth.

Annual statements can also be accessed online, and you will receive an email alert when the statements are available. You can also opt to receive your statements by mail.

You can also update your contact details in the Investor Portal or by emailing us on funeralplans@australianunity.com.au (Funeral Directors and Investors) or investmentbonds@australianunity.com.au (Advisers). If you change your details, you should notify us as soon as possible using one of these options.

Keeping you informed

To keep up to date with the latest information on FuneralPlan Bond, please visit:

- fpmanagement.com.au, or phone Funeral Plan Management on 1800 804 731 (Funeral Directors and Investors).
- australianunity.com.au/wealth or phone us on 1300 133 285 (Advisers).

We will provide you with a paper copy of the most recent information free of charge upon request. If there is a change to the product or the information in this document which is materially adverse, we will either issue a new Product Disclosure Statement or a Supplementary Product Disclosure Statement setting out the updated information.

What information will you receive

To help keep you informed, we will send you the following:

INFORMATION	FREQUENCY
Confirmation of your contribution and acceptance to the FuneralPlan Bond	At the time of the transaction
Confirmation of any Instalment Plan direct debit arrangements	At the time of the transaction
Confirmation of subsequent contributions excluding those made using an Instalment Plan	At the time of the transaction
Annual statement	Annually

Importantly, if you have nominated or assigned your policy to a funeral director, all correspondence including the annual statement will be sent to your funeral director.

ADDITIONAL IMPORTANT INFORMATION

Your relationship with Lifeplan and Australian Unity Limited

On acceptance of your application in the FuneralPlan Bond, you will become a member of the Tax Minimiser Funeral Bond Fund (Capital Guaranteed investment option) or the FuneralPlan Bond Fund (Conservative and Moderate investment options). After two continuous years following acceptance of your application in the FuneralPlan Bond, you are eligible to become a member of AUL subject to acceptance by AUL, provided you retain the FuneralPlan Bond for that period.

You will be taken to have applied for and have consented to become a member of AUL. Membership of AUL is subject to the rights and obligations set out in the constitution of AUL which operates as a contract between AUL and its members.

If you assign ownership in conjunction with a pre-paid funeral contract, both your membership in the Benefit Fund and AUL membership (if applicable) will be assigned to the assignee that you have selected.

The provision of the specific arrangements detailed under a pre-paid funeral contract is the responsibility of the funeral director.

How is Lifeplan regulated?

Lifeplan is registered as a Life Company under the Life Insurance Act 1995. The operations of Lifeplan are governed by its Constitution (which may be amended from time to time), the Corporations Act 2001 (Cth) and the Life Insurance Act 1995.

Lifeplan is regulated by the Australian Prudential Regulation Authority under the Life Insurance Act and the Australian Securities and Investments Commission under the Corporations Act.

As an Australian financial services provider operating under Australian laws, we are required to comply with a range of State and Commonwealth laws, and with directions and orders of Courts and legal, statutory and Government bodies. We must act in accordance with these requirements including any lawful order to withdraw funds from your Lifeplan Bond account(s) and pay the proceeds as required.

Lifeplan's Constitution contains the Rules that govern the operation of the Tax Minimiser Funeral Bond Fund ('Rule 44') and the FuneralPlan Bond Fund ('Rule 33'). Your investment in the Lifeplan FuneralPlan Bond Capital Guaranteed investment option, FuneralPlan Bond Conservative and Moderate are issued under Rules 44 and 33 of Lifeplan's Constitution.

Lifeplan benefit funds are kept separate and distinct from the other benefit funds and assets held by Lifeplan. This structure means that the assets of each benefit fund are protected from financial matters which could occur to the detriment of Lifeplan and can only be used for meeting Lifeplan's contractual liabilities to investors of the particular benefit fund.

A benefit fund may be terminated in accordance with legislation. Your investment gives you a proportional interest in the assets of each chosen investment option as a whole, but not in any particular asset of the investment option or in any other Lifeplan benefit fund.

Lifeplan's rights under its Constitution

The Constitution provides us with certain rights and powers, some of which have already been disclosed in this document. In accordance with the Constitution, other rights and powers include, but are not limited to the following:

- we may decide to not accept or to defer your application to invest at our discretion, without giving any reason; or
- if we reject your application, we will notify you and return your money with any interest earned being retained by us.

Related party transactions

Any transactions entered into by us in relation to the FuneralPlan Bond, including those with related parties, are on arm's length commercial terms. Entities within Australian Unity may provide services to Lifeplan, and fees are charged at a commercial rate, including investment management services. Policies and guidelines are in place to manage the risk of any actual or perceived conflict of interest as a result of a related party transaction. Any fees for these services are included in the management fee for each investment option in the FuneralPlan Bond.

Labour standards or environment, social or ethical considerations

We do not specifically take into account the investment manager's labour standards or environmental, social or ethical considerations in our selection and retention process. The investment managers have their own policies on the extent to which labour standards or environmental, social, or ethical considerations are taken into account when making investment decisions. These policies are not specifically considered when selecting investment managers.

Cooling-off period

If you choose to cancel your FuneralPlan Bond you have 30 days to cancel your application, by written notice to Lifeplan.

The cancellation period starts when you receive notification your application has been accepted or five days after your contribution was processed and allocated to your FuneralPlan Bond, whichever is earlier (unless otherwise specified by your State or Territory legislation).

If you cancel during this cooling-off period, you will not incur any exit fees from us, however some States or Territories provide for the funeral director to receive a processing fee determined in accordance with the relevant legislation. Any applicable processing fee will be deducted from your refund and remitted to the funeral director.

In addition, the Conservative and Moderate investment options, will also take into account any applicable investing transaction costs and any movement in the value of your investment. As a result, for the Conservative and Moderate investment options only, the amount refunded to you may be less than your original investment.

Changing your personal details

It is important that we maintain accurate records about you. Please inform us of any changes to your personal detail by:

- using the secure online portal at fpmanagement.com.au
- emailing us at funeralplans@australianunity.com.au
- contacting us on 1800 804 731 (Funeral Directors and Investors) and 1300 133 285 (Advisers)
- sending us a request by mail

You are taken to have agreed and understood that neither Lifeplan nor any part of Australian Unity accept any responsibility or liability for any payment or action we make and reasonably believe to be a genuine instruction authorised by the member.

Changing your Instalment Plan

You can change your regular Instalment Plan at any time by notifying us in writing at least three business days before the next automatic contribution is due.

Changing your Australian financial institution account details

Please complete the 'Additional Contribution and Instalment Plan' form and provide your new direct debit details.

This form is available by visiting our website, fpmanagement.com.au and clicking on the 'Update my personal/bank details' link, or calling us on 1800 804 731 (Funeral Directors and Investors) and 1300 133 285 (Advisers).

BPAY® payments

New investor

Please call our Investor Services team and they will issue a customer reference number for you to use in the BPAY® online process.

Current investor

To make additional deposits using BPAY® use your customer reference number (CRN) located on the bottom of your statement and welcome pack.

If you cannot locate your CRN, please contact us on 1800 804 731 (Funeral Directors and Investors) and 1300 133 285 (Advisers).

It is important that you supply your CRN when using BPAY® to avoid processing delays.

Switching between investment options

You can transfer your full investment between the Conservative or Moderate investment option. A switch in or out of the Capital Guaranteed investment option is not permitted.

Handling of applications

No interest will be paid on application amounts for the period from receipt until your application amount is accepted and the issue of units to you occurs.

Similarly, no interest will be paid to any investor whose application (or part of an application) is returned by us unfilled or incomplete. Any interest earned on the application amount during this period will be retained by the FuneralPlan Bond and form part of its income for the benefit of all investors. We may, in our absolute discretion, reject in whole or in part any application. We need not give any reason for the rejection.

Incomplete applications

Please take your time to complete the Application Form, ensuring that all of the required information is included, or we may not be able to process your application.

Complaints resolution

We take complaints seriously and aim to resolve them as quickly as possible. If you would like to make a complaint, you can call us on 1800 804 731 (Funeral Directors and Investors) and 1300 133 285 (Advisers), email us at funeralplans@australianunity.com.au or write to us at the following address:

The Client Services Manager
Australian Unity – Investment Bonds
Reply Paid 93753
Melbourne VIC 8060
(Postage paid)

We will promptly acknowledge your complaint, investigate it and decide in a timely manner what action needs to be taken. We will notify you of our decision within 30 days after receipt of the complaint, together with any remedies that are available, or other avenues of appeal against the decision.

If you are not satisfied with our handling of your complaint, you may contact:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Website: www.afca.org.au

This service operates as an independent body for the industry to determine unresolved complaints. There is no cost to you for using this service.

APPLICATION FORM GUIDE

1. Your personal information

We collect your personal information for the following purposes:

- to administer and provide products and services and to manage our relationship with you;
- to process transactions, to answer queries and for security purposes;
- to develop products and services;
- to meet regulatory requirements; and
- to allow the Australian Unity Group to market products and services to you (subject to your right to opt-out of receiving various direct marketing materials at any time).

In managing your investment account, we may need to disclose your personal information to:

- your financial adviser, either directly or through other service providers (such as platform software including Xplan and Coin) which we may have arrangements with;
- reputable service providers who may carry out functions associated with our products and services on our behalf (e.g. mailing houses who conduct mailings for us);
- our Australian financial institution to initiate the drawing from or payment to your nominated Australian financial institution account (where you have selected the direct debtor credit facility); and
- a third party, as required by law.

You are entitled to access information we have about you. You should notify us immediately if any of the information we hold about you changes, so that we can ensure your information is always complete, accurate and up to date. If you do not provide the information requested on the Application Form, we may be unable to process your application request. If a financial adviser's details appear on the Application Form, you authorise us to give information relating to your investment account and investments to your financial adviser, in doing so you acknowledge that your financial adviser is your agent for the purpose of receiving this information.

Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy and in accordance with the law. Our Privacy Policy can be found at: australianunity.com.au/privacy-policy or by telephone on 1800 804 731 (Funeral Directors and Investors) and 1300 133 285 (Advisers).

If you have any complaints or questions about the privacy of your personal information, please contact our Privacy Officer by writing to:

Privacy Officer
Australian Unity – Investment Bonds
Reply Paid 93753
Melbourne VIC 8060

If we do not address your complaint to your satisfaction, you may write to the Privacy Commissioner at:

Office of the Australian Information Commissioner
GPO Box 5288
Sydney NSW 2001

2. Direct Debit Request ('DDR') Service Agreement

This is your Direct Debit Request Service Agreement with Lifeplan Australia Friendly Society Limited (Lifeplan), ABN 78 087 649 492 Funeral Plan Bond (User ID 086326).

It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your Direct Debit Request authorisation. If you require a copy of a Direct Debit Service Agreement, please contact us (see below in the section 'Notice' for our mailing address).

The terms for this Direct Debit Service Agreement are for the purpose of an investment into Funeral Plan Bond by initial/additional contribution or Instalment Plan by direct debit.

Definitions

account means the account held at your nominated Australian financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment from you to us is due.

debit payment means a particular transaction where a debit is made.

Direct Debit Request means the written, verbal or online request between us and you to debit funds from your account.

our, us or we means Lifeplan Australia Friendly Society Limited, (the Debit User) you have authorised by requesting a Direct Debit Request.

PDS means the offer document to which this agreement is incorporated by reference and which sets out the terms of the offer of the fund.

fund means the Funeral Plan Bond (User ID 086326).

you or your means the customer who has signed the Direct Debit Request.

your financial institution means the Australian financial institution as nominated by you on the Direct Debit Request at which the account is maintained.

Our commitment to you

- By signing a *Direct Debit Request*, you have authorised us to arrange for funds to be debited from *your account*. You should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between us and you.
- We will only arrange for *funds* to be debited from *your account* as authorised in the *Direct Debit Request*.
- Where you request a one-off debit, the payment will be drawn from *your* nominated *account* after we accept *your* application.
- Where you request a one-off debit, the payment will be drawn from *your* nominated *account* on the date you have indicated on *your* application.
- For regular debits, payment will normally start to be drawn from *your* nominated *account* from the date you have indicated on *your* application.
- Where the due date for a drawing falls on a non-*business day*, it will be drawn from *your* account on the next *business day*. If you are unsure about which day *your account* has or will be deducted, you should ask *your financial institution*.
- We may vary any terms of this *agreement* or a *Direct Debit Request* at any time by giving you at least fourteen (14) days written notice sent to the preferred email/address you have given us in the *Direct Debit Request*.
- We will keep the details of *your* nominated *account* and *financial institution* private and confidential.
- We will investigate and deal promptly with any queries, claims or complaints regarding debits.

Your commitment to Lifeplan (us)

- It is *your* responsibility to check with *your nominated Australian financial institution* to confirm that direct debits are available on *your account* as direct debiting through the Bulk Electronic Clearing System (BECS) may not be available on all accounts.
- If there are insufficient clear funds in *your* account to meet a debit payment:
 - (a) you may be charged a fee and/or interest by *your financial institution*;
 - (b) we may charge you reasonable costs incurred by us on account of there being insufficient funds; and
 - (c) you must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that we can process the debit payment.
- It is *your* responsibility to ensure that the authorisation at the '*Direct Debit Request*' section of this Application Form matches the signing instructions on *your* nominated Australian *financial institution account*.

- It is *your* responsibility to ensure that there are sufficient cleared funds in the nominated Australian *financial institution account* to allow a debit payment to be made on the drawing date in accordance with the *Direct Debit Request*. We may reject *your* application if we are unable to draw funds from *your* nominated Australian *financial institution*.
- It is *your* responsibility to cover any charges resulting from the use of the direct debit program. This may include transaction fees charged by *us* or *your* nominated Australian *financial institution* due to dishonoured drawing.
- It is *your* responsibility to check *your account* details which *you* have provided to *us* are correct by checking them against a recent account statement from *your* Australian *financial institution*.
- It is *your* responsibility to check with *your financial institution* before completing the '*Direct Debit Request*' section of this Application Form, if *you* have any queries about how to complete the *Direct Debit Request*.
- It is *your* responsibility to check *your account* statement to verify that the amounts debited from *your account* are correct.

Changes to the arrangement

If you want to make changes to the drawing arrangements, please notify us in writing (see below section 'Notice' for our mailing address), at least five (5) business days prior to the drawing date. You can also contact your own financial institution, which must act promptly on your instructions. These changes may include:

- deferring the drawing;
- altering the details of the drawing;
- stopping an individual debit; or
- cancelling the Direct Debit Request completely.

Enquiries

All *your* personal customer information held by *us* will remain confidential, except for information that may be provided to *our financial institution* to initiate the drawing to *your* nominated *account*, or information that may be disclosed to a third party as required by law.

Information may also be provided to any entity within the Australian Unity Group to enable the *Direct Debit Request* to be effected as required by law.

Disputes

- If *you* believe an error has been made in debiting *your account*, you should notify us directly by calling 1800 804 731, or emailing funeralplans@australianunity.com.au, or writing to GPO Box 4397, Melbourne VIC 3001 as soon as possible so that we can resolve *your* query.
- If we conclude, as a result of *our* investigations that *your account* has been incorrectly debited, we will respond to *your* query by arranging within a reasonable period for *your* Australian *financial institution* to adjust *your account* (including interest and charges) accordingly. We will also notify *you* in writing of the amount by which *your account* has been adjusted.
- If we conclude, as a result of *our* investigations that *your account* has not been incorrectly debited we will respond to *your* query by providing *you* reasons and any evidence for this finding in writing.
- If *you* do not receive a satisfactory response from *us*, then please follow up with your nominated Australian *financial institution* regarding your claim.
- *You* will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Confidentiality

- We will keep any information (including *your account* details) in your *Direct Debit Request* confidential. We will make reasonable efforts to keep any such information that we have about *you* secure and to ensure that any of *our* employees or agents who have access to information about *you* do not make any unauthorised use, modification, reproduction or disclosure of that information.
- We will only disclose information that we have about *you*:
 - (a) to the extent specifically required by law; or
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

Notice

If you wish to notify us in writing about anything relating to this agreement, you should write to:

GPO Box 4397, Melbourne VIC 3001

or email us at funeralplans@australianunity.com.au

We will notify you by:

- (a) sending a notice in the ordinary post to the address you have given us in this Application Form to the PDS; or
- (b) by sending a notice electronically to the email address you have given us in the Application Form to the PDS.

Any notice received after 2:00pm in our Melbourne office on any Melbourne Business Day will be deemed to have been received on the next Melbourne Business Day.

3. Terms and conditions for email instructions

We offer an email service that allows you to send us instructions on your account (Email Instructions Service). If you wish to give us instructions by email in relation to your account, (including for example additional investments, switches, change of details) then you must:

- 1) send the email to funeralplans@australianunity.com.au or such other email address we may advise from time to time;
- 2) ensure that you attach a PDF document to your email that contains the instructions and is signed by all the authorised signatories to the investment and is dated correctly; and
- 3) include the name of all the investors, the customer reference number and sufficient information to enable us to complete the email instructions. (Collectively referred to as Email Instructions Requirements). Lifeplan may refuse to act on email instruction unless they meet the Email Instructions Requirements. In addition to the Email Instructions Requirements the following terms also apply to your use of the Email Instructions Service:
 - (a) You use the service entirely at your own risk.
 - (b) Lifeplan is not in any way liable for and will not compensate you for any losses arising as a result of your use of the Email Instructions Service, unless required by law.

- (c) Lifeplan is not in any way liable for any action taken by Lifeplan based upon any email instructions that are false, misleading, fraudulent or incorrect. This means that Lifeplan will not compensate you for any claim arising out of, for example, a fraudulent email redemption request made by someone who has access to your investor code and a copy of your signature.
 - (d) Lifeplan is not in any way liable for any loss that may be incurred by you arising from an email being delayed or not being received by Lifeplan.
-

4. Completing the Application Form

The following information is provided to assist you in completing and lodging the Application Form.

- use the Application Form checklist;
 - answer all sections unless otherwise indicated (if a section does not apply, please indicate using 'N/A');
 - please ensure you provide your signature on the Application Form; and
 - complete the Direct Debit Request section or if you are paying by cheque, make it payable to: 'Funeral Plan Management Pty Ltd' – <Investor Name(s)> and crossed 'Not Negotiable'.
-

5. Lodgement

You can lodge your completed Application Form by mailing it to the following reply-paid address or by emailing it to funeralplans@australianunity.com.au.

Funeral Plan Management Pty Ltd
Reply Paid 93753 Melbourne VIC 8060
(No stamp required if mailed in Australia)

The application will be considered lodged when it is received in our Melbourne office on a Melbourne business day prior to 2:00pm. Your application cannot be accepted unless personally signed by the applicant(s) and we have received your initial contribution.

If you prefer, you may lodge your application with your funeral director, financial adviser or agent who will forward it on to us.

Please note we do not accept cash or credit card payments.

APPLICATION FORM CHECKLIST

To ensure that we are able to process your Application Form quickly and efficiently, please 'X' that you have completed all of the following.

Applicant(s) must be at least 16 years of age.

STEP 1

Product Selection Criteria (non adviser clients and funeral directors only)

- Under the Design and Distribution Obligations (DDO) framework, Lifeplan Australia Friendly Society, as Issuer of the FuneralPlan Pre-Paid product, is required to ascertain the key criteria on which customers have based their decision to take out the product and their investment choice.

STEP 2

Personal details

- Provide the investor(s) personal details. Use your full name.
- Provide your contact details.

STEP 3

Pre-paid funeral contract details

- Indicate whether you have a pre-paid funeral contract in conjunction with the FuneralPlan Bond.

STEP 4

Assignment of Ownership (in conjunction with pre-paid)

- Please complete this section section if you want to assign your rights as a benefit fund member and your FuneralPlan Bond benefit entitlement to your funeral director if you have arranged a pre-paid funeral with your funeral director. Your funeral director selects the investment option on this form.

STEP 5

Investment option selection

- Select your investment option (only one option permitted).

If you assign ownership to your funeral director, your funeral director selects the investment option within Step 4 – Assignment of Ownership.

STEP 6

Payment instructions and Instalment Plan

- Provide details on your initial contribution amount. Specify how you want to pay for your initial contribution.
- Direct debit:** If you are investing by direct debit, please provide your Australian financial institution account details in step 7 and sign the Direct Debit Request Authorisation.
- BPAY®:** Please contact us on 1800 804 731 (Funeral Directors and Investors) or 1300 133 285 (Advisers), to obtain your customer reference number and our BPAY® Biller code.
- Cheque:** Please make the cheque payable to 'Funeral Plan Management Pty Ltd', <Investor name(s)> and cross it 'Not Negotiable'.
- If you wish to start an Instalment Plan, please specify your total contribution amount (minimum initial contribution of \$100, minimum additional contribution of \$50 per month), your regular instalment amount and the contribution frequency to be debited from your nominated Australian financial institution account.

STEP 7
Direct Debit Request Authorisation

- Check that all account holders have signed and dated the DDR Authorisation section (if applicable).
-

STEP 8
Nomination of Funeral Director

- If you wish to involve a funeral director and you do not wish to use your FuneralPlan Bond in conjunction with a pre-paid funeral, you may nominate your preferred funeral director to receive your FuneralPlan Bond proceeds upon your death.
-

STEP 9
Advice fee payment instructions

- Please complete this step if a one-off adviser service fee is to be paid to your financial adviser.

STEP 10
Declaration

- Check that all applicants have signed and dated the Declaration section.
-

Client Care Statement – Queensland residents only

Queensland State legislation (Funeral Benefit Business Act 1982) requires distributors (selling agents) of funeral bonds to provide clients/investors with a Client Care Statement prior to purchasing a funeral bond product.

The Client Care Statement provides warnings about signing contracts, fees, financial advice and cooling off. Queensland residents are required to complete and sign the Client Care Statement and send this together with the FuneralPlan Bond Application Form to us.

If you are purchasing a funeral bond through a financial adviser they will provide you with the Client Care Statement, which is also available on our website.

FUNERALPLAN BOND APPLICATION FORM



Lifeplan Australia Friendly Society Limited ABN 78 087 649 492 AFSL 237989.

Applications for FuneralPlan Bond will only be processed on receipt of the completed Application Form issued in this Product Disclosure Statement dated 30 November 2023.

Refer to the 'Application Form Guide' for instructions on how to complete this form. Call Investor Services on 1800 804 731 if you have any questions.

Please use **BLACK PEN** and print within the boxes in CAPITAL letters. Mark any boxes with a cross (X) where applicable. Please provide a Client Care Statement with your completed Application Form – Queensland residents only.

We will contact you if the Application Form is incomplete. If no new Application Form is received within 30 days, your Application Form will not be processed and your money returned (with any interest earned being retained by us).

Design and distribution obligations

In line with the Design and Distribution Obligations (DDO) under the Corporations Act, please complete the following questionnaire to assess whether you are in the target market for the FuneralPlan Bond. You can access the Target Market Determination for the FuneralPlan Bond at australianunity.com.au/wealth/target-market-determinations which includes a description of the FuneralPlan Bond's target market.

1. TARGET MARKET QUESTIONNAIRE

To be completed by your adviser or funeral director

1. Are you an adviser or funeral director completing an application on behalf of a client(s)?

- Yes – proceed to question 2
- No – proceed to question 3

2. Please confirm that, in recommending this product:

- I have considered the target market determination for the product.
- If I am an adviser, I have provided personal advice.
- The client is within the target market determination.
- Or, where the client is not within the target market determination, I have provided high-level details regarding this outside dealing below (e.g. relating to clients' needs and objectives, financial situation and/or eligibility).

If you are a financial adviser or funeral director and you have completed question 2, then proceed to Section 2.

FUNERALPLAN BOND
APPLICATION FORM

Provide details in this section only where the client is outside the target market (e.g. needs and objectives, financial situation and eligibility):

To be completed by, or for, the FuneralPlan Bond investor

Please complete these questions if you are investing without the assistance of a financial adviser or funeral director:

3. What is the purpose for investing in the FuneralPlan Bond? (More than one option can be selected)

- Put funds aside for paying for some or all future funeral expenses
- Structure assets to manage means-tested entitlements to Government benefits
- Invest the proceeds to pay towards my pre-paid funeral expenses
- Other (please specify):

4. If you do not intend on investing in the default Capital Guaranteed option, are you comfortable with choosing a between the conservative and moderate investment options?

- Yes – proceed to question 5
- No – we recommend you seek the advice of a financial adviser to assist with choosing an investment option

5. Are you an individual that intends to hold more than two funeral bond policies?

- Yes – this product may not be suitable for your needs because there are limits on means testing benefits for age pension, service pension or any other means tested Government pensions. We recommend you seek the advice of a financial adviser.
- No – proceed below to Section 2.

2. PERSONAL DETAILS

Applicant 1 (Individual)

Title Mr Mrs Ms Miss Other – Please specify:

Given name(s)

Surname

Mobile/Phone Date of birth / /

Email

Residential address for Applicant 1 (not a P.O. Box)

Residential address

Suburb State Postcode

4. ASSIGNMENT OF OWNERSHIP (IN CONJUNCTION WITH A PRE-PAID FUNERAL CONTRACT)

This section is for the purpose of assigning ownership of your entitlement to benefits under the pre-paid contract created by your application for membership in the Lifeplan benefit fund.

The assignment will have the effect:

- a) of recording the assigned funeral director as the absolute owner of the policy; and
- b) to enable the funeral director to determine the investment allocation of benefits held under the assigned policy in the Lifeplan benefit fund.

This assignment will take effect after the initial creation of your membership in the Lifeplan benefit fund.

Nominated Assignee

Name of funeral director				
Business address				
	Suburb	State	Postcode	
Mobile/Phone				
Email				

Member Declaration (Assignor)

In consideration of an agreement with the nominated assignee to provide funeral services under a contractual agreement separately entered into with the assignee I have effected this assignment freely and with full understanding that its effect is to transfer the ownership of the policy issued in the Lifeplan benefit fund to the funeral director as the assignee.

Signature(s) (all members must sign and date this form)

Signature of Member 1

X

Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Signature of Member 2

X

Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Funeral Director Declaration (Assignee)

I have accepted the assignment proposed by this document with full understanding that:

- i. the direction as to the investment allocation of the value of the member account in the Lifeplan benefit fund (where available) will be exercised by me;
- ii. I understand and assume full responsibility for the risks attaching to a decision as to the investment allocation of the account in the Lifeplan benefit fund;
- iii. each of and all of the funeral requirements specified by the assignor in the pre-paid funeral contract executed by the assignor will be provided irrespective of the value of the account in the Lifeplan benefit fund at the relevant date;

and I nominate the investment option for the account as:

Investment option

Capital Guaranteed Conservative Moderate

FUNERALPLAN BOND
APPLICATION FORM

Name of Funeral Director

Signature Date / /

5. INVESTMENT OPTION (NON-ASSIGNED APPLICANTS ONLY)

If you wish to assign your policy to a funeral director in conjunction with a pre-paid funeral contract, do not make an investment option selection here. The funeral director will select the investment option. Please refer to the previous Step 4 – Assignment of Ownership (in conjunction pre-paid funeral contract).

- I have **not** assigned my FuneralPlan Bond to a funeral director and wish to select an investment option (only one option allowed):
- Capital Guaranteed Conservative Moderate

If you do not select an investment option, the default investment option of the Capital Guaranteed option is automatically applied. This will apply for the life of the bond and cannot be changed. **A switch in or out of the Capital Guaranteed investment option is not permitted.**

6. PAYMENT INSTRUCTIONS

I wish to invest the total amount of: \$, .

Initial contribution

Please specify your initial contribution amount below.

\$, . The **minimum** initial contribution is **\$500** (or \$100 with an Instalment Plan).

Please specify how you want to pay for your initial contribution below:

- Direct Debit**
Direct Debit collection date / / (Please complete step 6)
- BPAY®**
If paying by BPAY®, please contact us on 1800 804 731 to obtain your Customer Reference Number and our BPAY® Biller code.
- Cheque**
If paying by cheque, please make the cheque payable 'Funeral Plan Management Pty Ltd, <Investor name>' and cross it 'Not Negotiable'.

Instalment plan

If you wish to start an Instalment Plan, please specify your regular instalment amount and the contribution frequency to be debited from your nominated Australian financial institution account.

Regular instalments: \$, . (\$50)

Instalment Plan direct debit frequency: Fortnightly Monthly Quarterly

7. DIRECT DEBIT REQUEST AUTHORISATION AND DECLARATION

The terms of this Direct Debit are for the purpose of an investment into the Funeral Plan Bond by an initial/additional investment or Instalment Plan. If you would like us to deduct your investment directly from your nominated Australian financial institution account or you have selected the Regular Instalment Plan, please complete the section below.

- Initial/additional investment by direct debit to be deducted from my account at the time of application
- Regular Instalment Plan direct debits to commence from / /

Note: Quarterly debits will only occur in the months of March, June, September and December.

Providing your nominated Australian Financial Institution details below means that you authorise the use of this information for all future deposit transaction requests that you initiate.

Name of Australian Financial Institution	<input type="text"/>
Name of account holder(s)	<input type="text"/>
Branch name	<input type="text"/>
Branch number (BSB)	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Account number	<input type="text"/>

Confirmation

- I/we request and authorise Lifeplan Australia Friendly Society Limited (Lifeplan) User ID Funeral Plan Bond (User ID 086326) to debit funds through the Bulk Electronic Clearing System (BECS) according to the details specified above from my/our nominated Australian financial institution account and will be subject to the terms and conditions of the *Direct Debit Service Agreement*.
- I/we are authorised to operate my/our nominated Australian financial institution account.
- I/we have read, understood and agree to the terms and conditions set out in this Request and in the *Direct Debit Request Service Agreement* in the PDS dated 30 November 2023.
- I/we acknowledge and agree this Direct Debit arrangement is governed by the *Direct Debit Request Service Agreement*.
- I/we agree to indemnify Lifeplan against all losses, costs, damages and liability (including, without limitation, legal costs and expenses on a full indemnity basis) that Lifeplan may suffer as a result of my/our breach of the *Direct Debit Request Service Agreement*, or providing an invalid or non-binding direct debit request or Lifeplan otherwise acting upon any unauthorised direct debit request. This indemnity is a continuing obligation, separate and independent from other obligations and survives termination of this agreement. It is not necessary for Lifeplan to incur expenses or make payment before enforcing this right of indemnity. I/we agree to pay Australian Unity all or any sum due without deduction or set-off. This indemnity does not apply to the extent of any fraud, negligence or breach of trust by Lifeplan.
- I/we acknowledge and agree that by signing and/or providing Lifeplan with a valid instruction in respect to my/our Direct Debit Request, I/we confirm that I/we have understood and agreed to the terms and conditions governing the debit arrangements between myself/us and Lifeplan as set out in this Direct Debit Request and in my/our *Direct Debit Request Service Agreement*.

All account signatories must sign below:

Signature of Australian financial institution account holder or company officer 1

Investor 1 surname

Investor 1 given name(s)

Company position (if applicable)

Date

Signature of Australian financial institution account holder or company officer 2

Investor 2 surname

Investor 2 given name(s)

Company position (if applicable)

Date

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Lifeplan as set out in this request and in your *Direct Debit Service Agreement*.

8. NOMINATION OF FUNERAL DIRECTOR (OPTIONAL)

Use this section to nominate a funeral director to receive your FuneralPlan Bond benefit entitlement as a beneficiary upon your death. Please refer to 'Nominating a funeral director' section of the PDS for details on nominating a funeral director.

I/We nominate my/our funeral director named below:

- to receive payment upon policy maturity; OR

if I/We have not entered into a pre-paid contract

- to receive payment upon the policy maturity to meet the reasonable costs of the funeral services provided by the funeral director.

Name of funeral director

Business address
(nominated funeral home address)

Suburb

State

Postcode

Mobile/phone

Email

9. ADVICE FEE PAYMENT INSTRUCTIONS

You may instruct us to pay your financial adviser a one-off advice fee. Please note that the agreed advice fee will be deducted from your initial investment amount at the start of the month following your initial contribution into FuneralPlan Bond.

I/We agree that the following amount is deducted from my/our initial investment amount as a one-off advice fee that is paid to my/our financial adviser.

\$, .
(Including GST)

Advisers will NOT receive any payment from us unless the 'Advice fee payment instructions' is completed.

Adviser use only

Please note, this section relating to Adviser details must be completed by all advisers, regardless of whether an adviser service fee applies or not.

Adviser name	<input type="text"/>		
Dealer group	<input type="text"/>		
Email	<input type="text"/>		
Phone/Mobile	<input type="text"/>	Fax number	<input type="text"/>
AFS Licence	<input type="text"/>	Adviser ID	<input type="text"/>

I attest that, in recommending this product:

- I have considered the target market determination for the product.
- I have provided personal advice.
- the client is within the target market determination. Or, where the client is not within the target market determination, I have provided high-level details regarding this outside dealing below (e.g. relating to clients' needs and objectives, financial situation and/or eligibility).

Provide details in this section only where the client is outside the target market (e.g. needs and objectives, financial situation and eligibility):

Please attach your business card to enable us to ensure they have your most up-to-date details.

10. DECLARATION

I/We wish to invest in FuneralPlan Bond and agree and acknowledge:

- the information I have provided in relation to this Application Form is true and correct;
- I have read the Product Disclosure Statement dated 30 November 2023 and any relevant Supplementary Product Disclosure Statements relating to the FuneralPlan Bond;
- if I have received this Application Form from the internet or other electronic means, I declare that I have received it personally, or a printout of it, accompanied by or attached to the Product Disclosure Statement and any relevant Supplementary Product Disclosure Statement;
- the amount paid to the FuneralPlan Bond together with that paid to other funeral funds does not exceed the amount reasonably required to meet the cost of my desired funeral arrangements;
- my financial adviser will receive the payments (where applicable) detailed in this Application Form through the deduction from my initial investment;
- Lifeplan is authorised to supply relevant information about me to my financial adviser (where applicable) and the financial adviser's dealer group;
- I agree to be contacted by Australian Unity Limited (AUL) to receive further information about AUL's services, products and news. AUL respects your privacy and complies with all applicable privacy laws including the Privacy Act 1988 (Cth) and the Australian Privacy Principles as stated in our Privacy Policy. To be removed from our email distribution list, please phone Adviser Services: Investors or Funeral Directors – 1800 804 731, Advisers – 1300 133 285;
- by providing my email address in this application, Lifeplan may use this address to provide me, where permitted by law or regulation, with information via email about my investment and the FuneralPlan Bond, including any communications such as annual statements to satisfy any continuous disclosure requirements. To alter the communication method, please contact us on 1800 804 731;
- if this Application Form is signed under a Power of Attorney, the Attorney verifies that no notice of revocation of that power has been received at the date of completing this Application Form; and
- units in the investment options(s) will not be allocated until Lifeplan has received a completed Application Form and investment monies.

Signature(s) (all applicants must sign and date this form)

Signature of Applicant 1

Date

Signature of Applicant 2

Date

FUNERAL PLAN DIRECTORY

Funeral Plan Management Pty Ltd

ABN 30 003 769 640 is a wholly owned subsidiary of:

Lifeplan Australia Friendly Society Limited

ABN 78 087 649 492, AFS Licence No. 237989

Postal address

Funeral Plan Management Pty Ltd
Australian Unity
Reply Paid 93753
Melbourne VIC 8060

Funeral Director and Investor Services

T 1800 804 731
E funeralplans@australianunity.com.au
W australianunity.com.au fpmanagement.com.au

Adviser Services

T 1300 133 285
E investmentbonds@australianunity.com.au
P online.lifeplan.com.au



At Funeral Plan Management, our simple policies are designed to help you make easy decisions. We provide professional administration and investment information to Australians on all aspects of advance funeral planning.

POST: Reply Paid 93753, Melbourne VIC 8060
TELEPHONE: 1800 804 731 (freecall)
EMAIL: funeralplans@australianunity.com.au
WEBSITE: fpmanagement.com.au

FUNERAL PLAN MANAGEMENT PTY LTD

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