

## Be assured with Tasmanian Perpetual Trustees

Tasmanian Perpetual Trustees has been acting in the best interests of Tasmanians since 1887. Today, Tasmanian Perpetual Trustees is a major provider of financial products and trustee services, managing more than \$1.3 billion in funds on behalf of personal, business and wholesale investors, as well as over \$750 million in trust assets. Tasmanian Perpetual Trustees is totally committed to offering ethical services and products to all our clients.

## Client Services:

### Security and peace of mind for those who entrust us with:

- Wills and Estate Planning
- Estate and Trust Administration
- Power of Attorney
- Funeral Bonds

### Wealth building opportunities through investments in our:

- Cash and Income Funds
- Investment Growth Funds

### Competitive and flexible lending for:

- Rural, Commercial and Business purposes

### Professional and confidential including:

- Portfolio Administration
- Financial Planning
- Administration under Guardianship and Administration Orders
- Corporate and Custodial Trustees

### Through our joint venture with Bendigo Bank:

- Tasmanian Banking Services can provide a full range of complementary banking products and services

<b>Burnie</b>	17 Cattley St	P: (03) 6440 8440	F: (03) 6440 8446
<b>Devonport</b>	70 Rooke St Mall	P: (03) 6498 7744	F: (03) 6498 7746
<b>Glenorchy</b>	385A Main Rd	P: (03) 6214 7800	F: (03) 6214 7806
<b>Hobart</b>	29 Murray St	P: (03) 6222 1222	F: (03) 6222 1266
<b>Kings Meadows</b>	Shop 2 139-143 Hobart Rd	P: (03) 6336 6955	F: (03) 6336 6950
<b>Kingston</b>	Shop 34 Channel Court Shopping Centre	P: (03) 6211 8755	F: (03) 6211 8750
<b>Launceston</b>	23 Paterson St	P: (03) 6348 1111	F: (03) 6348 1166
<b>Rosny</b>	9 Bayfield St	P: (03) 6233 1533	F: (03) 6233 1536
<b>Ulverstone</b>	28A Reibey St	P: (03) 6490 8333	F: (03) 6490 8336
<b>www.tasmanianperpetual.com.au</b>		info@tptl.com.au	

4 February 2008



**Tasmanian  
Perpetual  
Trustees**

*Secure your future today*

## Funeral Bonds

*Simple - Sensible - Secure*



**Tasmanian  
Perpetual  
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## Planning ahead?

It makes sense to plan ahead.

That's true in so many aspects of life - and throughout life people carefully plan and organise many important events so they are free of stress. Planning your funeral and for the payment of your funeral is just as important. Therefore, it is no wonder that Funeral Bonds have become increasingly popular. One of the major reasons that Funeral Bonds have become so popular is that a Funeral Bond can provide peace of mind for you and for those close to you.

## What is a Funeral Bond?

A Funeral Bond is a way of putting aside money to pay for your funeral. In a way it is like a savings plan, where you put aside a lump sum or make regular payments until you reach a predetermined amount. Your Funeral Bond will also safeguard your funds, so that they can only be used for paying the cost of a funeral. You know that your Tasmanian Perpetual Trustees Funeral Bond\* is safe and secure. It is an investment that provides you with peace of mind, knowing that you have protected your family from future expenses related to your funeral.

## How a Funeral Bond works for you

Funeral Bonds are very flexible – you can save for them gradually or pay in a single lump sum.

For professional guidance regarding the expected cost of a funeral it is useful to speak with a funeral director. This will assist you in determining how much money you will need to place in your Funeral Bond to ensure your funeral is as you would want it to be.

## The pre-arranged funeral option

Through arrangements with your funeral director, you have the option of linking your funeral bond to a pre-arranged funeral contract. This will help to protect you against the rising costs of funerals. Pre-arranged funerals let you make decisions and arrangements in advance. With your funeral director you arrange the funeral you want at the price you want to pay. Your funeral director will guide you through the planning process and detail the costs involved.

## Advantages of a Funeral Bond

- Your investment in the Tasmanian Perpetual Trustees Funeral Bond is safe and secure. Tasmanian Perpetual Trustees have been looking after Tasmanians with trust, integrity and personal service for over 118 years.
- Your Funeral Bond will usually be exempt from Centrelink pension asset and income tests.
- There are no health restrictions on your Tasmanian Perpetual Trustees Funeral Bond.
- The money you place in your Funeral Bond is invested with the objective of keeping pace with inflation.
- You can assign your Funeral Bond to the funeral director of your choice.
- Funeral Bonds are very flexible. You can save for them gradually through the regular savings plan, with payments of at least \$42 per month, or in lump sums of at least \$500.

\*The Tasmanian Perpetual Trustees Funeral Bond is an investment product of Australian Friendly Society Ltd ABN 29 087 648 851 AFSL No. 247 028 (AFS) distributed through Tasmanian Perpetual Trustees Limited ABN 97 009 629 AFSL No. 234 630. AFS takes no responsibility for the contents of this document.

## What if you change your mind?

There is a 30-day 'Cooling Off' period for all Tasmanian Perpetual Trustees Funeral Bonds. This enables you to cancel your Funeral Bond and all monies paid will be refunded. Please see the Tasmanian Perpetual Trustees Funeral Bond Disclosure Document for details.

## Would you like more information?

It is simple to get more information about a Tasmanian Perpetual Trustees Funeral Bond:

- Contact your preferred funeral director, who will be able to advise you on funeral costs, pre-arranged funerals and supply a full Disclosure Document for the Tasmanian Perpetual Trustees Funeral Bond.
- Contact Tasmanian Perpetual Trustees by calling 1300 138 044 and ask to be sent a Funeral Bond pack. The pack includes a full Disclosure Document that gives details on all the important aspects of your Funeral Bond.
- Alternatively, you can call into any branch of Tasmanian Perpetual Trustees and ask for more information. *All Tasmanian Perpetual Trustees branch details are listed on this brochure.*

**Tasmanian Perpetual Trustees** 