



## Frequently asked Questions

### Q: How much does the Fund Cost?

**A: There are four fund options available. These are as follows:**

**Option A: Western Australian Funeral Directors' Association (WAFDA)**

Cost of Option A, from 1st July 2016 until 30th June 2017 is \$3,461.20 which does not include a once only administration fee of \$75.00. There is an annual increase set by WAFDA and there is a bonus given by Retirees WA to offset this increase.

**Option B: Independent Funeral Director (IFD)**

Cost of Option B, from 1st July 2016 until 30th June 2017 is \$3,330.20 which does not include a once only administration fee of \$75.00. There is an annual increase set by IFD and there is a bonus given by Retirees WA to offset this increase.

**Option C: Perth's Leading Funeral Directors (PLFD)**

Cost of Option C, from 1st July 2016 until 30th June 2017 is \$3,132.00 which does not include a once only administration fee of \$75.00. If there is an annual increase set by PLFD, there will be a bonus given by Retirees WA to offset this increase.

**Option D: Independent WA Owned and Family Operated Funeral Homes (IWAFOFH)**

Cost of Option D, from 1st July 2016 until 30th June 2017 is \$2,990.00 which does not include a once only administration fee of \$75.00. If there is an annual increase set by IWAFOFH, there will be a bonus given by Retirees WA to offset this increase.

**Option E: FIXED Funeral**

If a member pays an additional \$1500 to Option A, B, C or D, the member will not receive any annual increases.

### Q: How much do I have to pay up front?

**A: An initial payment of no less than \$100 on application which includes a \$25 minimum deposit and the once off administration fee of \$75. You may wish to pay the full contract price or by instalments. (please see next question).**

Regular instalments can be made at the member's convenience ie. fortnightly, monthly etc. and can either be made by credit card over the phone on 9362 0100, money order, cheque or cash. Payment can be made at Australia Post by producing the invoice you receive in July at the post office each time you make a payment.

The post office will issue a receipt each time. Payment can also be by phone or internet using the Australia Post telephone number or internet address and code and reference on your invoice.

### Q: What amount is acceptable as a regular instalment?

**A: A minimum of \$50.00 per month. It will then depend on each individual's financial position as to how much that person is able to afford to pay into their fund by instalment.**

Some members may be able to afford to pay \$100 each month, whilst others may only be able to afford \$70 per month. The fund is flexible and members are able to vary the amount they wish to pay into their fund.

# Retirees WA

## Funeral Fund Schemes cont'd.



**Q:** How much time am I allowed to pay the fund off, if I am paying by instalments?

**A:** There is no time limit to pay the fund. However, it is in your best interest to pay your fund, up to the current paid-up price, as soon as possible. (The bonus amount paid into your funeral fund will be proportional to the amount you have paid in.)

For example the current price is (WAFDA) \$3,536.20 including \$75 once off administration fee or, (IFD) \$3,405.20 including \$75 once off administration fee or, (PLFD) \$3,207 including \$75 once off administration fee or, (IWAFOFH) \$3,065 including \$75 once off administration fee. **You will receive an invoice showing the annual increase in July of each year (except for fixed funerals) less the bonus** paid to funeral fund members by Retirees WA (Inc).

Should you pass away prior to paying up to the current price, your nominated next-of-kin must pay any outstanding balance to Retirees WA before the funeral takes place.

**Q:** When I pay up to the current price, am I finished paying?

**A:** No. The current price is reviewed prior to June each year by the Funeral Directors Association.

The funeral fund contract price is based on the increase in the Consumer Price Index and in specific costs associated solely with this industry. There may be an increase. If you are in the Fixed fund, you will not receive an increase.

**Q:** How much is the increase?

**A:** There is no indication of what the increase will be each year.

However any increases are agreed to by Retirees WA and either the West Australian Funeral Directors Association or the Independent Funeral Directors or Perth's Leading Funeral Directors or Independent WA Family Owned And Operated Funeral Homes prior to 1st July 2017 and thereafter.

Once the increase has been agreed to, you will be sent an invoice by mail. **As Members of the Funeral Fund must also be financial members of Retirees WA (Inc), annual membership fees are billed to members separately.**

**Q:** Which Funeral Director can I use?

**A:** This will depend on whether you choose Option A (WAFDA), Option B (IFD), Option C (PLFD) or Option D (IWAFOFH).

A list of participating funeral directors will be sent to you for your information. It is not necessary to choose a specific funeral director at the time of joining the Funeral Fund, but if you do, it is important to make your next-of-kin aware of your choice by completing the Personal and Family Record document provided at the time of joining.

It is not necessary to advise Retirees WA of your choice. However, if you choose Option A, you can use any funeral director in Western Australia and if you choose Option B, you should use a funeral director on the IFD list, if you choose Option C, you should use a funeral director on the PLFD list and if you choose Option D, you should use a funeral director on the IWAFOFH list.

# Retirees WA

## Funeral Fund Schemes cont'd.



### Q: What funeral expenses are covered by the Funeral Fund?

**A:** The Funeral Director's Professional Service Fee consisting of:

- A private presentable vehicle for removal of deceased from the place of death to the Funeral Director's Parlour in normal working hours.
- Basic preparation of deceased for burial or cremation.
- A standard size coffin of good material and good workmanship.
- Use of the Funeral Director's chapel/parlour for viewing or the funeral service.
- A hearse to carry the deceased member's remains to the cemetery.
- Procurement of the Death Certificate, but not the cost of the certificate.

### Q: Will the Funeral Fund price cover my burial or cremation expenses?

**A:** No. The Funeral Fund price does not cover members' burial or cremation expenses.

As these expenses can vary from member to member, there is no effective method of including these expenses in the price of a prepaid Funeral Fund. However, if you wish to pre-pay an extra sum to cover your cremation, burial fees or burial plot, Retirees WA is able to forward your payment (as a lump sum) to the appropriate Cemeteries Board. The Cemeteries Board will then forward you a receipt and a pre-paid certificate for your records. Cremation fees (Pre Need prices are as follows:)

- Metropolitan Cemeteries Board : \$1317.80 up to 30th June 2017.
- Bunbury Cemeteries Board : \$1,199.00 up to 30th June 2017.
- Albany Cemeteries Board : \$1,470.00 up to 30th June 2017.
- Geraldton Cemeteries Board : \$1,815.00 up to 30th June 2017.

### YOU MUST BE A MEMBER OF RETIREES WA TO JOIN THE FUNERAL FUND.

If you have any more questions that you would like answered please call head office on 08 9362 0100

#### WESTERN AUSTRALIAN FUNERAL DIRECTORS:

- Albany Funeral Directors
- B D Coventry & Sons
- Bowra and O'Dea Pty Ltd
- Chipper Funerals
- Christian Funerals
- Esperance Funeral Services
- Goldfields Funeral Directors
- Green Endings
- J. Keenan & Co.
- Just Cremations
- Leanne O'Dea Funeral Directors
- Mareena Purslowe and Associates
- Mid West Funerals
- Purslowe Funerals
- Oakwood Funerals
- Purslowe Tinetti Funerals.
- Peter J Jackson Funeral Directors
- Pensioner Funerals
- Purslowe Funerals
- Seasons Funerals
- Simplicity Funerals
- William Barrett & Sons

#### INDEPENDENT FUNERAL DIRECTORS:

- Archer & Sons Funeral Homes
- Chaple Funerals
- Funeralcare (WA) Pty Ltd
- Giudice & Barndon Funeral Directors
- Greenfields Funerals
- Hogan P&L Funeral Directors
- McKee Family Funerals
- Peaceful Funerals
- Reflection of Life
- Thompson's Funeral Services

#### INDEPENDENT FUNERAL DIRECTORS:

- Chipper Funerals
- Purslowe Funerals
- Oakwood Funerals
- Christian Funerals
- Mareena Purslowe and Associates
- Value Funerals
- Simplicity Funerals
- Green Endings

#### INDEPENDENT WA FAMILY OWNED AND OPERATED FUNERAL HOMES:

- Cremations Only
- Eco Funerals
- Classic Funerals
- Hetherington Funerals
- Baskerville Funerals
- Personal Funerals