

INDEPENDENT FUNERAL DIRECTORS SCHEME

1 July 2018 - 30 June 2019



INDEPENDENT FUNERAL DIRECTORS

Retirees WA (Inc) (**RWA**) hold a "Funeral Fund" (**Funeral Fund**) on trust for members of the Funeral Fund (**Fund Members**). The Funeral Fund comprises a trust fund comprising the contributions made by Fund Members and investments of the Funeral Fund.

In conjunction with Independent Funeral Directors (**IFD**), RWA offers a pre-paid funeral scheme to aged, invalid and widowed pensioners as well as to self funding superannuants (**Scheme**). Its purpose is to allow Fund Members to obtain, at a substantial reduction to the market price, a bundle of products and services that comprise a "standard funeral" (being either a burial or cremation) (**Standard Funeral**).

WHO OPERATES THE SCHEME?

The products and services comprising a Standard Funeral are provided by funeral directors who are not members of The Western Australian Funeral Directors' Association (WAFDA). The Scheme is administered by RWA.

DESCRIPTION OF THE SCHEME AND ITS BENEFITS

Under the Scheme, Fund Members pay a fee (described below as the **Funeral Director's Professional Service Fee** or **Fee**) for a Standard Funeral supplied by the IFD member selected by the Fund Member personal representative or relative. The products and services are those that RWA and IFD agreed from year to year as the products and services that comprise a "Standard Funeral". Each year RWA negotiates with IFD the products and services that comprise a Standard Funeral and the appropriate Funeral Director's Professional Services Fee for the delivery of the products and services. Each year the agreement is recorded in a "Funeral Agreement" entered into between RWA and IFD (on behalf of its members).

The products and services that a Fund Member will be entitled to under the Scheme are the services offered under the Funeral Agreement as at the date of death of the Fund Member not the products and services that are set out in this document. Over the years the products and services that comprise a "Standard Funeral" have not changed much. While RWA endeavours to enhance the products and services that IFD members will provide as a "Standard Funeral", the matter is subject to annual negotiation. It is possible that the products and services that comprise a "Standard Funeral" will, at the time of death, be less than the products and services set out in this document.

The benefits of the Scheme are as follows:

- (a) The products and services offered by IFD for a Standard Funeral are offered at a price that is substantially less than the price offered to non-members of the Funeral Fund.
- (b) The Funeral Director's Professional Service Fee (see below) is payable to RWA and can be paid by way of a low deposit and by regular instalments **(minimum deposit \$50 plus a one off \$75 administration fee)**
- (c) The Fund Member (or the personal representative or relative of the Fund Manager) can choose any member from the list (or who is not a member of WAFDA) at the time of death.
- (d) The Scheme benefits the individual Fund Member.
- (e) The Scheme provides a sensible alternative to other pre-paid funeral arrangements.
- (f) Funeral fund benefits are paid regardless of any other benefits to which the Fund Member or relatives may be entitled.

WHAT DOES IT COST?

For the period from and including 1 July 2018 up to and including 30 June 2019 (**Contract Period**), the Funeral Director's Professional Service Fee is \$3,530.50 (inclusive of GST). In addition, the applicant must pay a once only RWA administration fee of \$75 (inclusive of GST).

The initial amount payable to join the Scheme is therefore only \$3,605.50. This fee is the fee payable to join the Scheme during the Contract Period.

During June each year, RWA renegotiates the Fee and the bundle of products and services that should comprise a Standard Funeral. Any annual increase in the Fee is based on the movement in the Consumer Price Index in Perth and in specific industry costs associated with the provision of a Standard Funeral.

If the Fee increases, the amount of the increase is passed on to the Fund Member. However, because the Funeral Fund generates income, RWA grants, from time to time (at the discretion of the Board of RWA) a bonus to Fund Members which is applied to offset or partly offset any increase in the Fee.

THE COST OF A FUNERAL

The costs of a funeral can be divided into three categories:-

1. The Funeral Director's Professional Service Fee.
2. Fixed major costs
3. Optional personal costs

WHAT DOES THE FUNERAL DIRECTOR'S PROFESSIONAL SERVICE FEE COVER?

The products and services comprising a Standard Funeral are as follows:-

1. The transport, during business hours, of the deceased's body from the place of death to the funeral director's parlour.
2. The basic preparation of the deceased's body for burial or cremation.
3. The supply of a standard sized coffin of good material mounted with 4 handles and a name plate and internally trimmed with basic drapery.
4. The use of the funeral director's chapel for "viewing" by family members.
5. The use of the funeral director's chapel for the funeral service.
6. The supply of a hearse to transport the deceased body to the cemetery.
7. The procurement of a Death Certificate (but not the cost of the Certificate).

WHAT OTHER FIXED MAJOR COSTS ARE NOT COVERED BY WAY OF THE FUNERAL DIRECTOR'S PROFESSIONAL SERVICE FEE

The Fee does not cover the fees charged by the cemetery (some of which can be prepaid) for services such as the following:-

- (a) Cremation costs
- (b) Cremation memorials
- (c) Grave plots and associated burial fees
- (d) Disposal of ashes, etc.

In most cases these costs are paid in advance at the Cemeteries Board by the funeral director on behalf of the family and reimbursed by the family to the funeral director on receipt of their account.

CAN ANY OF THE FIXED MAJOR COSTS BE PREPAID?

Yes. The following fixed costs can be:-

- (a) Cremation fees (Pre Need details are as follows)
 - Metropolitan Cemeteries Board : \$1,1428.00 up to 30th June 2019.
 - Bunbury Cemeteries Board : \$1,243.00 up to 30th June 2019.
 - Albany Cemeteries Board : \$1,540.00 up to 30th June 2019.
 - Geraldton Cemeteries Board : \$1,964.00 up to 30th June 2019.
- (b) Purchase of a "Grant of Right of Burial" (i.e. cost of grave plot). Note that:

- (1) Some conditions apply at Karrakatta Cemetery.
- (2) The pre-payment for Purchase of Grant of Right of Burial will be subject to renewal after expiration of a time limit. (In most cases the period is 25 years from date of purchase. Country areas may vary. We suggest you contact the Metropolitan Cemeteries' Board on 1300 793109 to check this information.)
- (3) The relevant Cemetery Boards or Shires issue a certificate which confirms these pre-payments.
- (4) Other pre-payment costs are at present being considered by the Cemetery Boards.

Please enquire with our staff if further information is required.

ARE THERE ANY OTHER OPTIONAL PERSONAL COSTS WHICH MAY HAVE TO BE PAID BY MY FAMILY?

Yes. The other costs, including those of a personal nature, are set out in the IFD Funeral Fund Information Sheet. The costs include press notices, wreaths, flowers, minister's fees and so on. The costs will be payable by the family as they cannot be prepaid.

The amount of the other costs varies but the amount incurred is entirely up to the family and this can be conveyed to the Funeral Director at the time.

In most cases, the other expenses are paid in advance by the Funeral Director on behalf of the family and reimbursed by the family to the Funeral Director on receipt of the account from the Funeral Director.

IS THERE A WAITING PERIOD?

Yes. Members are eligible for the benefits of the fund 3 months after entering into a Funeral Agreement. Superannuants are eligible to join the fund 12 months after retirement.

HOW CAN I FIND OUT MORE INFORMATION?

Any queries and further information regarding the Funeral Fund and its operation, its advantages, and any funeral requirements which may not be covered by the Funeral Fund please contact:-

RETIREES WA (INC)
Suite 2
915 Albany Highway
East Victoria Park WA 6101
PHONE: (08) 9362 0100
FAX: (08) 9355 1923

**INDEPENDENT FUNERAL DIRECTORS
FUNERAL FUND INFORMATION SHEET**

YOU ARE COVERED FOR:

The Funeral Directors Professional Services Fee covers you for the following:

1.	A private vehicle for removal of deceased from place of death to Funeral Directors Parlour in normal working hours.
2.	Basic preparation of deceased for burial or cremation.
3.	A standard sized coffin of good material mounted with four handles and a name plate and internally trimmed with basic drapery.
4.	Use of Funeral Director's chapel for "viewing"
5.	Use of Funeral Director's chapel for funeral service.
6.	A hearse to carry the deceased member's remains to the cemetery.
7.	Procuration of Death Certificate (but not the cost of the Certificate).

Any amendments or changes to the above package will be at the cost of the next of kin.

YOU ARE NOT COVERED FOR:

Fixed major costs including:	
1.	Cremation Fees and Cremation Memorials.
2.	Grave Plots and associated burial fees.
3.	Disposal of ashes etc.
Optional personal costs including:	
1.	Minister's fees at church and graveside.
2.	Doctor's Permit to Cremate.
3.	Certified copy of Death Certificate.
4.	Wreaths and flowers.
5.	Church services.
6.	Press notices.
7.	Kilometres in excess of limits laid down in the Funeral Fund Scheme publication.
5.	Waiting time at church.
6.	Mourning coaches
7.	Funeral arrangements made outside normal working hours.
8.	Use of chapel outside normal working hours.
9.	Removal of remains outside normal working hours.
10.	In conjunction funeral fee.
11.	Delivery of flowers to hospital etc. after a funeral.
12.	Body embalming.

The total cost of the "Funeral Directors' Service Fee" is the current fee as set out in the original signed Funeral Fund Agreement plus any further increase in the Fee as notified to and paid by each member from time to time.

Please note:

1. Funerals will not be carried out on Saturdays, Sundays or Public Holidays except by negotiation with the Funeral Director.
2. Funerals will be confined to local public cemeteries except by negotiation with the Funeral Director.
3. The funeral allowance paid under the Repatriation Act, 1920/61 (as amended) will be paid by the Department concerned to the person responsible for the funeral and Retirees WA (Inc) is in no way concerned with, or liable in respect of the same.

FUNERAL FUND AGREEMENT 2018/2019
(PRICING FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019)

THE TOTAL FEE COMPRISES:

Nature of fee	Amount
Funeral Directors Professional Service Fee (inclusive of GST)	\$3,530.50
Retirees WA (Inc) Administration Fee (inclusive of GST)	\$75.00
	\$3,605.50

The Funeral Director's Professional Service Fee is subject to an annual review by the Independent Funeral Directors. The Fee may be increased as from 1 July each year.

COST OF EXTRAS WHICH MAY BE REQUIRED BUT NOT Included IN CONTRACT PRICE (INCLUSIVE OF GST):-

	Nature of fee	Amount
1.	Funerals held in conjunction with another funeral director	\$1,794.20
2.	Kilometre charges for hearse	
	(a) Leaving from parlour for travel to cemetery and exceeding 20 kms radius	
	(i) Hearse per km.	\$4.15
	(ii) Coach per km.	\$4.15
	(b) Leaving from place other than parlour (e.g. church/house) for travel to cemetery and exceeding actual kms from parlour to cemetery	
	(i) Hearse per km.	\$4.15
	(ii) Coach per km.	\$4.15
3.	Waiting time at church	\$510.77
4.	Mourning coach each	\$438.70
5.	After hours removal of deceased from place of death (means 5.30pm to 7.30am weekdays, weekends and public holidays)	\$503.60
6.	After hours funeral arrangements Use of Funeral Director's chapel after hours	\$400.00
7.	Use of Funeral Director's chapel after hours	
	(a) up to two staff required	\$600.00
	(b) if more than two staff are required, the cost for each additional staff member	\$300.00
8.	Member dies outside radius of:	
	(a) 50 km north and south of Perth CBD, west of the Brand and South Western Highways and the foothills of the Darling Range (The northern point is Yanchep and the southern point is just south of Port Kennedy (Rockingham))	\$4.15 per km outside area
	(b) 10 km from the country Funeral Director's parlour	\$4.15 per km outside area
9.	The transfer of deceased to the Funeral Director's parlour, for every kilometre travelled outside of such radii per km.	\$4.15 per km
10.	Superior coffin	Extra cost
11.	Additional fee for an oversize coffin	\$268.44
12.	Additional charge for freight of oversize coffin	Extra cost

**INDEPENDENT FUNERAL DIRECTORS
AS AT 1st JULY 2018**

AREA	FUNERAL DIRECTOR	ADDRESS	PHONE
BRIDGETOWN	Archer & Sons Funeral Homes		9761 2598
BUSSELTON	Archer & Sons Funeral Homes		9754 7788
BUNBURY	Archer & Sons Funeral Homes	11 Richter Road Bunbury WA 5337	9725 7811
FREMANTLE	Prosser Scott & Co Pty Ltd.	37 Adelaide Street, Fremantle WA 6160	9335 2682
GERALDTON	Giudice & Barndon Funeral Directors	13 Eaton Place, Geraldton WA 6530	9921 5788
HILLARYS	McKEE Family Funerals	PO Box 994, Hillarys WA 6923	9401 1900
KENWICK	Peaceful Funeral Services	1/ 1787 Albany Highway, Kenwick WA 6107	9452 0452
MANDURAH	Greenfields Funerals	Unit 4/ 13 Fielden Way Port Kennedy WA 6172	9524 5899
MANJIMUP	Archer & Sons Funeral Homes	50 Rose Street, Manjimup WA 6258	9777 1334
MAYLANDS	Funeralcare (WA) Pty Ltd.	303 Railway Parade, Maylands WA 6051	9371 7177
NORTHAM	Thompson's Funeral Services	378 Fitzgerald Street, Northam WA 6401	9622 5517
NORSEMAN	Hogan P&L Funeral Directors	PO Box 249, Norseman WA 6443	9039 1117
SUBIACO	Prosser Scott & Co Pty Ltd	351 -357 Hay Street, Subiaco WA 6008	9381 6133