

**PERTH'S LEADING FUNERAL
DIRECTORS SCHEME
1 July 2018 – 30 June 2019**



PERTH'S LEADING 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 Perth's Leading Funeral Directors (**PLFD**), 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 members of InvoCare Australia Pty Limited. 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 PLFD member selected by the Fund Member personal representative or relative. The products and services are those that RWA and PLFD agreed from year to year as the products and services that comprise a "Standard Funeral". Each year RWA negotiates with PLFD 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 PLFD (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 PLFD 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 PLFD 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 of PLFD 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 \$3,182 (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 \$3,257. 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. 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 prices are as follows)
 - Metropolitan Cemeteries Board : \$1,428.00 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 9383 5200 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 PLFD 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

**PERTH'S LEADING 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)	\$3,182.00
Retirees WA (Inc) Administration Fee (inclusive of GST)	\$75.00
	\$3,257.00

The Funeral Director's Professional Service Fee is subject to an annual review by Perth's Leading 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	\$1,750.44
2.	Kilometre charges for hearse	
	(a) Leaving from parlour for travel to cemetery and exceeding 23 kms radius	
	(i) Hearse per km.	\$4.05
	(ii) Coach per km.	\$4.05
	(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.	\$4.05
	(ii) Coach per km.	\$4.05
3.	Waiting time at church	\$498.31
4.	Mourning coach each	\$428.00
5.	After hours removal of deceased from place of death (means 5.30pm to 7.30am weekdays, weekends and public holidays)	\$491.32
6.	After hours funeral arrangements	\$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))	\$4.05 per km outside area
	(b) 10 km from the country Funeral Director's parlour	\$4.05 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.	\$4.05 per km
10.	Superior coffin	Extra cost
11.	Additional fee for an oversize coffin	\$261.89
12.	Additional charge for freight of oversize coffin	At Retail Price

PERTH'S LEADING FUNERAL DIRECTORS

AS AT 1ST JULY 2018

AREA	FUNERAL DIRECTOR	ADDRESS	PHONE
BOORAGOON	Oakwood Funerals	506 Marmion St, Booragoon 6154	9330 8300
DIANELLA	Purslowe & Chipper Funerals	183 Walter Road West, Dianella	6263 5926
ELLENBROOK	Purslowe & Chipper Funerals	Unit 10/ 36 Main Street Ellenbrook	6393 7146
JOONDALUP	Simplicity Funerals	Unit 8/71 Winton Road, Joondalup 6027	9300 0888
KELMSCOTT	Simplicity Funerals	138 Third Avenue, Kelmscott 6111	9390 3000
MANDURAH	Purslowe & Chipper Funerals	108 Pinjarra Road, Mandurah 6210	9581 9166
	Simplicity Funerals	73 Gordon Road, Mandurah 6210	9534 9488
	Mareena Purslowe Funerals	108 Pinjarra Road, Mandurah 6210	9581 9166
MAYLANDS	Christian Funerals	302 Whatley Cres, Maylands 6051	9370 5078
MIDLAND	Purslowe & Chipper Funerals	239 Great Eastern Highway, Midland 6056	9274 3866
	Mareena Purslowe Funerals	239 Great Eastern Highway, Midland 6056	9274 3866
MYAREE	Purslowe & Chipper Funerals	103 Norma Road, Myaree 6154	9330 6344
	Funerals Simply	103 Norma Road, Myaree 6154	9330 6344
NORTH PERTH	Purslowe & Chipper Funerals	15 Scarborough Bch Rd, North Perth 6006	9444 4835
	Mareena Purslowe Funerals	15 Scarborough Bch Rd, North Perth 6006	9444 4835
OSBORNE PARK	Simplicity Funerals	442 Scarborough Beach Rd, Osborne Park 6017	9443 1666
	Value Cremations	442 Scarborough Beach Rd, Osborne Park 6017	9444 4711
ROCKINGHAM	Purslowe & Chipper Funerals	69 Dixon Road, Rockingham	9528 1244
	Oakwood Funerals	6 Robinson Place, Rockingham	9529 3399
SOUTH FREMANTLE	Purslowe & Chipper Funerals	254 Hampton Rd, South Fremantle 6162	9335 4111
	Mareena Purslowe Funerals	254 Hampton Rd, South Fremantle 6162	9335 4111
SUBIACO	Mareena Purslowe Funerals	31 Townshend Road, Subiaco 6008	9388 1623
	Purslowe & Chipper Funerals	31 Townshend Road, Subiaco 6008	9381 5888
VICTORIA PARK	Purslowe & Chipper Funerals	289 Albany Highway, Vic Park	9361 1185
	Mareena Purslowe Funerals	289 Albany Highway, Vic Park	9361 1185

WANGARA	Purslowe & Chipper Funerals	Wanneroo Rd (Cnr Buckingham Drive), Wangara 6065	9409 9119
	Mareena Purslowe & Assoc	Wanneroo Rd (Cnr Buckingham Drive), Wangara 6065	9409 9119