

WESTERN AUSTRALIAN FUNERAL DIRECTORS SCHEME

1 July 2018 – 30 June 2019



WESTERN AUSTRALIAN FUNERAL DIRECTORS' ASSOCIATION

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 Western Australian Funeral Directors' Association (**WAFDA**), 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 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 WAFDA member selected by the Fund Member personal representative or relative. The products and services are those that RWA and WAFDA agreed from year to year as the products and services that comprise a "Standard Funeral". Each year RWA negotiates with WAFDA 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 WAFDA (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 WAFDA 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 WAFDA 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 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 \$3,646.00 (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 \$3,721.00 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 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 1300 793 109 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 WAFDA 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

WESTERN AUSTRALIAN FUNERAL DIRECTORS ASSOCIATION (INC)
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)	\$3,646.00
Retirees WA (Inc) Administration Fee (inclusive of GST)	\$75.00
	\$3,721.00

The Funeral Director's Professional Service Fee is subject to an annual review by The Western Australian Funeral Directors' Association. 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	\$1,883.90
2.	Kilometre charges for hearse	
	(a) Leaving from parlour for travel to cemetery and exceeding 23 kms radius	
	(i) Hearse per km.	\$4.35
	(ii) Coach per km.	\$4.35
	(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.	\$4.35
	(ii) Coach per km.	\$4.35
3.	Waiting time at church	\$536.30
4.	Mourning coach each	\$460.65
5.	After hours removal of deceased from place of death (means 5.30pm to 7.30am weekdays, weekends and public holidays)	\$528.80
6.	After hours funeral arrangements	\$400.00
7.	Use of Funeral Director's chapel after hours when:	
	(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))	\$4.35 per km outside area
	(b) 10 km from the country Funeral Director's parlour	\$4.35 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.	\$4.35 per km
10.	Superior coffin	Extra cost
11.	Additional fee for an oversize coffin	\$281.85
12.	Additional charge for freight of oversize coffin	At Retail Price

WESTERN AUSTRALIAN FUNERAL DIRECTORS' ASSOCIATION
FUNERAL DIRECTORS AS AT 1ST JULY 2018

AREA	FUNERAL DIRECTOR	ADDRESS	PHONE
ALBANY	Albany Funeral Directors	77-81 Grey Street Albany 6330	9842 3443
	Amity Rose Funerals	9 Cockburn Road Albany 6330	9841 3090
BALCATT	Seasons Funerals	401 Wanneroo Road Balcatta 6021	9436 7644
BENTLEY	Just Cremations	PO Box 740 Albany Highway Bentley 6982	1800 653 595
BELMONT	Seasons Funerals	8 Hehir Street Belmont 6104	9479 4173
BOORAGOON	Oakwood Funeral Services	506 Marmion St Booragoon 6154	9330 8300
BUNBURY	William Barrett & Sons	9-17 Spencer Street, Bunbury 6230	9721 4311
BUSSELTON	William Barrett & Sons	105 Bussell Highway Busselton 6280	9752 1484
CANNINGTON	Bowra and O'Dea	1307 Albany Highway (Cnr George St) Cannington 6107	9461 7133
CANNINGVALE	Seasons Funerals	1 Tulloch Way Cnr Nicholson Road Canningvale 6155	9436 7688
COLLIE	J. Keenan & Co.	18 Harvey Street Collie 6225	9734 5533
COTTESLOE	Bowra & O'Dea	571 Stirling Highway (Cnr Jarrard St) Cottesloe 6011	9384 2226
	Pensioner Funeral Services	571 Stirling Highway (Cnr Jarrard St) Cottesloe 6011	9328 8406
DIANELLA	Bowra & O'Dea,	231 Grand Promenade Dianella 6062	9229 7700
	Leanne O'Dea Funeral Directors	231 Grand Promenade, Dianella 6062	9229 7711
	Pensioner Funerals	231 Grand Promenade, Dianella 6062	9229 7700
DONGARA	Dongara Funeral Services	Smith Street Dongara	0427 779 230
ESPERANCE	Esperance Funeral Services	Lot 8/ 18 Wood Street, Esperance 6450	9071 3245
GERALDTON	Mid West Funerals	40 Sanford Street, Geraldton	9965 2100
HARVEY	William Barrett & Sons	59 Uduc Road Harvey 6220	9729 1115

HIGHGATE	Bowra & O'Dea	406 Beaufort St Highgate 6003	9231 5100
HILTON	Bowra & O'Dea	312 South Street Hilton 6163	9239 7744
KALGOORLIE	Goldfields Funeral Directors	46 Cassidy St, Kalgoorlie 6430	9021 2023
KATANNING	B D Coventry & Sons	21 Richardson St Katanning 6317	9821 1079
KELMSCOTT	Seasons Funerals	2976 Albany Highway, Cnr Albany Hwy & Armitage Road, Kelmscott 6111	9436 7622
MANDURAH	Just Cremations	49 Pinjarra Road Mandurah 6210	9354 8811
	Bowra & O'Dea	2 Leslie Street Mandurah 6210	9535 4261
MEDINA	Bowra & O'Dea	43 Summerton Rd Medina 6167	9236 7733
MERREDIN	Peter J Jackson Funeral Directors	10 Fifth Street Merredin 6415	9041 1054
MIDLAND	Bowra & O'Dea	131 Great Eastern Highway, Midland 6056	9229 7255
NORTHAM	Purslowe Tinnetti Funeral Homes,	264 Fitzgerald Street, Northam 6401	9622 1411
PERTH	Bowra & O'Dea	68 Stirling Street Perth 6000	9231 5199
PERTH	Pensioner Funerals	359 Beaufort St, Perth 6000	9328 8406
REDCLIFFE	Seasons Funerals	401 Great Eastern Hwy, Redcliffe	9436 7611
WESTMINSTER	Bowra & O'Dea	502 Wanneroo Road (Cnr Victoria Street) Westminster 6061	9464 7266