



The Funeral Trust

FUNERAL DIRECTORS ASSOCIATION OF NZ



Peace of mind for you and your family

A Funeral Trust Plan allows you to set money aside, in trust, for your final farewell or for that of a loved one.

Prepaying towards a funeral means when the time comes loved ones can gather together, support one another, and remember and celebrate a life, without the responsibility of making difficult choices in very emotional circumstances.

0800 332 693

www.thefuneraltrust.co.nz

MEMBER

Funeral Directors
ASSOCIATION OF NZ



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Under a Funeral Trust plan:

- Contributions up to \$10,000 are currently exempt from asset testing when assessing eligibility for a subsidy for long-term residential care.
- You can contribute via lump sum or by regular payments towards the cost of your own funeral expenses or those of a loved one. You can also set up a joint plan.
- You won't pay any account fees. The Trustee deducts the costs, charges, and expenses of administration of the Funeral Trust, including taxation, from the earnings on funds held in Trust.
- The Trustee will seek to maintain the purchasing power of payments made. As it is not an investment product no returns are promised.
- If prepaid funds do not cover the funeral costs the funeral director will make arrangements with the family or estate of the deceased for payment of the balance.
- You may not request a withdrawal unless the Trustee, in its sole discretion, has approved the withdrawal in cases of significant financial hardship or permanent immigration of the person for whom payments have been made.
- As it is not an insurance policy no health checks are required.

For further information on the Funeral Trust Plan, including all terms and conditions, please visit www.thefuneraltrust.co.nz