

YOUR FUNERAL

Surely it's worth a passing thought

Contemplating your own funeral might, at first, seem a little morbid or frightening. But many have given this subject some thought and decided to put their final affairs in order long before they die, which is remarkably considerate for the living that they will one day leave behind.

Next to making a will, planning your funeral is one of the most caring things you can do for your family and friends. It avoids confusion and conflict before your funeral.

But more importantly, it leaves your family with precious time to grieve rather than worry about whether you would prefer a burial or cremation.

Pre-arranging your own funeral also lets you take time to consider the exact ceremony you'd like.

Are there special customs you would like us to honour? Is there a piece of music you would like? Do you have a favourite flower?

Only you know.

If we know, we can carry out your wishes to the letter.



If you wish to do this please, if not already enclosed, ask for this a Pre-Arrangement sheet. This contains information you may find useful when planning a funeral. Also on one side are the requirements for registration of a death and it is important that these details be accurate. Most of the information can be obtained from your birth certificate and marriage certificate. The other details required assist us at the time of the funeral when people need to be contacted at short notice.

The reverse side shows the options available for a funeral service, and if this is completed, we can give a fairly accurate estimate of the likely costs.

PRE-PAYMENT

If you wish to Pre-Pay Funeral Expenses we are prepared to give a firm quotation for the funeral costs based on the information given to us on the Pre-Arrangement sheet.

If you wish to Pre-Pay, we would suggest you consider investing the full amount quoted.

TRUST ACCOUNT

All funds lodged with the Beauchamp Funeral Home Pre-Paid Funeral Plan are invested in the name of the individual investor (ie yourself), with Beauchamp Funeral Home Ltd as agent. The bank supplies us with an updated list of balances each month and investors are encouraged to phone us if they wish to know the exact state of their investment.

Your receipt in the Beauchamp Funeral Home Pre-Paid Funeral Plan is acceptable to Work and Income New Zealand as proof that funds have been set aside specifically for funeral expenses, and will not therefore be assessed as an asset.

An annual statement produced by the Westpac Trust Bank as at 31st March will enable you to see exactly how much is in your trust account at that time. If you would like to receive this you will need to advise us.

The Funeral Plan we run with the Westpac Trust Bank requires a minimum lodgement of \$500.00. We also have available the FDANZ Family Bereavement Plan endorsed by the Funeral Directors' Association of NZ and operated by Sovereign Assurance Limited.

Note: \$10,000.00 is the maximum contribution for exemption from asset testing.

TAX STRUCTURE

Resident Withholding Tax of 19.5% is deducted from the Interest earned on each individual investment however, in order to benefit from this tax rate, we are required by law to obtain each investor's IRD Number and lodge it with the Bank. If the I.R.D. number is withheld, the investment will be taxed at the "No Declaration Rate" of 39%.

These earnings should not be declared on your Income Tax return since your investment is solely for future funeral expenses.

If after reading this pamphlet you wish to discuss matters further relating to our Pre-Arranged-Pre-Payment Funeral Plan please do not hesitate to contact us.

Beauchamp Funeral Home Ltd

We are available to come to your home or you may prefer to call at our Office at 167 John F. Kennedy Drive, Palmerston North.

Telephone: 3551889

Beauchamp Funeral Home Ltd



Phone (06) 355 1889
Fax: (06) 355 1801

Email: peterbea@xtra.co.nz

Pre-Arrangement
And
Pre-Payment
Funeral Plan



Beauchamp Funeral
Home Ltd