



**“TO FIND YOURSELF,
THINK FOR YOURSELF”**
SOCRATES



PLAN TODAY FOR TOMORROW'S PEACE OF MIND

Life is full of choices, full of decisions to make that shape our lives. We continually make choices and plan our lives from what job we take to who we marry, how many children we have and when we retire.

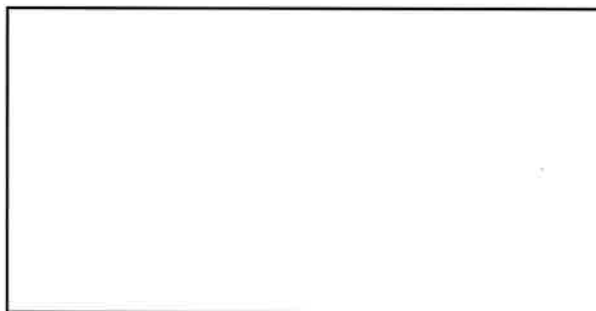
We plan so much of our lives but how many of us plan to ensure we get what we personally wish for when we die?

Some people prefer not to deal with issues like this and they side step it until it's too late and their family is left to organise everything at a time when they can be upset and emotional.

You can take that burden from them by pre-planning your funeral now and reaping the rewards that it offers ... you get exactly what you want, you can pay towards it now and then never worry about it, leaving you to get on with life!

Don't let this chance go by to make some simple decisions that will give you power to choose and give a very thoughtful gift to your family who will not have to worry.

If you need further information contact:



Provider for:

Flexible Funeral Benefits Pty Ltd
ACN: 051 075 828

Registered Office: McLean Street,
Bundaberg
Postal Address: PO Box 1191,
Bundaberg, Qld. 4670
Telephone: (07) 4153 4577

**FLEXIBLE FUNERAL BENEFITS
PTY LTD**

A QUEENSLAND REGISTERED FUNERAL BENEFIT BUSINESS

WHAT IS FUNERAL PRE-ARRANGEMENT?

Have you ever attended a funeral and thought, "I'm never having sad hymns at my funeral" or "I want everyone wearing bright, happy colours"?

When you plan your funeral in advance you can ensure that those wishes are carried out.

Advance funeral plans are best organized with your firmly established local funeral director. Their long experience can be invaluable when they sit down with you and guide you through each step to include everything from whether you wish to be buried or cremated to the type of service you wish to have, special features, such as poetry or a favourite song, which may reflect your individuality or outlook on life.

Pre-arrangement gives you a say in what you want and that information is then locked away, giving you control over what happens and peace of mind that your family will not be stressed with such decision making.

HOW MUCH DOES IT COST?

Funeral pre-arrangement means if you change your mind in years to come, you are under no obligation to carry out the plan.

However, there is a lot of sense in investigating pre-paid funeral funds, like our Flexible Funeral Benefits. You can not only plan the details of your funeral, but most people are astute enough to work out what their financial commitment will be.

You can choose to pre-pay for your funeral to ensure that it will be conducted exactly as you have requested and at an agreed price. Your funeral director will provide you with a Prepaid Funeral Plan Agreement as a guarantee.

This ensures that your family is not left with paying for funeral costs or having to finalise an estate to pay for it.

MAKING PAYMENTS IS EASY.

There are two ways to make payments. You can pay for your Funeral Plan in a lump sum and that's the end of the matter or you can choose the convenient option to pay by easy direct debit installments, tailored to suit your budget.

CAN I CHANGE MY MIND?

If you decide to change your mind, you can simply have your plans amended e.g. If you had previously decided to be buried you can opt for cremation by simply notifying your Funeral Director. In cases of financial hardship your money is returned to you with any accrued interest, less management charges if not previously applied in accordance with the Flexible Funeral Benefits Pty Ltd contract.

WHAT IS FLEXIBLE FUNERAL BENEFITS?

Flexible Funeral Benefits is a Queensland Registered company created to fund the type of funerals people of our community want, owned and operated by a Queensland family with over 100 years' experience as funeral service providers in Australia. We know the industry and we saw a need for people to finalise all funeral arrangements, including the cost of the funeral, in a simple straightforward plan without any of the usual hassles. You can then get on with life knowing that your plans will be put in place and your money is held safely in trust.

For over a decade we have been offering prepaid funeral plans to Australians who want that peace of mind. We are a fully audited company responsible to The Office of Fair Trading.

Funeral directors in Queensland offer Flexible Funeral Benefits to their clients because they know and trust us. Our history in this industry proves that we are a well established and professional firm.

FOR MORE INFORMATION...

If you want to know more, please contact the funeral director whose name and address appears on the back of this brochure.

They will be able to answer any further questions you may have. They can even sit down and pre-plan your funeral with you right now.

Why not give them a call and discuss your options.



**"YOU WILL DECIDE ON A
MATTER, AND IT WILL BE
ESTABLISHED FOR YOU,
AND LIGHT WILL SHINE ON
YOUR WAYS."**

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