

FORESTERS

FINANCIAL



PREPAID *PLUS*

Product Disclosure Statement

1 July 2025

About this Product Disclosure Statement

This Product Disclosure Statement (PDS) is dated 1 July 2025 and is issued by Foresters Financial Limited ('Foresters', 'we' or 'our') ABN 27087 648 842, AFS Licence No. 241421.

This PDS relates to:

1. Foresters PREPAIDPLUS Funeral Plan ('PREPAIDPLUS')
2. Away From Home Cover

Foresters is registered under the Life Insurance Act 1995 (Cth) and is a public company limited by shares and guarantee under the Corporations Act 2001 (Cth).

Foresters holds an Australian Financial Services Licence which authorises it to deal in and provide financial product advice on a limited range of investment products. Foresters is regulated by the Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investments Commission (ASIC).

This PDS is current at the date of issue. If there is an update, Foresters will issue a replacement PDS or a supplementary PDS, as per the Corporations Act 2001 (Cth).

You can download this PDS and Application Form online at www.forestersfinancial.com.au. Please ensure that you have the entire document, including the Application Form.

About Foresters

Foresters is a member-owned friendly society with a proud history of serving Australians through life's key milestones. Founded in 1849, we have helped protect family legacies over many generations. We are committed to delivering tax-effective funeral planning and investment solutions.

About PREPAIDPLUS

The Foresters PREPAIDPLUS Funeral Plan ('PREPAIDPLUS') is a product offering that combines a Foresters Financial Prepaid Funeral Plan (Funeral Plan) with an optional Foresters Financial Funeral Bond (Funeral Bond), via one application form.

The Funeral Plan and Funeral Bond are both offerings of the Foresters Financial Funeral Benefit Fund, established under the Foresters Financial Constitution.

The rules of the Fund cover all five investment options offered in this PDS: Capital Guaranteed (Funeral Benefit Capital Guaranteed Fund), Sustainable (Funeral Benefit Sustainable Fund), Balanced (Funeral Benefit Balanced Fund), Growth (Funeral Benefit Growth Fund) and High Growth (Funeral Benefit High Growth Fund).

While each option operates as a separate benefit fund, in this PDS they are collectively referred to as "the Fund".

Away From Home Cover

Away From Home Cover is an ancillary insurance policy offered in this Product Disclosure Statement. It is optional for you to take this cover along with PREPAIDPLUS.

Away From Home Cover is a separate funeral expense offering of the Foresters Financial Funeral Transfer Fund.

Seeking Financial Advice

Please read this PDS carefully before making an investment decision, as this document contains general advice only and does not take into account your particular financial situation, investment objectives or needs. As investor needs and goals differ, you should consider whether investing in PREPAIDPLUS is appropriate for you. To help you make an informed decision, we recommend you obtain independent professional advice from a licensed financial adviser and/or tax adviser.

Tax and Social Security information are current as of the PDS issue date. It is general in nature and subject to change.

Foresters' contact information

Registered office	Foresters Financial Level 4, 417 St Kilda Road, Melbourne VIC 3004
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Introducing PREPAIDPLUS

A better way to plan your farewell



What is PREPAIDPLUS?

PREPAIDPLUS is a funeral plan that allows you to take control over your funeral arrangements, ensuring your wishes are respected while protecting your family from financial stress when the time comes.

PREPAIDPLUS lets you lock in today's prices, helping to ensure your farewell is both affordable and stress-free for your loved ones.

With options to cover additional costs, such as cemetery fees, as well as body transport cover if you are away from home, you can plan with certainty - while also maximising pension entitlements.

How PREPAIDPLUS works

PREPAIDPLUS works by establishing a Funeral Plan (a prepaid funeral contract), with two optional add-ons that include a Funeral Bond and body transport cover (Away From Home Cover). These two options represent the additional 'PLUS' benefits.

Prepaid Funeral Plan

A prepaid funeral plan provides the payment security for a prepaid funeral contract between you and your funeral director (the person or organisation involved in administering your funeral service). It outlines the details and cost of your funeral, therefore providing clear guidance for your loved ones. You pay for the plan at today's prices regardless of your medical history, which can help financially protect your family and loved ones from the rising cost of a funeral over time.

Funeral Bond

The Funeral Bond allows you to set aside additional funds to cover associated products and services related to the funeral, but not covered in the Prepaid Funeral Plan. This may include expenses such as floral arrangements, catering etc.

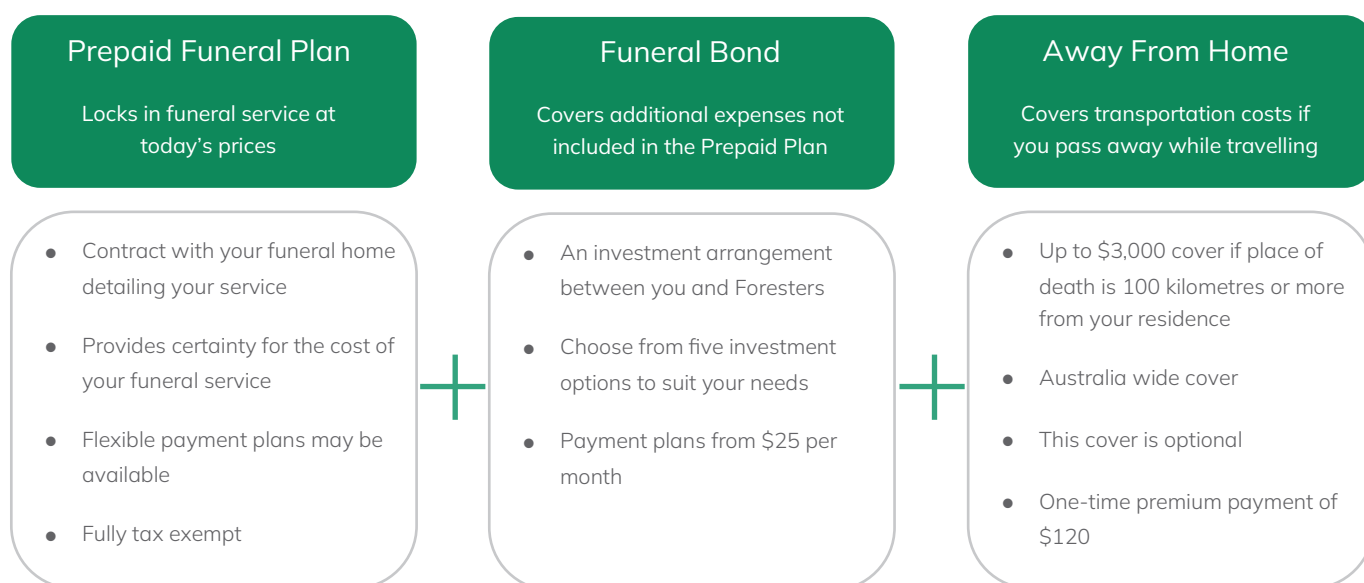
The Funeral Bond enables you to more comprehensively plan for all associated funeral expenses, offering greater certainty and peace of mind for both you and your loved ones.

You have five investment choices with the Funeral Bond, each with a different risk and return profile to cater for your specific risk appetite and lifestyle needs.

Away From Home Cover

Away From Home Cover is an optional insurance policy that protects your loved ones from the associated transportation costs to your chosen funeral director. The policy provides up to a maximum of \$3,000, should you pass away whilst travelling within Australia. The Policy includes:

- Suitable vessel for transportation
- Cost for preparing the deceased for transportation
- Costs to obtain appropriate documentation for transfer of the deceased



PREPAID**PLUS** Starts with a Prepaid Plan

A Prepaid Funeral Plan is a formal three-way agreement between you, your chosen funeral director, and the fund manager. Its purpose is to establish a contract that honours your final wishes for the funeral service, with the details of the service arranged directly between you and your funeral home. For your peace of mind, all agreed-upon elements are locked in at today's prices.

To ensure your funeral funds are available when needed, your funeral director will collect payment at the time of application and simultaneously lodge the investment with Foresters on your behalf. This forms a separate agreement between your funeral home and Foresters.

You are not required to make any investment decisions. The funds are securely held in trust by Foresters — a member-owned friendly society, regulated by federal government agencies, proudly serving Australians since 1849.

Benefits of a Prepaid Funeral Plan

Peace of mind and security

Once paid, your prepaid funeral expenses are locked in at today's prices, providing protection against future price increases. You can rest assured that your funeral will be carried out according to your wishes, in accordance with the terms and conditions set out in your agreement with your funeral director.

Government approved protection

Under prepaid funeral legislation, your investment for the Prepaid Funeral Plan must be securely invested in an approved fund, such as a Foresters Fund. Ownership of your investment is then transferred or assigned to your funeral director by way of payment for your funeral service.

Protect loved ones from your funeral costs

Your Prepaid Funeral Plan offers clear direction for your funeral service preferences. During what can be a difficult and emotional time, having these arrangements already in place can help ease both the financial and emotional burden on your family and loved ones.

For funeral expenses only

The investment proceeds for the Prepaid Funeral Plan can only be released after the death of the life insured to pay for the life insured's funeral expenses.

Help to maximise your pension

Funeral costs you set aside in the Prepaid Funeral Plan do not count in your assets test for payments from Services Australia (i.e. Age Pension, Carer Payment or Disability Support Pension).

There is no set limit on how much you can invest in a Prepaid Funeral Plan, as long as the amount reflects a reasonable estimate of your anticipated funeral expenses.

How to Apply for PREPAIDPLUS

To invest in PREPAIDPLUS, you will need to first establish a prepaid funeral contract with a funeral director. If you have chosen not to enter into a prepaid funeral contract, then please consider a Foresters Funeral Bond which does not require an existing prepaid contract. You can find out more at forestersfinancial.com.au.

As part of the Prepaid Funeral Plan, your investment will be assigned to your chosen funeral director. This ensures that the Total Investment Payable* is directed to them at the time of death to cover your funeral expenses.

Applicant Types

Single or Joint Policy

Your Plan can be owned and in the name of one or two individuals.

For a joint policy, you have the choice to make a claim when either member is deceased. Upon the death of the first member, you can choose to make a claim, or keep the policy in place until the death of the second member. Any payment must be made in full, and cannot be partially allocated between both members.

Next of Kin & Power of Attorney

You can have a Plan signed by your next of kin, without further documentation required. A Power of Attorney (POA) is generally not required to sign a Plan, although a POA may be required if applying for an optional Funeral Bond (see page 12).

Beneficiary

Assigned Funeral Plan

An Assigned Funeral Plan is a prepaid funeral contract you arrange with a funeral director. Upon satisfactory evidence of your death and the funeral service having been conducted by your assigned funeral director, Foresters will pay the Total Investment Payable to your funeral director.

You will need to complete the Your Beneficiary section in the Application Form.

Should there be a dispute at the time of your death regarding the assigned funeral director, then Foresters will retain the Total Investment Payable in the Fund until the dispute has been resolved, subject at all times to the terms and conditions of your prepaid funeral contract and any applicable State or Federal legislation.

Changing Your Funeral Director

If you wish to change your funeral director, as you have entered into a prepaid funeral contract and assigned the investment ownership, any change can only be acted upon with the express written consent of your contracted funeral director.

If you choose to reassign to another funeral director, your investment in the Fund remains in place.

The assignment of your Plan does not give rise to a Capital Gains Tax liability or other income tax liability to you.

Please Note: It is important that you inform your family or estate representative of your investment in the Fund and your preferred funeral arrangements, including any change to the funeral director.

Contributions

Your payment or contributions can be arranged with your funeral director, who will accept payments on your behalf.

Please speak to your funeral director about their Prepaid Funeral contract payment requirements.

To start a Plan your minimum contribution will include:

- \$100 minimum contribution for the Plan
- GST component of your Plan
- Any administration fee charged by your funeral director
- If you choose an optional Funeral Bond, this requires an additional \$100 minimum
- If you choose optional Away From Home Cover, this requires an additional \$120

Investment Choice Assigned

With PREPAIDPLUS, you will assign ownership of your investment in the Prepaid Funeral Plan to your funeral director.

As the assignee, your funeral director will then be responsible for choosing the investments that help allow them to meet their obligations to you. As the funeral director accepts the risk of providing your contracted funeral service at today's prices, they are able to select investments that best meet your future funeral service costs.

For an explanation of how fees for the management of the funeral plan investment option selected by your funeral director are calculated and applied, please refer to page 19. *See page 21 for Total Investment Payable explanation



Funeral Bond

Optional cover for third party funeral costs

A Funeral Bond for More Peace of Mind

A Funeral Bond is an optional add-on that lets you plan for more than just the funeral service itself. As Prepaid Funeral Plans typically cover only specific services, a Funeral Bond allows you to set aside additional funds for items that may not be included — such as floral arrangements, catering, or other personal touches. If these items cannot be prepaid at today's prices, the Bond offers the next best option: allocating funds in a tax-effective manner to help cover these future expenses.

One of the key differences between a Prepaid Funeral Plan and a Funeral Bond is that the Funeral Bond is a direct agreement between you and Foresters. You have the flexibility to contribute a lump sum or follow a regular payment plan, with your funds held in trust by Foresters. Additionally, you can choose from a range of investment options tailored to your individual risk and return preferences.

Benefits of a Funeral Bond

Extra coverage and peace of mind

A Funeral Bond option allows you to better plan and set aside additional funds to cover parts of your funeral service that cannot be included in a Prepaid Funeral Plan.

Having your final wishes fully provided for can help ease both financial and emotional stress for your family and loved ones.

For funeral expenses only

Your savings are specifically set aside to cover funeral expenses, and the invested amount is only released upon your passing.

Tax paid investment

Tax paid on the income from your investment is already paid within the Fund, so you do not need to declare any income earned on your investment.

Investment flexibility

With a Funeral Bond, you have the flexibility to choose how your funds are invested across five options, each tailored to your lifestyle needs. These range from very secure, Capital Guaranteed portfolios to higher-risk options aimed at achieving higher returns.

Payment flexibility

A Funeral Bond can be started with as little as \$100 and requires a minimum monthly contribution of \$25. You also have the flexibility to make additional contributions, including lump sum payments, at any time.

Excess amounts returned

In the event that the amount in your Funeral Bond exceeds the funds required for your funeral service, the surplus will be returned to your estate or the designated beneficiary, depending on the applicant type.

Become a member

When you take out a Funeral Bond, you automatically become a member of Foresters and the Funeral Benefit Fund. Membership entitles you to attend the Foresters Annual General Meeting and cast a vote.

Beneficiary Options

Nominated Funeral Director

The Nominated Funeral Director will conduct the funeral service of the Life Insured. As you already have an assigned funeral plan, your Assigned Funeral Director can also act as your Nominated Funeral Director for the purpose of the Funeral Bond investment.

You can change your Nominated Funeral Director by completing a Change of Nominated Beneficiary Form.

Both the member and the Nominated Funeral Director will be provided with ongoing details of the investment.

Non-Nominated Funeral Director

A Non-Nominated Funeral Bond option is where you do not nominate a specific funeral director or make any specific pre-arrangements in regards to a funeral. You will receive an annual statement that details your investment amount.

Funeral Bond Investment Options

When you take out a Funeral Bond, you can choose from one of five distinct investment strategies—each tailored to suit different levels of risk tolerance and designed to help grow your Bond investment to meet your future funeral expenses:

1. Capital Guaranteed
2. Sustainable
3. Balanced
4. Growth
5. High Growth

For the Prepaid Funeral Plan, funeral directors have the same suite of options as individuals with a funeral bond.

Capital Guaranteed (Default option)

If you do not select an investment option when opening your Funeral Bond, your investment will default to the Capital Guaranteed option. This option can only be selected at the time the Bond is established.

The Capital Guaranteed option ensures that all contributions you make—less any applicable fees and government duties—as well as any declared bonuses, are guaranteed to be paid on maturity, regardless of how the investment markets perform.

The capital guarantee means your total investment in the Funeral Benefit Capital Guaranteed Fund, including declared bonuses (less deductions such as duties, fees for Away From Home Cover, GST on funeral services, and funeral director administration fees), is secure. This guarantee is backed by:

- A conservative investment policy,
- Oversight by Foresters' Actuary, and
- Solvency reserves maintained by Foresters in accordance with the Life Insurance Act 1995 (Cth) and the APRA Prudential Standards issued under that Act.

Market-Linked Options

All non-Capital Guaranteed options—Sustainable, Balanced, Growth, and High Growth—are classified as market-linked investments. These options invest in a mix of asset classes such as fixed interest, equities, and other market-sensitive assets, meaning their value is influenced by movements in financial markets, which can rise or fall over time.

By choosing a market-linked investment option, you accept the possibility of negative returns. The level of risk varies depending on the option selected, with higher-growth strategies typically carrying higher potential volatility.

As with all investments, there are inherent risks you should understand before making a selection. These are detailed in the General Investment Risks section of this document.

Sustainable Option

The Sustainable Investment option is designed for investors who prioritise a responsible investment criteria, such as environmental, social, and governance (ESG) factors. Foresters believes that integrating ESG considerations into investment decisions may lead to sustainable, long-term returns and help shape a more sustainable future. By focusing on companies with strong ESG profiles, we support organisations that are better positioned to enhance portfolio returns.

Our investment managers evaluate various ESG factors, including labour standards, when selecting investments. Foresters' Responsible Investment Policy outlines our approach to sustainable investing, which includes ethical screening and ESG factors. We also provide regular compliance reports to track the sustainable performance of our portfolios.

External fund managers adhere to their own policies regarding labour standards and ESG factors. These managers use responsible investment principles, including proxy voting and negative screening, to encourage positive corporate behaviour and minimise investments in sectors that don't meet ethical standards.

ESG considerations include a broad range of issues, such as climate change, pollution, human capital, product liability, corporate governance, and more. Additionally, a portion of the management fee is donated to the Foresters Financial Community Grants Account to support organisations fostering positive social change. For more details, refer to our Responsible Investing Policy on our website.

Foresters' Capital Guaranteed, Growth, and High Growth investment options do not take labour standards or environmental, social, or ethical standards into account for the purpose of selecting, retaining, or realising linked investments.

Investment Objective

All amounts invested in the Bond are held within the Fund, which aims to deliver competitive returns by investing in Authorised Investments, as outlined in the Fund's Rules and aligned with the Investment Strategy of each Investment Option. The approved investment ranges are actively monitored by our Investment Manager(s) in accordance with the Benefit Fund Rules and the applicable investment policy.

Funeral Bond Investment Options

Capital Guaranteed

Risk Profile	Low		
Estimated number of negative annual returns over any 20 year period	1		
Investment Strategy	To invest in a range of mainly cash and fixed interest assets to provide a stable and consistent return.		
Investment Objective	Aim to return better than the Reserve Bank of Australia (RBA) cash rate over the long-term.		
Asset Allocation (%)			
	Minimum	Target	Maximum
Cash	0	57	100
Fixed Interest	0	39	100
Total Defensive Assets	0	96	100
Equity	0	4	5
Property	0	0	0
Alternatives	0	0	0
Total Growth Assets	0	4	5

Balanced

Risk Profile	Medium		
Estimated number of negative annual returns over any 20 year period	2-3		
Investment Strategy	To invest in a range of defensive and growth assets, with a moderately higher weighting to defensive assets.		
Investment Objective	Aim to return CPI +2% over the long-term.		
Asset Allocation (%)			
	Minimum	Target	Maximum
Cash	0	3	60
Fixed Interest	20	51	60
Total Defensive Assets	40	54	60
Equity	20	34	50
Property	0	4	20
Alternatives	0	8	10
Total Growth Assets	40	46	60

Sustainable

Risk Profile	Medium		
Estimated number of negative annual returns over any 20 year period	2-3		
Investment Strategy	To invest in a range of defensive and growth assets, with a focus on Environmental, Social and Governance considerations.		
Investment Objective	Aim to return CPI +2% over the long-term.		
Asset Allocation (%)			
	Minimum	Target	Maximum
Cash	0	3	60
Fixed Interest	20	51	60
Total Defensive Assets	40	54	60
Equity	20	34	50
Property	0	4	20
Alternatives	0	8	10
Total Growth Assets	40	46	60

Growth

Risk Profile	High		
Estimated number of negative annual returns over any 20 year period	4-5		
Investment Strategy	To invest in a range of defensive and growth assets, with a higher weighting to growth assets.		
Investment Objective	Aim to return CPI +3% over the long-term.		
Asset Allocation (%)			
	Minimum	Target	Maximum
Cash	0	3	40
Fixed Interest	10	33	40
Total Defensive Assets	20	36	40
Equity	30	46	70
Property	0	8	30
Alternatives	0	10	15
Total Growth Assets	60	64	80

Funeral Bond Investment Options

High Growth

Risk Profile	High		
Estimated number of negative annual returns over any 20 year period	6 plus		
Investment Strategy	To primarily invest in a range of growth assets.		
Investment Objective	Aim to return CPI +4% over the long-term.		
Asset Allocation (%)			
	Minimum	Target	Maximum
Cash	0	3	20
Fixed Interest	0	12	20
Total Defensive Assets	0	15	20
Equity	50	66	90
Property	0	9	30
Alternatives	0	10	20
Total Growth Assets	80	85	100

Asset Allocation Ranges

The investment options offer a range of choices with varying levels of investment risk, allowing you to select an option that aligns with your individual risk tolerance. Investments across the different asset categories within each investment option may be made directly or through approved unit trusts and managed investment schemes.

Current Investment Information

You can access the most up-to-date investment information—including target asset allocations, historical bonus rates for the Capital Guaranteed Option, and unit prices for the market-linked investment options—by visiting our website or calling us on 1800 645 326.

Past returns not a reliable indicator

Past performance is not a reliable indicator of future returns. Future bonus rates for the Capital Guaranteed Option and unit prices for the market-linked investment options are not guaranteed and may fluctuate.

For an explanation of how fees for the management of your Funeral Bond investment are calculated and applied, please refer to page 15.

Switching Your Option—Capital Guaranteed

Investors who switch out of the Capital Guaranteed investment option into a unitised investment option cannot switch back into the Capital Guaranteed option at a later date.

Additionally, investors who initially invest in the market-linked investment options are not eligible to switch into the Capital Guaranteed option.

Switching Your Option—Market-Linked

You can transfer your entire investment in any Funeral Bond option (including Capital Guaranteed) to any of the four market-linked investment options at any time. Only one investment option can be selected.

For the market-linked investment options, the unit price applicable at the time your switching application is processed, as outlined on page 13.

To switch between investment options, you are required to complete a Switching Form available at www.forestersfinancial.com.au and sent to: Foresters Financial, PO Box 7702, Melbourne VIC 3004 or via email: service@forestersfinancial.com.au.

Making Payments & Power of Attorney

Foresters Financial accepts contributions, either as one-off (initial) or ongoing (instalments), using a variety of payment methods such as: BPAY (bank account or credit card); deposit or Electronic Funds Transfer (EFT); or direct debit from a bank account (using the Direct Debit Request Form in the Application Form). We do not accept cash.

The minimum contribution amounts are outlined below:

Contribution type	Minimum amount
Initial contribution	\$100
Regular contributions	\$25 per month
Ad-hoc contributions	\$100

BPAY

BPAY accepts bank account or credit card payments. Once your application is approved, Foresters will advise your unique BPAY Reference Number by email. You will need to quote this unique number as well as the biller code when making a payment.

Deposit/Electronic Funds Transfer (EFT)

If you choose to make direct payments into Foresters' bank account, please include Applicant 1's full name in the reference field so we can identify you.

Direct Debit

Direct Debit payments are accepted from your bank account. When completing the Application Form, you can select direct debit to pay either one-off or ongoing contributions. The frequency of your direct debit can be:

- Fortnightly
- Monthly
- Quarterly
- Half-yearly
- Annually

A direct debit agreement forms part of your application which outlines the terms and conditions. Please refer to our Direct Debit Request Form in the Application Form.

Foresters Bank Account Details

Bank	Westpac
Name of Account	Foresters Financial Combined
BSB	033-059
Account Number	456732
Reference/Description	Insert Applicant 1's full name from the Application Form

Power of Attorney

When applying for a Funeral Bond, you may need a financial Power of Attorney (POA). Generally, a financial POA may be required when an applicant is unable to manage their own finances or make decisions for themselves. This could be due to illness, aging or an accident.

If the applicant is unable to sign the Funeral Bond application form, an authorised individual holding a valid Power of Attorney (POA) may sign on their behalf. In such cases, a certified copy of the Power of Attorney document must be uploaded with the application.

For a POA to be effective, the applicant must normally provide certification that the POA arrangement is current (within the past 12 months).

If a certification dated within the last 12 months is not available, the applicant can sign a Statement of Non-Revocation on the application form. This statement confirms that the POA arrangement is still valid and has not been suspended or revoked.

Additionally, if there is a joint appointment the statement confirms that none of the co-attorneys' positions have become vacant. Please note this is general information and different rules may apply in each state.

Away From Home Cover

Optional protection if travelling



What is Away From Home Cover?

Life is unpredictable and we can't always know where our final moments will be. Foresters' **Away From Home Cover** offers added peace of mind by helping to cover the cost of transporting you back to your chosen funeral provider, should you pass away more than 100 kilometres from your permanent residential address.

Away From Home Cover provides protection for your loved ones against transportation costs —up to a maximum of \$3,000—if you pass away while travelling within Australia.

This thoughtful addition helps ease the financial and emotional burden on your loved ones during an already difficult time.

Benefits of Away From Home

Peace of mind if you plan to travel

Eligible members are covered for transfer costs up to a maximum of \$3,000 if death occurs more than 100 kilometres from their permanent residence, to return them to their chosen funeral home.

Australia Wide Cover

Whether you're on holiday, visiting family, or receiving medical care.

Simple claims process

Streamlined process to make a claim, designed to accommodate fast payment for immediate transfers.

One single payment, no ongoing fee

One-time premium payment of \$120 — no ongoing fees.

Eligibility to Apply

You are eligible to apply for Foresters' Away From Home Cover if you:

- Are applying for either a single or joint PREPAID**PLUS** with Foresters; or
- Have within the past 6 months of this application already invested in PREPAID**PLUS** with Foresters; and
- Are currently residing at your permanent residence; and
- Are aged 18 years or over and under 85 years at the time of application; and
- Are an Australian permanent resident.

There are no medical restrictions to take out Away From Home Cover.

Eligibility to Claim

A benefit may be claimed by your personal legal or estate representative and/or your funeral provider if all of the following conditions are met:

- You pass away within Australia, 100 kilometres or more from your permanent residence;
- Your chosen Funeral Director's premises are located less than 100 kilometres from your permanent residence;
- You were living at your permanent residence at the time of death;
- You have not spent 3 or more consecutive months temporarily away from your permanent residence in the 12 months prior to your death;
- No claim has already been made under this benefit by a joint policyholder; and
- The claim is lodged within 6 months of your death.

What's Covered?

- The cost of transporting the deceased Life Insured's body from their place of death, being 100 kilometres or more from their permanent residence, to the funeral home of their chosen Funeral Director
- Suitable vessel for transportation
- Cost for preparing the deceased for transportation
- Costs to obtain appropriate documentation for transfer of the deceased

How Away From Home Cover Works

Confirming Your Policy

Upon your application being accepted, Foresters will send you a confirmation Certificate of Membership for your Away From Home Cover Policy.

Cooling off period

The cooling off period commences on the same day your Certificate is issued, providing confirmation of your Policy Cover. The Certificate is issued once your funds are processed with your application.

You have 30 days from the day on which your Certificate is issued for your Away From Home Cover to terminate your policy. Simply email the Foresters Investor Services Team via service@forestersfinancial.com.au and indicate that you wish to terminate your Policy.

Following the initial 30-day period from the policy commencement date, you will no longer be entitled to cancel the policy or receive a refund of your premium paid.

Making a Claim

To make a claim, your personal legal or estate representative and/or your funeral provider must provide evidence of your passing, along with proof of transportation costs incurred, to Foresters within 6 months of the date of death.

Payments you receive from the Funeral Transfer Fund are not subject to tax.

Joint Policyholders

Two individuals may apply to become joint Life Insured's with Foresters' Away From Home Cover.

The first applicant (i.e. Applicant 1 in the Application Form) becomes the member of the Funeral Transfer Fund and will receive the Confirmation of Membership of the Funeral Transfer Fund and any other communications from Foresters.

The Policy can be claimed upon the death of either Life Insured. If no claim is made upon the death of the first joint policyholder, the surviving policyholder remains covered and may be eligible to make a claim.

In the case where both joint policyholders are eligible to make a claim at the same time, then the claim will be assessed by Foresters on the same basis had only one of the joint policyholders made a claim.

Risks

There is a risk that the policy holder(s) may die and not be eligible to make a claim under the Away From Home Cover. Eligibility to make claim is outlined earlier in this section.

Membership Entitlement

The Away From Home Cover is a product of the Foresters Financial Funeral Transfer Fund. Persons taking out a policy will become members of the Funeral Transfer Fund and of Foresters.

Membership and cover will cease if the member dies and is not entitled to make a claim, or if their personal legal or estate representative and/or your funeral provider makes a claim which is paid.

General Investment Risks

It is important to understand that each funeral bond investment option has some degree of risk. Any investment option which is chosen by you as part of your Funeral Bond, or chosen by your funeral director as part of your Funeral Plan, must be considered against desired risk tolerances and investment needs; taking into account the level of risk willing to be taken in exchange for the investment return sought.

General investment risks relate to the Prepaid Funeral Plan and Funeral Bond as both have an investment component. The risks do not directly apply to Away From Home Cover.

It is important to note that your Funeral Plan is assigned to your contracted funeral director. They become the owner of the Plan and ultimately the entity entitled to the Plan's investment proceeds, and as such, will bear any risk associated with your investment in the Plan.

The funeral director has an ongoing obligation under your prepaid funeral contract to provide your selected funeral arrangements irrespective of the maturity value of the Plan assigned to the funeral director.

Foresters is not a party to your prepaid funeral contract and cannot guarantee the performance of any market-linked investment options chosen by your funeral director should you cancel your prepaid funeral contract and/or reassign your investment to another funeral director.

Seeking independent professional financial advice will assist you to formulate a strategy to manage investment risks.

Investment Risks

The level of investment risk depends on the underlying assets and volatility of those assets in each Fund of the investment options. Investment performance and the ability to declare a bonus on the Capital Guaranteed Option is not guaranteed. Specific risks include:

Market risk is the possibility that investment return may suffer due to factors that impact the overall performance of financial markets in which they are invested. This can include interest rate changes, recessions, natural disasters, pandemics and political turmoil.

Credit risk is the risk that a counterparty will fail to perform its contractual obligations resulting in an investment loss.

Liquidity risk is the risk that the Fund may experience difficulty in meeting its commitments associated with the payment of redemptions and fund expenses.

Inflation risk is the risk that inflation will undermine investment returns with cash flows not being worth as much in the future.

Investment manager risk is the risk that the Investment Manager will not meet the expectations set under an Investment Management Agreement with Foresters which may result in the Fund not meeting its investment objective.

Security-specific risk is the possibility that Fund earnings may suffer due to factors that impact the performance of an individual company, industry or sector in which they are invested. This can include poor business performance, competition or industry regulatory changes, including changes to the taxation treatment of the Fund.

Cash assets whilst usually stable, have low risk relative to the Reserve Bank of Australia (RBA) cash rate.

Fixed interest assets have credit risk in that the issuer of the asset may default in the repayment of principal or interest or both. Any change in interest rates may also impact the value of the asset. Mortgage backed Investments have interest rate risk where a change in interest rates may adversely affect the value of the asset.

Mortgage and Advances have default risks in repayment of principal or interest or both by the borrower. These assets also have interest rate risk where a change in interest rates may adversely affect the value of the asset.

Equities have risks that may affect the share price, which include adverse economic conditions, poor management, poor market sentiment and currency risk.

Property has risks that may adversely affect its value, which include adverse economic conditions, poor asset management, high vacancy rates and tenant defaults.

Alternatives have liquidity risks due to their nature of not being easily tradable, as well as failure of projects that may result in loss of investment.

Whilst it is not possible to eliminate all investment risks, we seek to minimise and manage investment risk through the appointment of an experienced investment manager(s) whose investment mandate is to invest and manage the portfolio on behalf of Foresters in authorised investments and in accordance with an approved investment policy. Foresters' Investment Committee meets regularly to oversee the investment portfolio and its performance.

Non-investment Risks

Taxation risk is the risk that new tax laws may affect the treatment of your investment or Fund taxation obligations.

Social Security risk is the risk that changes to the social security laws may affect the treatment of your investment.

Regulatory risk is the risk that changes to legislation or regulations may materially impact Foresters or the Fund.

Unit Pricing and Bonuses

Foresters calculates unit prices in accordance with the valuation and unit pricing methodology prescribed in our Unit Pricing & Discretions Policy.

Unit pricing does not apply to the Capital Guaranteed option. For the market-linked investment options a unit price is calculated by dividing each fund's net asset value by the number of units on issue in that fund.

Unit prices are usually calculated at the close of business daily. Transaction requests received on a public holiday will be processed utilising the next available price.

Foresters reserves the right to exercise discretions under its Unit Pricing & Discretions Policy. Discretions will be exercised according to the Unit Pricing & Discretions Policy. You can obtain a copy of the Policy by calling Foresters.

Processing Your Application

Your application will be processed using the unit price calculated as at the close of business on the day your application is received. An application request received after the cut-off time will be processed utilising the next available unit price. Upon approval of your application and receipt of cleared funds, your application will be processed within three business days.

Cleared funds for a contribution transaction must be received by the 5pm cut-off, otherwise your application will be processed with the next available unit price.

In accordance with our Unit Pricing & Discretions Policy, Foresters may suspend unit pricing or switching between investment options in circumstances where the operation of financial markets are disrupted or due to other considerations outside of our control. This may affect or delay the processing of your application request and the applicable unit price.

Current Unit Prices

To obtain current unit prices you can visit our website forestersfinancial.com.au or call us on 1800 645 326.

Bonuses

Bonus is a term used to describe return or earnings on the Funeral Benefit Capital Guaranteed Fund only (being the Capital Guaranteed investment option). Every year, Foresters may declare an annual bonus that is applied to the value of your current investment. The bonus rate is calculated based on the fund's investment earnings, less income tax calculated at our business tax rate (currently 30%), management fees, expenses of the fund and any other required transfers to statutory reserves.

The bonus rate is based on actuarial advice and is subject to approval by Foresters' Board of Directors. Once approved, it becomes a declared bonus. The declared bonus is then allocated to the current value of your investment in the Funeral Benefit Capital Guaranteed Fund as at 30 June and forms part of your capital guaranteed investment and contributes to increased future bonuses (accumulated bonuses). The rate of Bonus may differ from year to year depending on the fund's investment earnings, fees and expenses for that year.

Interim Bonus

For investments in the Funeral Benefit Capital Guaranteed Fund that become payable within a financial year, an interim bonus rate may be paid. If a maturity claim is made after 30 June in the following financial year, but prior to the actual annual bonus rate declaration, then any declared interim bonus rate is applied from 1 July up until the date of when the investment is paid out. The interim bonus is not guaranteed and can be amended at any time, it is based on actuarial advice and is a conservative estimate of the fund's expected investment return.

Maturity Bonus

The Maturity Bonus is intended to recoup the tax paid on investment earnings during the term of the Plan. Its actual value will depend upon whether the tax rate for the Plan remains unchanged in the year of payment.

Market-Linked Investment Options

For these options – where returns and unit prices are calculated on a regular basis – the term Maturity Bonus is also used to refer to the after-tax amount that is applied to the value of your investment.

When a Life Insured dies and your investment matures, the Maturity Bonus is calculated and paid in the same way as for the Capital Guaranteed non-unitised investment option.

Upon maturity, should the value of a unitised investment be less than or equal to the amount contributed during the term of the policy, the investment earnings applied could be zero or a negative amount. Should this occur, negative investment earnings will be deemed to have a zero value and no amount will be assessable for income tax purposes upon maturity. A maturity bonus is not payable in this instance.

Further, under current tax rules, negative investment earnings will not provide a tax-deductible amount to you.

Fees

Fees and Costs - Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more

To find out more, or see the impact of fees based on your own circumstances, the Australian Securities and Investments Commission website (moneysmart.gov.au) has a managed funds fee calculator to help you check different fee options.

The table below shows fees and other costs that you may be charged. These fees and other costs may be deducted from your account balance, the returns on your investment or the Fund's assets as a whole. You should read all the information about fees and costs because it is important to understand their impact on your investment.

Type of fee or cost	Amount	How and when paid
Transaction Costs		
Establishment Fee	Nil	Not applicable
The fee to set up your initial investment		
Contribution Fee	Nil	Not applicable
The fee on each amount contributed to your investment		
Commission	Nil	Not applicable
Exit Fee	Nil	Not applicable
The fee when the total investment is payable		
Switching Fee	Nil	Not applicable
The processing fee for changing investment options		
Buy/Sell Fee	Nil	Not applicable
The transaction costs for buying or selling underlying units in an investment option		
Management Costs		
Foresters Management Fee	1.50%	Annual fee of 1.50% charged on the average balance of the Capital Guaranteed Fund assets.
To cover the cost of administering the Fund. The Management Fee may vary from time to time in accordance with the Rules of the Benefit Fund.	1.40%	Annual fee of 1.40% charged on the average balance of market-linked assets. Accrued daily in the unit price and paid monthly.
Investment Management Fee	0.055% to 0.385%	Accrued daily in the unit price and paid quarterly: <ul style="list-style-type: none"> Cash/Term Deposits 0.000% Credit & Government Bonds 0.165% Australian Shares 0.385% International Equities 0.385% Alternative Assets 0.385% Capital Guaranteed option is not unit priced. Capital Guaranteed fees are charged against Fund assets. There is no additional management fee for the Capital Guaranteed option.
To cover the cost of external investment advice.		
Total Management Cost (unit priced only)	1.455% to 1.785%	Total estimated management costs per annum.

This table reflects the value of and method through which we charge investment fees. It is applied to: 1. Investments managed for the benefit of your funeral director as part of a prepaid funeral plan, and/or; 2. Investments managed for the benefit of you as part of your funeral bond.

Fees

Example for illustration purposes

The following table is an example of annual fees and costs for a \$10,000 investment in the Growth investment option together with an additional contribution after six (6) months of a further \$1,000. This is for illustrative purposes only. The fees payable in the other investment options in the Fund are no higher than those shown in this example.

Fee	%	Amount	Description
Contribution Fee The fee on each amount contributed to your investment	Nil	\$0	For any amounts you contribute you will be charged \$0.
Foresters Financial Management Fee The fee for administering the Fund	1.40%	$(\$10,000 \times 1.40\%) = \140	For every \$10,000 you have in the Growth investment option you will be charged \$140.
		$(\$1,000 \times 1.40\% \times 6 \text{ months}/12 \text{ months}) = \7	This is the contribution of \$1,000 made after 6 months
Investment Management Fee The fee for external investment advice inclusive of GST	0.385%	$(\$10,000 \times 0.385\%)$ $(\$1,000 \times 0.385\% \times 6 \text{ months}/12 \text{ months}) = \40.43	The fee will be accrued in the unit price on the balance
Total Fees For That Year		\$187.43	

Direct Fund Charges

Income taxes (includes corporate tax), bank debit taxes, underlying fund manager, brokerage, account keeping fees and any other taxes or statutory charges that are subsequently introduced will be charged against the Fund's investment earnings and accrued daily in the unit price (except for Capital Guaranteed option). Both Management Fees and Direct Fund Charges reduce the investment earnings of the Fund.

Dishonour Fee

We currently do not charge dishonour fees when we are unable to process direct debit transactions due to cancellations or insufficient funds. However, we may choose to deduct dishonour fees from your account in the future.

Financial Adviser Service Fees

Foresters may offer this product to you through a financial adviser. If you wish to pay your financial adviser a service fee, you will need to do so directly. These are not fees associated with Foresters and we recommend you speak to your financial adviser. Foresters does not pay any fees or commissions to financial advisers in its own right. Foresters may however provide other support and soft dollar benefits to financial advisers, such as product training, invitations to engagement and business development events.

Fee Changes

Foresters may increase its fees to the maximum allowed in the Fund Rules, provided it gives policy owners ninety (90) days' notice in writing of the change.

Taxation and Pension Entitlement

Taxation

The investment earnings of the Fund are subject to income tax at the business tax rate (currently 30%). This tax is paid by Foresters as an expense of the Fund before the declaration and allocation of annual bonuses to the Capital Guaranteed investment option, and forms part of the calculation of unit prices for the market-linked investment options.

Under current tax rules, tax paid on the Funds' income is expected to be fully recovered with the final calculation of the Total Investment Payable. This means that the Total Investment Payable will reflect its gross, pre-tax value. As you have assigned your investment under the Plan, then your total investment becomes payable to your assigned (contracted) funeral director upon your death and your estate will not be assessed. Your assigned funeral director will be assessed on the receipt of the Plan proceeds as normal business income in the year of payment.

The taxation information contained in this PDS reflects a general understanding of existing and proposed tax rules which are relevant to your Plan. As with any individual investment decision, we recommend investors obtain independent professional financial and/or tax advice prior to investing.

Capital Gains Tax

Capital Gains Tax is not payable by you (or your nominated funeral director) on the growth of your investment in a funeral plan or bond. Foresters pays tax in respect of the combined capital gains of all managed assets. It is not necessary, under current taxation laws, for the member to include the amount of annual declared bonuses or investment returns in their personal tax return.

Goods and Services Tax

Goods and Services Tax (GST) does not apply to your contributions or your Total Investment Payable. However, the provision of funeral services is subject to GST. You should discuss GST on the cost of funeral services with your funeral director. GST paid to external investment managers may be passed on through unit prices or the calculation of bonuses in the Capital Guaranteed Option.

Duty

Duty may be payable on your initial investment in the Fund depending upon your State or Territory of residence and will be deducted from your initial contribution.

Pension entitlements

Monies invested in the Prepaid Funeral Plan are designed to be exempt for the purposes of the assets tests for payments from Services Australia (i.e. Age Pension, Carer Payment or Disability Support Pension). To satisfy the requirements of this social security legislation, your investment must be kept solely to contribute towards your funeral expenses and must be a reasonable estimate of those expenses and cannot be withdrawn prior to the death of the Life Insured. Subject to these provisions, the entire amount of your investment in the Plan to meet fixed funeral expenses will be deemed an exempt asset.

The Funeral Bond investment will not qualify for asset test exemption if acquired as part of PREPAIDPLUS. This is because the investor will also hold, or later come to hold, a Prepaid Funeral Plan.

For more information, please visit servicesaustralia.gov.au or seek specialist advice.



Things You Need to Know

Maturity - Capital Guaranteed Option

Your benefit is calculated by adding;

- The capital component of your investment (the initial investment less GST less management fees, and less GST and admin fees where applicable); plus
- Declared bonuses and the interim bonus applied to the investment for the period since the date of the last bonus declaration to maturity date; plus
- The amount Foresters expects to recover on the tax paid on the investment income of the Fund. The value of any tax recovered by Foresters is referred to in this document as the maturity bonus. The maturity bonus is expected to equal the tax paid on the Fund's earnings.

The maturity payment in normal circumstances will be processed within five (5) business days of receipt of a completed claim form.

Maturity - Market-Linked Investment Options

For a maturity from the market-linked investment options, the benefit is calculated by multiplying the number of units held by the unit price. Unit prices are calculated daily.

The maturity claim will be processed using the unit price calculated as at the next valuation date if it is received by the close of business of the valuation date. Unit prices are calculated at the close of business of the last day of the current week (the valuation date). A maturity payment request received after the cut off time will be processed utilising the next available unit price. Maturity payments may take up to seven (7) business days to finalise.

In accordance with our Unit Pricing & Discretions Policy, Foresters may suspend unit pricing or switching between investment options for up to 14 days in circumstances where the operation of financial markets is disrupted or due to other considerations outside of our control. This may affect or delay the processing of your assigned funeral director's maturity payment request.

Total Investment Payable

The Total Investment Payable for the Capital Guaranteed investment option is calculated by adding the value of all contributions (net of any fees and any duty payable) and any bonuses declared and applied to the investment plus the addition of any maturity bonus (if applicable) as defined on page 17.

For the market-linked investment options, the Total Investment Payable is calculated by multiplying the number of units held by the current unit price.

Keeping You Informed

When you enter into the Plan, Foresters will send a confirmation Certificate of Membership to you via your assigned funeral director. All future information relating to your investment will be sent directly to your assigned funeral director with whom you have a prepaid funeral contract.

Foresters will keep you up-to-date with any relevant changes that may materially or adversely affect your investment. In such cases, we will either contact you directly or provide updates via our website.

Cooling-off period

The cooling-off period commences on the same day your Certificate is issued, providing confirmation of your plan and policy. The Certificate is issued once your funds are processed with your application.

You have 30 days from the day on which your Certificate is issued for your PREPAIDPLUS funeral plan/Funeral Bond/Away From Home Cover to terminate your policy. Simply email the Foresters Investor Services Team via service@forestersfinancial.com.au and indicate that you wish to terminate your purchase. Foresters then will refund all money contributed (subject to any applicable local State or Territory laws) less any fees, taxes and applicable duty; after adjustment for any market movements of your market-linked investment options. Please note that the cooling-off period does not apply to contributions or switching investment options.

Eligibility

There are no medical restrictions to investing in the Funeral Benefit Fund but you must be at least ten (10) years of age. As provided in the *Life Insurance Act 1995* (Cth), a person who is at least ten (10) years of age but has not reached sixteen (16) years of age may, with written consent of a parent or guardian, invest in the Fund.

Changes to your prepaid funeral contract (including the funeral director)

As you have entered into a prepaid funeral contract with a specific funeral director, you are subject to the terms and conditions of that contract. Any changes to the contract, including changing your assigned funeral director, are only allowable with the consent of the contracted funeral director and require written notice to be given to Foresters from both you, as the member and the funeral director.

As contract conditions can vary between funeral directors, we suggest you discuss any changes with your contracted funeral director in the first instance.

Things You Need to Know

Investment Withdrawal

The Plan has been specifically designed to meet future funeral expenses. Accordingly, withdrawal can only occur at time of death (subject to the cooling off period). After the cooling off period has expired, the Total Investment Payable cannot be accessed until after the death of the Life Insured.

Payment of Funeral Expenses

Upon your death and receipt of satisfactory supporting documentation*, the Total Investment Payable will be paid to your assigned funeral director to meet your funeral expenses. However, if there is a dispute at the time of your death regarding the assigned funeral director, then Foresters will be required to retain the Total Investment Payable in the Funeral Benefit Fund until the dispute has been resolved, subject at all times to the terms and conditions of your prepaid funeral contract and any applicable State or federal legislation.

Your Personal Information

Foresters collects personal information you provide during the application process and subsequent correspondence or communication. The information is collected by Foresters for the purposes of verifying your identity, assessing your application, and processing your investment.

This allows us to effectively provide our services and is in compliance with Australian taxation laws, the *Life Insurance Act 1995 (Cth)* and other laws and regulations.

You can let Foresters know if you do not want to receive details of other investment opportunities by ticking the box found in the Declaration of the Application Form or by contacting us.

Subject to the *Privacy Act 1988 (Cth)*, you are entitled to request access to the information that you provide to Foresters. If you have a privacy query, concern or complaint in respect of any investment made please contact:

The Privacy Officer

Email: service@forestersfinancial.com.au

Postal Address: PO Box 7702, Melbourne, VIC 3004.

Telephone: 1800 645 326 (free call)

If we are unable to address your query, concern or complaint to your satisfaction, you may contact the Privacy Commissioner at:

Office of the Australian Information Commissioner

Postal Address: GPO Box 5218, Sydney, NSW

2001. Telephone: 1300 363 992 (free call).

The information that an investor provides to Foresters may be disclosed to certain organisations. The types of organisations or persons to whom Foresters usually discloses the information provided by investors includes:

- your assigned funeral director
- the Australian Taxation Office and other government or regulatory bodies;
- your adviser or adviser dealer group, their service providers and any joint holder of your investment (if any);
- organisations involved in providing services to Foresters, such as any third-party service provider engaged by Foresters to provide administration, investment management, technology, auditing, mailing or printing services; and
- those where you have consented to such disclosure as required or authorised by law.

You should notify us immediately if any of your personal information held by us changes. If you would like to read our Privacy Policy, a copy is available by visiting forestersfinancial.com.au/privacy or can be obtained by contacting our Privacy Officer.

* Supporting documents may include a completed Foresters Financial Death Claim Form and proof of death, e.g. Death Certificate or Medical Cause of Death.

Things You Need to Know

Dispute Resolution

Foresters is committed to providing a great range of products and services to our members. Please talk to us using the details set out below if at any time we have not satisfied your expectations. Most times we will be able to resolve your concerns upon initial contact.

Foresters Financial
Email: service@forestersfinancial.com.au
Postal Address: PO Box 7702, Melbourne, VIC 3004.
Telephone: 1800 645 326 (free call)
Website: forestersfinancial.com.au

If we are unable to resolve your concern, please ask to speak to our Customer Resolution Leader who will register your complaint and conduct an initial review of the matter and provide a recommendation to you. Our dispute resolution procedure is free of charge to you. If your issue cannot be resolved directly between you and Foresters, then you may refer your issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial service complaint resolution that is free to consumers.

Their details are:

AFCA
Email: info@afca.org.au
Postal Address: GPO Box 3, Melbourne VIC 3001
Telephone: 1800 931 678 (free call)
Website: afca.org.au

Constitution and Fund Rules

In accordance with Foresters' Constitution and the Funds' Rules and Funeral Transfer Fund Rules, the assets of each fund maintained by Foresters are separate and distinct from other funds and assets. Once your application has been accepted and processed, you will become a member of the relevant Fund and Foresters. Your membership is subject to the rights and obligations set out in the Constitution, including your right to attend and vote at General Meetings. The Funds' rules set out your benefits and the operational aspects of your membership of the Funds. The Funds' rules operate as a contract between you and Foresters.

Foresters may amend the Funds' rules by a special resolution of members. In limited circumstances, the company's Board can amend the Funds' rules with the consent of the prudential regulator, APRA. Additionally, Foresters can close the Funds to new investments or in certain circumstances, make an application to APRA to terminate the Funds.

The statements in this PDS give only a summary of the provisions of Foresters Financial's Constitution, Funeral Benefit Funds' Rules and Funeral Transfer Fund Rules. Members may inspect a copy of the Constitution, Funeral Benefit Funds' Rules and Funeral Transfer Fund Rules at Foresters' registered office any time between 9am and 5pm Monday to Friday (except Victorian Public Holidays).

Funeral Contracts

Foresters are not, and do not represent to be, a party to any contract or arrangement entered into between you and a particular funeral director for a prepaid funeral contract for funeral expenses. Any such arrangement or contract is between you and the relevant funeral director. Foresters does not accept any responsibility or liability to ensure that the contractual obligations of the funeral director with respect to the Funeral Benefit Funds' investment are met, other than the obligation to pay upon your death your Total Investment Payable to the funeral director to whom you have assigned your investment.

Disclosure of Interest

Foresters has a conflicts of interest policy and all office holders are required to disclose any conflicts that arise. No Director of Foresters, or any expert, has any interest in respect of the assets or benefits of the Fund and/or the Funeral Transfer Fund to which this PDS relates and in respect of which an entitlement, other than an entitlement on the same terms and conditions available to other members of the Fund and/or Funeral Transfer Fund, is available.

RSM Australia Partners, Finity Consulting Pty Ltd, MinterEllison and JBWere Limited receive professional fees in respect of audit, actuarial, legal and investment services and advice provided in relation to the Fund and Funeral Transfer Fund.

Consultants to Foresters Financial

Auditor	Actuary
RSM Australia Partners ABN 36 965 185 036	Finity Consulting Pty Ltd ABN 89 111 470 270
Lawyers	Investment Manager
MinterEllison ABN 91 556 716 819	JBWere Limited ABN 68 137 978 360

Our Consultants are not responsible for the contents of and accept no liability in respect of this PDS, nor have they authorised or caused the issue of this PDS.

FORESTERS

F I N A N C I A L



forestersfinancial.com.au

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