

PREPAID  
FUNERAL PLAN  
Application Form


FORESTERS  
FINANCIAL



## Before you start

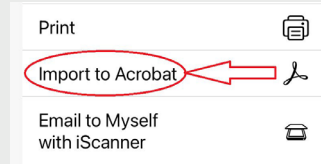
If you are using an iPhone or iPad to fill out this application form, you will need to download the free Adobe Acrobat Reader App from the App store.

Once you have downloaded the app and created an account, you are ready to go.

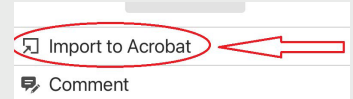
1. First click the Share icon  at the bottom of your screen



2. Select 'Import to Acrobat' from the menu



3. Click 'Import to Acrobat' and your PDF will now be fillable



If you need any assistance with this step, please call Investor Services on 1800 645 326 or email [service@forestersfinancial.com.au](mailto:service@forestersfinancial.com.au)

## Completing Your Application Form

The Application Form can be used for both our Prepaid Funeral Plan and Away From Home Cover. Simply mark what you are applying for at the beginning of the Application Form.

Please note: Your application will be delayed if we do not receive a fully completed Application Form. Upon approval of your application and receipt of cleared funds, your application will be processed within three business days.

The following table may assist you in completing the Application Form.

	Single/Joint application	Power of Attorney (POA)
<b>Part 1:</b> Personal Information	<b>Single:</b> complete Applicant 1 detail <b>Joint:</b> complete both Applicant 1 and 2 sections. Applicant 1 will become the primary contact.	POA to provide the Life Insured's details under Applicant 1. If all correspondence is to be sent to the POA then complete the Power of Attorney Details section.
<b>Part 2:</b> Your Beneficiary & Investment Options	<b>Beneficiary Option:</b> As you have entered into a Funeral Plan with fixed funeral expenses, you must complete the Assigned Funeral Plan beneficiary option. <b>Investment Option:</b> Please select your preferred investment option. There are five (5) options to choose from the default being the Balanced option, with four (4) market-linked options to choose from: Sustainable, Balanced, Growth and High Growth.	
<b>Part 3:</b> Payment Details	Please provide the breakup details of your initial contribution and the method of payment for both this amount and if applicable any ongoing contributions.	
<b>Part 4:</b> Declaration	Please sign and date. For Joint applications, please ensure both applicants complete declaration.	The POA needs to sign and date.
Queensland Residents ONLY	<b>PLEASE NOTE:</b> It is a regulatory requirement of the Queensland Government that you also need to complete a Client Care Statement which must accompany this Application. Visit <a href="http://www.forestersfinancial.com.au/qccs">www.forestersfinancial.com.au/qccs</a> to download the form.	
<b>Part 5:</b> Direct Debit Request (DDR) Form	The DDR form can be used for one-off as well as ongoing regular payments. Please ensure that the bank account holder signs and dates this form.	

# Prepaid Funeral Plan Application Form

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(Only to be completed in conjunction with a prepaid funeral contract).

Funeral Contract Reference Number

**Important:** To invest in the Prepaid Funeral Plan, you must have in place a prepaid funeral contract with a funeral director. If you have NOT entered into a prepaid funeral contract with a funeral director, then please consider our Funeral Bond PDS which can be downloaded from [www.forestersfinancial.com.au](http://www.forestersfinancial.com.au).

I wish to apply for membership of Foresters Financial's Funeral Benefit Fund and/or the Funeral Transfer Fund (Away From Home Cover).

This application is for a  Prepaid Funeral Plan AND  Away From Home Cover

**IMPORTANT INFORMATION** Prior to signing this application, applicants should read and have a copy of Foresters Financial Prepaid Funeral Plan Product Disclosure Statement dated 1 July 2023. (Please use CAPITAL letters if handwriting)

## Part 1: Personal Information

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**Applicant 1**  Single OR  Joint (applicant 1)

Title  Mr  Mrs  Ms  Miss  Other

First Name  Middle Name

Last Name

Birth Date

Street Address

Suburb  State  Postcode

Telephone (Day)  Mobile

Email

**Applicant 2**  Joint (applicant 2)

Title  Mr  Mrs  Ms  Miss  Other

First Name  Middle Name

Last Name

Birth Date

Street Address

Suburb  State  Postcode

Telephone (Day)  Mobile

Email

**Power of Attorney Details**

ONLY complete this section if you would like a Power of Attorney to sign on your behalf. Please note if this Application Form is signed under a Power of Attorney then a certified copy of the power of attorney will need to be provided along with this application form. Please note that all certifications must be dated within the last 12 months.

**POA 1**

Title  Mr  Mrs  Ms  Miss  Other

First Name  Middle Name

Last Name

Birth Date

Street Address

Suburb  State    Postcode

Telephone (Day)           Mobile

Email

**POA (If Applicable)**

Title  Mr  Mrs  Ms  Miss  Other

First Name  Middle Name

Last Name

Birth Date

Street Address

Suburb  State    Postcode

Telephone (Day)           Mobile

Email

## Part 2: Your Beneficiary

As your Plan consists of an investment to meet fixed funeral expenses, you will need to complete the Assigned Funeral Plan. The details are explained in the PDS.

Please complete and sign.

**1. Assigned Funeral Plan (fixed funeral expenses)**

As you have a Funeral Plan you must assign your Plan to your contracted funeral director.

Please complete, acknowledge and sign below.

I/We in accordance with the Life Insurance Act 1995 (Cth), and Foresters Financial's Constitution do hereby assign my/our interest in the Foresters Financial Prepaid Funeral Plan to:

**Funeral Director Details ((MUST be completed and signed by the Applicant/s and Funeral Director below))**

Company Name

Street Address

Suburb  State  Postcode

- An assignment transfers ownership of my/our Plan investment in the Funeral Benefit Fund to my/our contracted funeral director;
- The assignment is subject to me/us entering into a prepaid funeral contract, or other bona fide funeral or burial arrangement and that Foresters Financial does not accept any liability or responsibility to ensure that such contract or other bona fide funeral or burial arrangement is met in part or in full;
- An assignment is not valid until registered by Foresters Financial and that despite the assignment, the Applicant(s) remains a member of the Funeral Benefit Fund and of Foresters Financial; and
- The Assignor(s) is over 16 years of age.

Signature of Applicant 1 (Or POA if applicable)

Date

Signature of Applicant 2 or Joint POA (if applicable)

Date

**Funeral Director Declaration**

I have accepted the assignment with full understanding that:

- The investment allocation of the value of the Plan will be exercised by me;
- I/We understand and assume full responsibility for the risks attaching to a decision as to the investment allocation of the Plan and agree to provide the prepaid funeral plan contracted funeral services irrespective of the value of the Plan investment at the relevant date; and
- Subject to and upon the registration of this assignment by Foresters Financial I/we select the following investment option for the Plan (only one option allowed):

Capital Guaranteed     Sustainable     Balanced     Growth     High Growth

Please note: If you do not select an investment option for the Plan, then the Balanced investment option, as the default investment option, will be automatically applied. A future switch into the Capital Guaranteed investment option is not permitted.

**Funeral Director Declaration**

Signature

Date

### Part 3: Payment Details

Please indicate below, the allocation of the total amount invested to Foresters Financial.

Prepaid Funeral Plan Investment <sup>1</sup>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	·	<input type="text"/>	<input type="text"/>
Away From Home Cover (if applicable)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	·	<input type="text"/>	<input type="text"/>
Total Initial Amount Paid To Foresters Financial <sup>2</sup>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	·	<input type="text"/>	<input type="text"/>
Balance still outstanding (if applicable)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	·	<input type="text"/>	<input type="text"/>

<sup>1</sup> This amount represents the total funeral investment, excluding GST and administration fees

<sup>2</sup> Please ensure that your initial contribution covers your Away From Home Cover (if applicable).

#### Payment Type

**Important:** The preferred payment method is BPAY and/or direct debit to ensure timely purchasing of units for unitised investment options. Foresters is unable to purchase units until we have received your cleared funds. Upon approval of your application and receipt of cleared funds, your application will be processed within three business days.

Please mark applicable

Initial (One-off)	Instalments (Ongoing)	Method
<input type="checkbox"/>	<input type="checkbox"/>	<b>BPAY</b> Once your application is approved, Foresters Financial will contact you by email or phone to provide you with your unique BPAY Reference Number. BPAY accepts payment using your bank account or credit card, paid via your internet banking. You will need to quote the biller code and your unique reference number that you will receive from us.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Direct debit from bank account</b> Please complete the Direct Debit Request Form at the back of this Application Form.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Deposit/EFT (Electronic Funds Transfer)</b> <b>Bank:</b> Westpac <b>Name of Account:</b> Foresters Financial Combined <b>BSB:</b> 033059 <b>Account Number:</b> 456732 <b>Reference/Description:</b> Please ensure the reference field includes applicant 1's full name
<input type="checkbox"/>	<input type="checkbox"/>	<b>Cheque</b> <b>Please ensure it is made payable to:</b> Foresters Financial Funeral Benefit Fund

## Part 4: Declaration

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I/We have read, and agreed to be bound by the Foresters Financial Prepaid Funeral Plan Product Disclosure Statement dated 1 July 2023 (PDS).

I/We agree to be bound by the Rules of Foresters Financial Funeral Benefit Funds and/or the Funeral Transfer Fund (collectively called the Funds) (as amended from time to time) and the terms and conditions upon which the Funeral Plan is issued and, if applicable, the Funeral Transfer Fund from which the Away From Home Cover is issued.

If the Application Form is signed under a Power of Attorney (POA), the Attorney confirms that no revocation of the POA has been received before completing the Application Form.

I/We agree that in the event that I/we effect more than one funeral policy or enter into additional policies, the aggregate contributions do not and will not exceed the amount required to meet the cost of my/our funeral chosen by me/us.

I/We acknowledge that **THE PREPAID FUNERAL PLAN and THE FUNERAL TRANSFER FUND POLICY WILL REMAIN IN EFFECT UNTIL THE DEATH OF THE LIFE INSURED OR IN THE CASE OF JOINT APPLICANTS, THE DEATH OF THE FIRST JOINT APPLICANT and NO MONEY CAN BE WITHDRAWN FROM THE FUNERAL BENEFIT FUNDS BEFORE THAT TIME**, except during the cooling-off period.

I/We acknowledge that Foresters Financial does not guarantee the investment performance of the Funds.

I/We acknowledge that all investments are subject to risk and that risks of investing in the Funds have been described in this PDS and understood by me/us.

I/We acknowledge that if I/we have received this Application Form from the Internet or other electronic means, I/we declare that I/we have received it personally, or a printout of it, accompanied by or attached to the complete Foresters Financial Prepaid Funeral Plan Product Disclosure Statement dated 1 July 2023.

I/We acknowledge that my/our personal information will be collected, used and disclosed in accordance with Foresters Financial Privacy Policy and with the law.

I/We acknowledge that Foresters Financial may from time to time offer goods and services appropriate for my needs and interests.

I/We consent to my/our information being used for direct marketing subject to my/our right to opt-out by calling 1800 645 326. If you do NOT wish to be updated with such opportunities please mark the box below. Foresters Financial may use service providers, such as posting services to assist us in doing so.

If you do not mark the box we will assume that you want to hear about these opportunities.

I/We acknowledge that by providing my/our email address in this Application Form, Foresters Financial may use this address to provide me, where permitted by law or regulation, information via email about my/our Funeral Plan and/or my Away From Home Cover policy/policies, including any communications such as annual statements to satisfy any continuous disclosure requirements

I/We acknowledge that if I/we have applied for membership of the Away From Home Cover that:

- I/We currently reside in my/our permanent residence which is within 100km of my/our assigned funeral director as set out in Part 2 of this PDS Application Form; and
- I/We are over 18 years and under 85 years of age; and
- Policies issued from the Funeral Transfer Fund have no surrender value and I/we will be unable to make a claim on the Funeral Transfer Fund unless I/we meet the eligibility conditions described in this PDS.

Signature of Applicant 1 (Or POA if applicable)

Date

Signature of Applicant 2 or Joint POA (if applicable)

Date

\*Where applicant is aged from 10 and under 16 years of age, a parent or guardian must sign.

QUEENSLAND RESIDENTS: It is a regulatory requirement of the Queensland Government for you to complete a Client Care Statement which must accompany your application. Visit [www.forestersfinancial.com.au/qccs](http://www.forestersfinancial.com.au/qccs) to download the form.

## Return Details

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RETURN BY EMAIL

Ensure to include identification documents where relevant to:

[service@forestersfinancial.com.au](mailto:service@forestersfinancial.com.au)

OR

RETURN BY POST

Ensure to include identification documents where relevant to:

PO Box 7702  
Melbourne VIC 3004

## Part 5: Direct Debit Request (DDR) Form

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Please use CAPITAL letters.

Date

To Email to  
service@forestersfinancial.com.au

Or via post to  
Foresters Financial Limited, User ID 028104  
PO Box 7702  
Melbourne VIC 3004

Account Holder 1/  
Company Name

Account Holder 2  
(if joint policy)

ABN/ ARBN  
(if applicable)

I/We, request and authorise you, Foresters Financial Limited, until further notice in writing to debit the nominated account described in the schedule below to pay for insurance, investment or Bonds policies.

I/We understand and acknowledge that:

1. The Bank/Financial Institution may in its absolute discretion determine the order of priority of payments by it of any money's pursuant to this request or any authority or mandate; and
2. The Bank/Financial Institution may in its absolute discretion at any time by notice in writing to me/us terminate this request as to future debits.
3. I/We acknowledge that this direct debit or charge will be arranged by Foresters Financial's financial institution and made through the Bulk Electronic Clearing System Framework (BECS) from our nominated account and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

### Payment Method

#### Bank Details

Name/s on Account

Bank

BSB Number (Must be 6 Digits)  Account Number

Signature  
Account Holder 1

Date

Signature  
Account Holder 2

Date

Please see next page to ensure full completion of the form.



**Payment Frequency**

**A. One-off Payment**

Amount to be deducted \$  .

Deduction to be made on/or after this date

AND/OR

**B. Ongoing Payment**

Amount to be deducted \$  .  Target Amount \$  .

Frequency of deductions  Fortnightly  Monthly  Quarterly  Half-Yearly  Yearly

Deduction to be made on/or after this date

**Contact Details – Account Holders (MUST be completed regardless of the chosen payment frequency)**

**Account Holder 1**

Name   
Street Address   
Suburb   
State  Postcode   
Phone   
Email

**Account Holder 2**

Name   
Street Address   
Suburb   
State  Postcode   
Phone   
Email

**Signature – Account Holders MANDATORY**

*Signed in accordance with authority on your account:*

Signature

Date

Contact details as above

Signature

Date

Contact details as above

**Contact Details – Corporate Investor**

**Signatory 1**

Name   
Street Address   
Suburb   
State  Postcode   
Phone   
Email

**Signatory 2**

Name   
Street Address   
Suburb   
State  Postcode   
Phone   
Email

**Signature – Corporate Investor**

*Signed in accordance with authority on your account:*

Signature

Position Held

Date

Contact details as above

Signature

Position Held

Date

Contact details as above

## Direct Debit Request (DDR) Service Agreement

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This document outlines Foresters Financial Limited, User ID 028104, ABN 27 087 648 842 obligations to you, in respect of the DDR arrangements made between Foresters Financial and you. It sets out your rights and obligations to us, together with where you should go for assistance.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

### Definitions

*account* means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

*agreement* means this Direct Debit Request Service Agreement between you and us.

*banking day* means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

*debit day* means the day that payment by you to us is due.

*debit payment* means a particular transaction where a debit is made.

*Direct Debit Request (DDR)* means the written, verbal or online request between us and you to debit funds from your account.

*us or we* means Foresters Financial, (the Debit User) you have authorised by requesting a Direct Debit Request.

*you* means the customer(s) who has authorised the Direct Debit Request.

*your financial institution* means the financial institution at which you hold the *account* you have authorised us to debit.

### Initial terms of agreement

In terms of the DDR arrangements specified on your DDR Form we undertake to periodically debit the nominated account for the agreed amount for contributions to your Policy.

### Direct Debit arrangements

The first direct debit under this DDR arrangement will occur in accordance with your DDR form. If any direct debit falls due on a non-banking day, it will be debited to your account on the next business day following the scheduled direct debit date.

We will give you at least 14 days' notice in writing when changes to the initial terms of the arrangements are made. The notice will state relevant changes to the initial terms.

### Changes to the arrangement

All changes to the DDR arrangements must be in writing and forwarded directly to Foresters at least 7 business days prior to the date of your specific change. These changes may include:

- Deferring a direct debit; or
- Altering the schedule; or
- Stopping an individual debit; or
- Suspending the DDR; or
- Cancelling the DDR completely.

If you wish to discuss any changes to the initial terms, telephone us on 1800 645 326 (free call).

### Your commitment to us

It is your responsibility to ensure that:

- Your nominated account can accept direct debits (your financial institution can confirm this) as this option may not be available on all accounts via the Bulk Electronic Clearing System (BECS);
- On the direct debit date there are sufficient cleared funds in the nominated account;
- You advise us if the nominated account is transferred or closed;
- You arrange a suitable payment alternative should your bank terminate the DDR for any reason;
- You ensure that all authorised signatories nominated on the financial institution account to be debited sign the Direct Debit Request;
- You check your account statement to verify that the amounts debited from your account are correct; and
- You check with your financial institution before completing the DDR if you have any queries about how to complete the DDR.

If a direct debit is returned or dishonoured by your financial institution, you will be advised in writing that we will add that debit amount on the next scheduled direct debit date. Any transaction fees incurred by us in respect to the above may be recovered by adding that amount to the next scheduled direct debit.

## Direct Debit Request (DDR) Service Agreement

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### Disputes

If you believe that a direct debit has been initiated incorrectly, we recommend that you contact us on 1800 645 326 (free call) during office hours, so we can assist you.

If the dispute is unresolved and/or you are dissatisfied with the response, contact your financial institution who will respond to your claim. You will receive a refund of the direct debit amount if we cannot substantiate the reason for the direct debit.

### Enquiries

Direct all enquiries to us, rather than your financial institution, at least 5 business days prior to the next scheduled direct debit date. All communication should include your member and policy numbers.

Simply contact us on 1800 645 326 (free call), during office hours.

### Confidentiality

We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you to the extent specifically required by law; or for the purposes of this agreement (including disclosing information in connection with any query or claim).

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[ForestersFinancial.com.au](http://ForestersFinancial.com.au)  
Freecall 1800 645 326  
PO Box 7702, Melbourne, VIC 3004.