

Funeral bond

Your goodbye. Planned.

Product Disclosure Statement
1 July 2026

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Product Disclosure Statement (PDS)



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About this Product Disclosure Statement (PDS)

This Product Disclosure Statement (PDS) contains details about the Foresters Financial Funeral Plan (a 'funeral bond') and 'Away From Home Cover' and is issued by Foresters Financial Limited (Foresters Financial) under the Foresters Financial Constitution and the Fund Rules.

Investors in our funeral bond will become members of Foresters Financial under the Rules of the Funds (the 'Fund'). The rules of the Fund cover the Capital Guaranteed Fund ('capital guaranteed'), Sustainable Fund ('sustainable'), the Balanced Fund ('balanced'), the Growth Fund ('growth') and the High Growth Fund ('high growth'), each a separate approved benefit fund (and also referred to in the PDS as investment options) and collectively referred to as the Fund.

In this PDS, the terms 'we', 'us' and 'our' refer to Foresters Financial. All times and dates mentioned are business days in Melbourne.

This PDS is issued by Foresters Financial Limited; ABN 27 087 648 842, AFS Licence No. 241421. Our registered office and principal place of business is: Level 4, 417 St Kilda Rd, Melbourne VIC 3004. If you have any questions, please contact us on **1800 645 326** (free call).

This PDS is dated and issued on 1 July 2026.

Welcome to Foresters
Life. Planned.

Foresters Financial is an Australian, member-owned organisation with a heritage dating back to 1849. Our story began with the Ancient Order of Foresters, where members supported one another through hardship, illness and loss, long before formal social safety nets existed. That spirit of mutual care continues to shape who we are today.

Foresters helps Australians plan and prepare for life's important moments through practical, long-term bond options, including investment bonds, education bonds and funeral bonds. We see ourselves as a trusted partner in planning for all of life's events.

Because we are owned by our members and accountable to them, our focus remains firmly on people, purpose and long-term security. All investment options are responsibly managed through our funds manager, JBWere Limited (ABN 68 137 978 360 AFS Licence No. 341162). JBWere does not distribute any Foresters Financial Limited financial products.

Updated information

The information contained in this PDS is the latest available at the date of issue. We may update information by issuing a replacement PDS or a supplementary PDS, or by such other means allowable under the Corporations Act 2001 (Cth). Updated information regarding this PDS can be obtained from the Foresters Financial website or by calling our Client Services Team on **1800 645 326** (free call). Upon request we will send you a copy of the updated information.

An electronic copy of this PDS, including the Application Form, can be downloaded from **forestersfinancial.com.au**.

If you have received this PDS electronically, please ensure that you have received the entire document.

If you would like a printed copy of this PDS, you can obtain one by calling the Client Services Team on **1800 645 326** (free call).

Seeking financial advice

It is important that you 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 investors' needs and aspirations differ, you should consider whether investing in our funeral bond is appropriate for you. To help you make an informed investment decision we recommend you obtain independent professional advice from a licensed financial adviser and/or tax adviser before investing.

Tax information contained in this PDS is current at the issue date of this PDS, is general in nature and may be subject to change.

This PDS does not constitute an offer or invitation in any place outside Australia where, or to any person to whom, it would be unlawful to make such an offer or invitation. This document may only be used by investors receiving it electronically or otherwise in Australia. Applications from outside Australia will not be accepted.

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1. What is a funeral bond?

A Foresters Funeral Plan (a 'funeral bond') is a simple and secure way to set aside money for your future funeral costs. You can make regular or one-off contributions, and your money is invested to grow over time while it remains in the bond.

The funds are preserved solely for funeral expenses and paid directly to your nominated funeral director or estate, so you can feel confident they'll be there when they're needed. Planning ahead can ease the financial and emotional burden on your loved ones, giving them greater peace of mind when the time comes.

Key features

Financial preparedness and peace of mind

A funeral bond allows you to plan ahead and set aside funds so that your final wishes can be honoured while easing the 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 or the passing of the life insured through your bond.

Protect your pension

Your interest in a funeral bond is exempt from the assets test for payments from Services Australia (formerly Centrelink) provided that you hold no more than two bonds; the value or combined value of your investment is less than the 'Funeral Bond Allowable Limit;' and you do not already have, or later acquire, a prepaid funeral arrangement or other such arrangement where funeral-related expenses are prepaid.

The Funeral Bond Allowable Limit is indexed annually on 1 July by Services Australia. For the current limit, consider seeking personal financial advice or visiting:

servicesaustralia.gov.au/funeral-bonds-and-prepaid-funerals

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 subject to the Funeral Bond Allowable Limit (see above) subject to the maximum contribution amount (see Section 6 Your investment).

Contribution limits are set in accordance with Rule B.4.5 of the Funeral Benefit Fund Rules. Any future changes to contribution minimums or maximums will be made in line with those rules.

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 to the policyholder (where the policyholder and life insured are different persons).

Become a member

When you take out a funeral bond, you automatically become a member of Foresters Financial and the Funeral Benefit Fund. Membership entitles you to attend the Foresters' Annual General Meeting.

Funeral bond

A tax-paid, funeral-specific investment:

- an investment account contract between you and Foresters
- choose from five investment options to suit your needs
- payment plans from \$25 per month
- Services Australia assets test exemption*

*A funeral bond investment may be exempt from the assets test for Services Australia payments, such as the Age Pension. This threshold is reviewed annually and may be updated on 1 July. For the latest information, visit <https://www.servicesaustralia.gov.au/funeral-bonds-assets-test>. The exemption requires that you hold no more than two funeral bonds, and do not already have, and do not later acquire, a prepaid funeral arrangement or other such arrangement where funeral-related expenses are prepaid.

Tax-paid investment

Tax payable 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, while invested with the Fund.

Investment option selection

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. Only one investment option can be selected.

The value of the bond will accordingly rise or fall with the performance of the underlying market-linked investment option selected.

2. How it works

Who can invest?

The Funeral Benefit Funds allow our funeral bond to have the following applicant types:

Single or joint policy

You can have a funeral bond in the name of one or two individuals.

A funeral bond with two individuals will be a joint policy. For a joint policy, upon the death of the first of the joint policyholders, the Total Investment Payable will be paid out in full to meet their funeral expenses. The surviving joint policy holder may enter into a new funeral bond in order to meet their future funeral expenses.

Investor

As the investor, you may take out a funeral bond in your name as the legal owner, and select another person as the Life Insured (usually a family member or close friend).

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 financial decisions for themselves. This could be due to illness, ageing or an accident.

If the applicant is unable to sign the funeral bond application form, an authorised individual holding a valid POA (certified within the past 12 months) may sign on their behalf. In such cases, the POA document is required with the application.

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 must confirm that none of the co-attorneys' positions have become vacant. Please note this is information of a general nature and does not constitute legal advice. Different rules may apply in each state. You should consider seeking legal advice about the requirements for and implications of a POA.

	Single/joint	Investor	Power of attorney (POA)
Which applicant will become the member of Foresters Financial?	All applicants will be members	The applicant (investor)	The first applicant (i.e. Applicant 1 in the Application Form) being the principal under the POA
Who is the Life Insured?	Single: The applicant Joint: Both applicants	The named Life Insured	The first applicant being the principal
When can a claim be submitted?	Single: Upon the death of the Life Insured Joint: Upon the death of the first Life Insured Please note: The surviving Life Insured should then consider entering into a new bond to fund their funeral	Upon the death of the Life Insured	Upon the death of the Life Insured
Who can submit a claim for payment?	Non-nominated funeral bond: The personal legal representative of the estate of the Life Insured (Applicant) OR the Investor OR a funeral provider engaged to conduct the funeral Nominated funeral director: The Nominated Funeral Director OR the personal legal representative of the estate of the Life Insured (Applicant) OR the Investor		
What happens if there are excess funds after paying all the funeral expenses?	Any excess funds will be paid to the Investor OR the personal legal representative of the estate of the Life Insured		

Life Insured

A Life Insured is the person whose life is to be insured on the policy. Upon the death of the Life Insured, the policy will mature. If there is more than one Life Insured, the policy can be claimed after the first Life Insured passes away, or when the other Life Insured passes away. If no Life Insured is selected, then the life to be insured will default to the investor - that is, the person purchasing the policy.

Beneficiary options

Non-nominated director nominated funeral bond

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.

Nominated funeral director

The nominated funeral director option is where the Fund investor has nominated a funeral director to conduct the funeral service of the Life Insured without entering into a prepaid funeral contract. The investor retains their membership in the Funeral Benefit Funds until maturity of the bond.

If the investor wishes to change the Nominated Funeral Director, it can be done at any time prior to the death of the Life Insured by contacting Foresters Financial and completing a Change of Nominated Beneficiary Form.

Both the investor and the Nominated Funeral Director will be provided with details of the investment from time to time.

Making payments

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, cheques, money orders or bank drafts.

The minimum contribution amounts are set out in the Benefit Fund Rules outlined below:

Contribution type	Minimum amount
Initial contribution	\$100
Regular contributions	\$25 per contribution
Any future changes will occur in accordance with the rules.	

BPAY

BPAY accepts bank account or credit card account for 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 surname and the funeral director 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	Insert Applicant 1's full name from the Application Form and the Funeral Director's name. Please ensure the name listed on the payment matches the name listed on the application.

3. 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 (up to a maximum of \$3,000), should you pass away within Australia but more than 100 kilometres from your permanent residential address.

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

Benefits of Away From Home Cover

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.

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

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

Eligibility to apply

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

- are applying for either a single or joint funeral bond with Foresters; or

- have within the past 6 months of this application already invested in a funeral bond 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.

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 Client 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 six months of the date of death.

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

Joint policyholders

Two individuals may apply to become joint Life Insureds 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 policyholder(s) may die and not be eligible to make a claim under the Away From Home Cover. Eligibility to make a 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.

4. 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. All investment options are managed with care by our investment manager, JBWere Limited.

The five investment options are:

- capital guaranteed;
- balanced;
- sustainable;
- growth;
- high growth.

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. Switching into the Capital Guaranteed Fund after establishment is not permitted under current product design and operational controls.

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 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.

Capital guaranteed	
Risk profile	Low
Investment horizon	Up to 3 years
Estimated number of negative annual returns over any 20 year period	0
Investment strategy	A secure option investing mainly in cash and fixed interest assets. Designed for investors seeking stability and peace of mind, knowing their capital is protected.
Investment objective	Return above the RBA cash rate over the long term.

Asset Allocation %			
	Minimum	Target	Maximum
Cash	10	25	100
Fixed interest	0	72.5	100
Total defensive assets	10	97.5	100
Equities	0	2.5	5
Property	0	0	0
Alternatives	0	0	0
Total growth assets	0	2.5	5

Market-linked options

All non-capital guaranteed options (balanced, sustainable, 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

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.

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 obtain up-to-date investment information for the four options by visiting forestersfinancial.com.au or by calling us on **1800 645 326** (free call).

NOTE: Past performance cannot be taken as a guide to future returns.

Investment options	Balanced	Sustainable	Growth	High growth
Risk profile	Medium	Medium	High	Very high
Investment horizon	3-5 years	3-5 years	6-10 years	10+ years
Investment strategy	Combines defensive and growth assets to balance steadiness with potential for moderate returns. Suitable for those seeking reliable progress with minimal risk.	Invests across both defensive and growth assets while focusing on environmental, social, and governance (ESG) considerations. Ideal for investors seeking to support responsible business practices.	Focuses on equities and property for higher potential returns over time. Best suited to investors seeking stronger capital growth and who are comfortable with ups and downs.	Concentrated primarily in growth assets such as shares and property. Aims for the highest returns over the long term and suits investors who are comfortable with greater volatility.
Investment objective	Return 2% above CPI over the long term.	Return 2% above CPI over the long term.	Return 3% above CPI over the long term.	Return 4% above CPI over the long term.
Likelihood of negative annual returns over 20 years	3 to 4	3 to 4	4 to 5	5 to 6

Defensive assets

Investment options	Balanced		Sustainable		Growth		High growth	
	Strategic asset allocation	Target range	Strategic asset allocation	Target range	Strategic asset allocation	Target range	Strategic asset allocation	Target range
Cash	3%	0-60%	3%	0-60%	3%	0-40%	3%	0-20%
Fixed interest	51%	20-60%	51%	20-60%	33%	10-40%	12%	0-20%
Total defensive assets	54%	40-60%	54%	40-60%	36%	20-40%	15%	0-20%

Growth assets

	Strategic asset allocation	Target range	Strategic asset allocation	Target range	Strategic asset allocation	Target range	Strategic asset allocation	Target range
Equities	34%	20-50%	34%	20-50%	46%	30-70%	66%	50-90%
Property	3%	0-20%	3%	0-20%	7%	0-30%	9%	0-30%
Alternatives	9%	0-10%	9%	0-10%	11%	0-15%	10%	0-20%
Total growth assets	46%	40-60%	46%	40-60%	64%	60-80%	85%	80-100%
Total asset allocation	100%		100%		100%		100%	

Defensive assets include

- **Cash:** secure, short-term deposits such as bank bills or savings accounts
- **Fixed interest:** government or corporate bonds that pay a set rate of return

Growth assets include

- **Equities:** shares in Australian or global companies
- **Property:** commercial or listed property investments
- **Alternatives:** other diversified assets that help balance risk and return

Explore more about investment options, including accessing the latest returns at our [website: https://forestersfinancial.com.au/investment-options/](https://forestersfinancial.com.au/investment-options/)

Responsible investing

Foresters does not take labour standards into account for the purpose of selecting, retaining, or realising investments in our balanced, sustainable, growth or high growth investment options.

Foresters does take environmental, social and ethical considerations into account for the purpose of selecting, retaining, or realising investments in our sustainable investment option.

Foresters Financial believes investment decisions that consider responsible investment criteria, such as environmental, social and governance (ESG) factors, will lead to better outcomes by generating sustainable, long-term returns. Through our responsible investment decisions and external fund manager selection process, Foresters Financial believes that we can play a role in influencing change towards a more sustainable future.

Foresters' Responsible Investment Policy sets out our framework for the selection of sustainable investments with reference to ethical screening and ESG factors. A copy of the Responsible Investment Policy is available on our website and will be provided free of charge upon request.

The MSCI (Morgan Stanley Capital International) Index of ESG performance has been selected as the appropriate benchmark for Foresters. MSCI provides ESG ratings that assess the economic significance of ESG issues in a peer-to-peer context as opposed to across industries.

The ratings are designed to assist investors understand material industry risk and opportunities when integrating ESG into portfolios. The ratings assess companies against 35 criteria under the banner of 10 ESG sub-headings as follows:

Environmental	<ul style="list-style-type: none">• climate change• natural capital• pollution and waste• environmental opportunities
Social	<ul style="list-style-type: none">• human capital• product liability• stakeholder opposition• social opportunities
Governance	<ul style="list-style-type: none">• corporate governance• corporate behaviour

Ongoing compliance oversight of our external investment managers is periodically provided to Foresters to allow us to measure the sustainable performance of our Sustainable Investment option.

Our investment manager may use responsible investment principles such as proxy voting to attempt to positively influence company behaviour, or negative screening to minimise or exclude direct investments in certain sectors or companies based on ethical standards.

You should read the important information about responsible investing before making a decision. A copy of the Responsible Investment Policy is available on our website and will be provided free of charge upon request. The material relating to responsible investing may change between the time when you read this PDS and the day when you acquire the product.

A portion of the management fees derived from all our products may be donated to the Foresters Financial Community Grants Account, which is specifically used to grant money to organisations that are focused on creating lasting positive social change.

5. Investment risks

It is important to understand that each funeral bond investment option carries a certain level of risk. Before choosing an investment option, you must consider their suitability against your personal risk tolerances and investment needs. You should consider the level of risk that you are willing to take in exchange for the investment return you would like to achieve; the greater the risk, generally the greater the investment return.

As the funeral bond includes an investment component, it is subject to general investment risks. These risks may affect the value and performance of your investment over time. The risks do not directly apply to Away From Home Cover.

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

Specific risks

Specific risks relating to your investment will depend on the underlying assets and volatility of those assets in each of the Fund's investment options. Investment performance is not guaranteed.

Specific risks that relate to investing include, but are not limited to:

- **Market risk** is the possibility that investment option earnings and market value may suffer due to factors that impact the overall performance of financial markets in which they are invested. This can include material changes to interest rates, recessions, force majeure events 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 reaching 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.

6. Your investment

Processing your application

Upon receipt of a valid application for an initial investment, your money will be held in trust until it is invested using the unit price at the close of business of the valuation date. 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.

As part of your application process you will need to supply identification documents.

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.

Low initial investment

We want our funeral bond to be accessible to all, which is why we have a low minimum investment amount of \$100 and require a minimum monthly contribution of \$25. You also have the flexibility to make additional contributions, including lump sum payments, at any time.

Maximum investment

Except where a policy is assigned or nominated to a funeral director pursuant to a funeral contract for the Life Insured, the maximum contribution a member may make is \$13,500, or such other amounts as determined by the Board from time to time.

Purpose

An investment in the bond cannot be used as security for borrowing or raising money.

Switching

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 15.

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

Withdrawals

The funeral bond 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.

Cooling-off period

The cooling-off period commences on the same day your Membership Certificate is issued, providing confirmation of your funeral bond. 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 funeral bond to terminate your policy.

Simply email the Foresters Client Services Team via service@forestersfinancial.com.au and indicate that you wish to terminate your investment. 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.

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 calculated daily at the close of business on each Australian Securities Exchange (ASX) trading day as nominated within the ASX trade calendar from time to time. Transaction requests received on a day that is not an ASX trading day 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.

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. Bonus calculations and allocations are performed in accordance with Rules B.4.16 and B.4.17 of the Funeral Benefit Fund Rules.

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. Bonus calculations and allocations are performed in accordance with Rules B.4.16 and B.4.17 of the Funeral Benefit Fund Rules.

Maturity bonus

The Maturity Bonus is intended to recoup the tax paid on investment earnings during the term of the bond. Its actual value will depend upon whether the tax rate for the bond 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.

7. Fees and costs

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. 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: The fee to set up your initial investment	Nil	Not applicable
Contribution fee: The fee on each amount contributed to your investment	Nil	Not applicable
Commission	Nil	Not applicable
Exit fee: The fee when the total investment is payable	Nil	Not applicable
Switching fee: The processing fee for changing investment options	Nil	Not applicable
Buy/sell fee: The transaction costs for buying or selling underlying units in an investment option	Nil	Not applicable
Management costs		
Foresters management fee: 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.	1.50%	Annual fee of 1.50% charged on the average balance of the Capital Guaranteed Fund assets.
	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: To cover the cost of external investment advice.	0.055% to 0.275%	Accrued daily in the unit price and paid quarterly:
		<ul style="list-style-type: none"> • Cash 0.055% • Fixed interest 0.165% • Equities 0.275% • Property 0.275% • Alternatives 0.275% <p>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.</p>
Total management cost (unit priced only):	1.455% to 1.675%	Total estimated management costs per annum.

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.

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 to financial advisers in the course of its ordinary business operations. These activities are not directly linked to the offer or sale of Foresters policies generally or in relation to particular investors or classes of investor.

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.

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	0.275%	$(\$10,000 \times 0.275\%)$ $(\$1,000 \times 0.275\% \times 6 \text{ months}/12 \text{ months}) = \28.88	The fee will be accrued in the unit price on the balance in the fund
Total fees for that year		\$175.88	

8. Tax considerations

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 unit prices for 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.

The income or growth component of the maturity payout will be either assessable in the hands of the estate of the Life Insured in the year of receipt (for both the single/joint and POA options) OR for the investor, it becomes assessable income of the investor in the year of receipt. Foresters will inform either the personal legal representative (usually the estate representative) OR the investor, if applicable, of the assessable amount.

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.

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

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 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 the impact of 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 prior to 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

The bond is designed to be exempt for the purposes of the assets test for payments from Services Australia (i.e. Age Pension, Carer Payment or Disability Support Pension) up to the funeral bond Allowable Limit. The Funeral Bond Allowable Limit is indexed annually on 1 July by Services Australia. For the current limit, consider seeking personal financial advice or visiting: servicessaustralia.gov.au/funeral-bonds-and-prepaid-funerals.

The funeral bond allowable limit applies to the total contribution you have invested in the bond, net of fees and increases in value of the bond over time. To satisfy the requirements of this legislation, the investment must be kept solely to contribute towards funeral expenses and cannot be withdrawn prior to the death of the Life Insured.

Please note that under these provisions, you are able to include the value of up to two funeral bonds provided the following criteria are met:

- you do not also have a prepaid funeral plan; and
- the combined amount invested in the bonds does not exceed the funeral bond allowable limit.

Special exemption rules apply for couples who can each hold individual funeral bond, provided they do not exceed the funeral bond allowable limit.

If you do hold a prepaid funeral plan, your investment in the bond may be impacted for the purposes of the assets test for payments from Services Australia (i.e. Age Pension, Carer Payment or Disability Support Pension). The monies invested in the bond, under this arrangement, may be classed as an asset and will need to be counted in your assets test.

If you are an investor, we recommend you seek independent professional advice in relation to any asset test and/or specific tax issues.

For more information, please visit servicessaustralia.gov.au

9. 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 usually 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 daily at the close of business on each Australian Securities Exchange (ASX) Trading Day as nominated within the ASX Trade Calendar from time to time. Transaction requests received on a day that is not an ASX Trading Day will be processed utilising the next available price. A maturity payment request received after the cut off time will be processed using the unit price applicable at the close of business on the day your request is received. 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 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 15.

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

As a member of the Funeral Benefit Funds, upon your application being accepted, Foresters will send a confirmation Certificate of Membership of the Funeral Benefit Fund.

If you have not nominated a funeral director, Foresters will provide you with an annual statement as at 30 June each year, detailing all transactions in your funeral bond over the preceding 12 months.

If you have nominated a funeral director, they may also receive a statement of your investment.

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.

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.

Payment of funeral expenses

Payments are made in accordance with Rule B.4.17 of the Funeral Benefit Fund Rules, which outlines the order of payment to funeral directors and estate representatives.

Upon your death and receipt of instructions and satisfactory supporting documentation (as determined by Foresters in accordance with the Benefit Fund Rules from time-to-time) from the personal legal representative of the Life Insured, or the investor where applicable, the total investment payable is paid as per below:

Non-nominated funeral bond

1. To the personal legal representative, of the Life Insured

OR

2. To the funeral director who has conducted the funeral service up to the cost of the funeral service

Nominated funeral director

1. To the nominated funeral director, up to the cost of the funeral service

OR

2. To the funeral director who has provided the funeral service, up to the cost of the funeral service

However, if the nominated funeral director fails to meet the necessary requirements within 21 days of your death—or within such other reasonable period as determined by Foresters—the nomination will be deemed cancelled. In such circumstances, Foresters will pay the bond's total investment payable to your personal legal representative (typically your estate representative) to be applied toward your funeral expenses.

Your personal information

Foresters Financial collects personal information you provide in response to the forms in this PDS or through any subsequent correspondence or communication. The information is collected for the primary purpose of Foresters Financial issuing our products to you (including assessing your application and identifying you).

There are also several related purposes for which your personal information will be collected, including processing of your application, the administration and managing of your investment in the funeral bond to effectively provide our services and compliance with Australian taxation laws, the Life Insurance Act 1995 (Cth) and other laws and regulations. If you do not provide Foresters Financial with your personal information, we may not be able to process your application, administer or manage your investment or tell you about other opportunities in which you may be interested.

Your information may also be used in connection with the purpose for which it is collected. Foresters Financial may also use your information to forward to you, from time to time, details of other opportunities offered by Foresters Financial in which you may be interested.

You can let Foresters Financial 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 Financial. 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

Post: PO Box 7702, Melbourne, VIC 3004.

Phone: 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

Post: GPO Box 5218, Sydney, NSW 2001.

Phone: 1300 363 992 (free call).

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

- 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 Financial, such as any third-party service provider engaged by Foresters Financial 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 at forestersfinancial.com.au/privacy-policy 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.*

^ Any excess remaining after payment of funeral expenses will be paid to the personal legal representative of the Estate of the Life Insured.

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

Post: PO Box 7702, Melbourne, VIC 3004.

Phone: 1800 645 326 (free call)

Website: forestersfinancial.com.au

If we are unable to resolve your concern, please ask to speak to our Management who will register your complaint and conduct an initial review of the matter and provide a response 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

Post: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Website: afca.org.au

Foresters Financial

Foresters Financial issues the funeral bond and is responsible for all administration, promotion and management of the Fund.

Foresters Financial is incorporated under the Corporations Act 2001 (Cth) as a public company limited by shares and guarantee and is regulated by ASIC under the provisions of the Corporations Act 2001 (Cth). It is registered under the Life Insurance Act 1995 (Cth) as a Friendly Society Life Insurance Company and is regulated by APRA.

Under the Corporations Act 2001 (Cth), members of Foresters Financial are bound by the terms of its Constitution and are

required to guarantee that in the event of the company being wound up and unable to meet its liabilities, they will contribute an amount not exceeding \$1. Other than in relation to the guarantee, no member is under any personal liability to the company's creditors as a member of the company.

Members have an interest in the assets of the relevant Investment Option in which they have invested.

A member's interest is limited to the extent of their unit holding, however, a unit holding does not confer any specific interest in any part of the assets or any authorised investment of the relevant investment option. At any given time, all units in a market-linked investment option are of equal value.

Foresters Financial operates under strict government regulations covering friendly society life insurance companies. The investment of members' money is subject to rigorous independent actuarial valuation and audit certification.

The Constitution and the Fund Rules

In accordance with Foresters Financials' Constitution and the Fund Rules, the assets of each fund maintained by Foresters Financial are kept separate and distinct from other funds and assets. Once your application has been accepted and processed, you will become a member of the Fund and Foresters Financial. 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 Fund Rules set out your benefits and the operational aspects of your membership of the Fund. The Fund Rules operate as a contract between you and Foresters Financial.

Foresters Financial may amend the Fund Rules by a special resolution of members. In limited circumstances, the company's Board can amend the Fund Rules with the consent of the prudential regulator, APRA. Additionally, Foresters Financial can close the Fund to new investments or in certain circumstances, make application to APRA to terminate the Fund. The statements in this PDS give only a summary of the provisions of Foresters Financials' Constitution and the Fund Rules.

Members may inspect a copy of the Constitution and the Fund Rules at the registered office of Foresters Financial any time between 9am and 5pm Monday to Friday (except Victorian public holidays).

Disclosure of interest

Foresters Financial has a conflicts of interest policy and all office holders are required to disclose any conflicts that arise. No Director of Foresters Financial, or any expert, has any interest in respect of the assets of the Fund or benefits of the 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.

RSM Australia Partners, Deloitte Consulting Pty Ltd and JBWere Limited receive professional fees in respect of audit, actuarial and investment services and advice provided in relation to the Fund respectively.

Consultants to Foresters Financial

Auditor

RSM Australia Partners

ABN 36 965 185 036

Actuary

Deloitte Consulting Pty Ltd

ABN 86 611 750 648

Investment manager

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 Financial

W: forestersfinancial.com.au

E: service@forestersfinancial.com.au

P: 1800 645 326

Level 4, 417 St Kilda Road, Melbourne VIC 3004

PO Box 7702, Melbourne VIC 3004