



APPLICATION FORM

THE SOUTH AUSTRALIAN PENSIONERS' ASSOC. INC.
FUNERAL FUND
ABN 38029 060 312

THE FUNERAL FUND

The South Australian Pensioners' Association was formed in 1932 and is the oldest association of its kind in South Australia.

The aims of our Association are to provide a social environment in which pensioners or retirees can regularly meet and enjoy activities in the company of people their own age and situation and to provide a safe, secure Funeral Fund .

The Fund was established in 1933 and was created for the purpose of providing our members with the ability to save for all or part of their Funeral so that it will be carried for them in the manner in which they would desire and so that they will not be a burden on their next of kin.

ABOUT US

- Our Funeral Fund is designed for the benefit and convenience of low-income earners.
- It is a savings plan for your funeral, not a pre-paid funeral or funeral fund bond.
- There are no fixed payment commitments. You only pay into the Fund whenever you wish and pay whatever you wish, up to a current maximum of \$12,500. Members may join the fund by making an initial minimum contribution of \$100. This is not a fee and is credited to your account immediately.
- Thereafter, voluntary contributions (of not less than \$10) may then be made at any time at the member's convenience.
- The funds are invested in secure financial areas only, as recommended by licensed professional fund managers who have been approved by the Department of Treasury and Finance.
- Distribution of the income earned by the Fund are allocated and statements sent out every 6 months.
- You choose your own Funeral Director and can change this option at any time.
- The Fund benefit will be paid out on your death to either your next of kin, your executor, or a person responsible for payment of your funeral, or to the Funeral director direct, with any surplus going to your estate.
- The Fund has in excess of \$3.5 million held on behalf of our members and has continued to grow each year.
- Excellent distributions have been earned as the table below indicates.
- An administration fee of 5% is deducted on payment of the death benefit. The Funeral Fund is available to members of the Association*.

**Annual Membership is \$12.50 and should be included with the initial contribution for those who are not already members of the Association.*

The only compulsory stipulation is that a person must at all times remain a financial member of the Association, in order to protect the dividends earned on their contributions.

The Constitution of the Funeral Fund ensures that members are protected at all times. For example, it is a sad fact that many people lose their ability to control their affairs as they age, or move to Retirement villages, or Aged Care complexes, or away from the area and forget to maintain their membership in the Association. To prevent a member from being deprived of their rightful dividends, their annual membership fee, if it falls into arrears, is deducted from the accrued benefits and so the member is therefore protected at all times.

Complete the application on this page and
mail with your initial contribution to:

S. A. Pensioners Assoc Inc
Unit 2, 198 Greenhill Rd, Eastwood 5063
Phone (08) 8357 2157

FUND PERFORMANCE SINCE 2006

Performance figures are designed to enable long term comparison with market benchmarks and should be used as a guide only. Future performance of any fund is not guaranteed. Some dividends paid annually induce a distribution of reserves as indicated.

Year	2005/06	2006/07	2007/08	2008/09	2009/10
Dividend	5.5%	4.9%	2.6%	5.5%	4.9%

Year	2010/11	2011/12	2012/13	2013/14	2014/15
Dividend	3.0%	8.47%	6.1%	4.6%	4.9%

Year	2015/16	2016/17	2017/18		
Dividend	3.1%	2.1%	4.64%		

APPLICATION FORM

PERSONAL DETAILS

Name.....

Address.....

..... Postcode.....

Date of Birth.....

MAILING ADDRESS

Address.....

..... Postcode.....

CONTACT DETAILS

Phone | Home.....

Phone | Mobile.....

Email Address.....

NEXT OF KIN - FOR CONTACT INFORMATION ONLY

Name.....

Relationship.....

Address.....

..... Postcode.....

Phone | Home.....

Phone | Mobile.....

OPTIONAL INFORMATION

☐ Executor ☐ Power of Attorney *(please tick only one)*

Name.....

Address.....

.....Postcode.....

Phone.....

I hereby apply for membership of SA Pensioners' Funeral Fund.

I understand that the Funeral Fund will provide a benefit towards the cost of my funeral.

I further understand that the amount of such benefit may not be enough to cover the whole cost of my funeral and that the amount of the benefit will be dependent on:

- The total of contribution made to me by the Fund
- Any distribution of profits allocated to my funeral account; and
- The total of any deductions from my funeral account made pursuant to the Rules of the Funeral Fund, as may be amended from time to time.

Early withdrawals from the fund are not allowed.

I understand that any benefit payable on account of the cost of my funeral will be paid to:

Such person or persons as shall be liable for or who shall have paid my funeral account whether they be:

- The executors/administrators of my estate; or
- My next of kin; or
- Other responsible person; or
- The funeral director who conducts my funeral

Date.....Signed.....

Print Name.....

CONTACT INFORMATION

If you have any other queries, please do not hesitate to contact us by phone or via the website.

Head Office

PHONE (08) 8357 2157

HOURS Mon 9:30am and 12:30pm

Wed 9:30am and 12:30pm

Fri 9:30am and 12:30pm

ADDRESS Unit 2, 198 Greenhill Rd Eastwood, SA 5063

WEBSITE www.sapens.org.au

If the matter is urgent, please ring **(08) 8263 2834** or **0410 663 881** outside office hours.