

Lifeplan's range of Funeral Bonds

Lifeplan FuneralPlan Bond
Lifeplan Tax Minimiser Funeral Bond

Adviser Use Only



FACT SHEET

Relevant to every one of your clients

Nobody likes to think about dying and how it will affect families both emotionally and financially. With a little forethought and planning your clients can put money aside and relieve some of their family's burden at a time of immense grief.

Lifeplan offers two types of Funeral Bonds, both are capital guaranteed products. The Lifeplan FuneralPlan Bond and the Lifeplan Tax Minimiser Funeral Bond are managed by Colonial First State.

The purpose of these bonds is to enable your clients to accumulate benefits to meet future funeral expenses. The investment is payable on death and benefits must be used to meet funeral expenses.

The investment grows in a tax effective environment

A Funeral Bond is exempt from the assets and income tests which may lead to improved social security benefits. Your clients are not required to include allocated income in their personal tax return each year and the investment grows in a tax effective environment.

The maximum contribution limit is increased on July 1 each year, please contact your Lifeplan Business Development Manager on 1300 133 285 for more information on current contribution limits.

Flexible and non restrictive

A Funeral Bond from Lifeplan can be optionally tied to a chosen funeral director in the future and is not restricted by age or health. The money is payable even if your client moves interstate or their situation changes.

Lifeplan Funeral Bonds can also be held in single or joint names and funds can be invested in lump sums or instalments.

Fees and charges

Tax Minimiser Funeral Bond	
Entry Fee	Up to 4% of contributions
Management Fee	1.5% p.a.
Stamp Duty	Nil
Trail Commission	0.44% p.a.

Lifeplan FuneralPlan Bond	
Entry Fee	Up to 4% of contributions
Management Fee	Up to 1.5% p.a.
Stamp Duty	Varies from state to state
Trail Commission	Nil

For more information about the benefits of Lifeplan Funeral Bonds, please speak to your Lifeplan Business Development Manager on 1300 133 285 or visit advisers.lifeplan.com.au

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