



DIRECTLY FROM THE SOURCE....

STRAIGHT TALKING ABOUT PREPAID MEMORIAL CEREMONIES. AND OTHER MATTERS THAT SHOULD CONCERN YOU.

No one likes to speak about death. But it comes at an uninvited time into all of our homes eventually. It is always best to be prepared for the unexpected. Because sometimes the unexpected and unwanted happens.

During our lifetime, so many of our close friends and relatives pass on. When we think about a death, it is the memories of those people that comes back into our hearts and in our minds. And often times the most striking memory is his or her Memorial Ceremony.

In simplest terms, the Memorial Ceremony is a commemorative service of a loved one held for the family members, and friends in the honour of the deceased. There are so many reasons to move forward and finalise your pre-paid Memorial Ceremony today.

- Only you can protect your family from the stress of making difficult decisions at an emotional time;
- Only you can relieve your family from any financial burden;
- Only you can make all of your choices so the Memorial Ceremony is exactly as you want it;
- Only you can fix the price of a Memorial Ceremony at today's cost (subject to any specific terms of the contract);
- Only you can ensure that your exact wishes are made known and are carried out at today's cost;
- Only you can give your family real peace of mind.

MAXIMISE YOUR PENSION ENTITLEMENTS IN A SECURE ENVIRONMENT

Remember that you may be able to maximise your pension entitlement. Any money paid into the plan is not subject to the income or assets test or deemed earnings (according to current legislation). Further, your monies are not held by the Memorial Home but are put in a State controlled Trust Fund which is interest generating and is 100% secure against fraud or default.

However, as with many other secure investments, you cannot withdraw funds prior to your death nor use those funds for any purpose other than your Memorial expenses.

ACCESSIBILITY OF FUNDS

And while you may have been putting away money in a savings account for years to pay for your Memorial Ceremony, most people aren't aware that cash accounts at banks are often "frozen" following the death of the account holder.

What this means, in simplest terms, is that those funds plus any other monies you may have in either the bank, with a broker, in a super, or in any other financial institution are not accessible until the estate is settled.

This settlement often takes weeks if not months which would obviously take it well beyond the date of your Memorial Ceremony.

AN OPPORTUNITY...

Remember, to us, the death of a loved one is not only a solemn occasion but also an opportunity to celebrate all the wonderful things the deceased gave both to their family and their community.

It is a Day for Celebrations to Immortalize Your Memories.

As Tom Brownjohn says ...it's time we had a talk. When you call, you will always talk to the proprietor, Tom on: 02 4782 2613.



Tom Brownjohn, Proprietor
TR Brownjohn Memorial Home
Katoomba, Springwood, Lithgow