



FUNERAL PRE-PLANNING

Plan ahead with confidence

A simple way to record your wishes,
reduce stress for your family, and
understand your options



What is funeral pre-planning?



Funeral pre-planning is the process of recording your wishes for your future funeral in advance. It allows you to make decisions calmly, in your own time, and ensures your preferences are clearly documented.

Pre-planning focuses on how you would like your funeral to be held — not on payment. Your wishes are recorded by HParsons and can be updated at any time if circumstances change.

Many people choose to pre-plan simply to give their family clear guidance and reduce uncertainty during a difficult time.



Why people choose to pre-plan



People choose funeral pre-planning for practical reasons:

- To reduce stress and decision-making for loved ones
- To ensure funeral wishes are clearly known
- To avoid confusion or disagreement later
- To record important personal and legal information

Pre-planning is not about urgency or pressure. It is about clarity, reassurance and preparation.

Planning ahead – your financial options

Pre-planning your funeral does **not** require any payment. Some people later choose to explore financial options as part of planning ahead.

At **HParsons**, we offer **two prepaid options**, both facilitated through **Foresters Financial**, a trusted and regulated Australian provider.

PrepaidPlus Funeral Plan

The **PrepaidPlus Funeral Plan** allows you to plan your funeral arrangements in advance and set funds aside to cover those arrangements, providing certainty for you and peace of mind for your family.

PrepaidPlus is a **three-way arrangement** between you, **H Parsons**, and **Foresters Financial**. Together, this ensures your funeral wishes are clearly recorded, funds are securely held, and arrangements are carried out as planned.

With PrepaidPlus, you can:

- Record your funeral wishes with the guidance of our pre-planning specialists
- Finalise funeral arrangements in advance
- Pay for those arrangements at today's prices
- Pay upfront or by instalments, depending on your preferences

Funds are securely held by **Foresters Financial** in line with regulatory requirements and are released for the funeral you have planned when they are needed. This helps protect against future price increases and removes the financial burden from your family.

This option suits people who want **certainty around both funeral arrangements and future costs**.



FLEXIBLE FINANCIAL PREPARATION

Funeral Bonds

A **funeral bond** allows you to set money aside specifically for future funeral expenses, while retaining flexibility over arrangements.

A funeral bond:

- Is held in your name
- Can be started **from as little as \$500**
- Allows additional contributions at any time
- Does not require ongoing payments
- Accumulates over time and can be applied toward funeral costs when needed
- **Keeps your legacy simple and tax-smart**

This option suits people who want financial preparation without locking into a fully prepaid funeral arrangement.



How these options differ from funeral insurance

Funeral insurance works differently to funeral pre-planning and prepaid options.

With funeral insurance:

- Ongoing payments are usually required
- If payments stop, benefits may be lost
- Total payments over time can exceed funeral costs

With **PrepaidPlus** or a **Funeral Bond**:

- Funds are set aside through regulated financial products
- Money is allocated specifically for funeral expenses
- There is no risk of losing funds due to missed payments

Option	Ongoing Payments	Risk of Losing Funds	Cost Certainty
Funeral Insurance	✓	✓	✗
PrepaidPlus	✗	✗	✓
Funeral Bond	✗	✗	✓

Planning with clarity, not pressure



Funeral pre-planning is about preparation rather than urgency.

It allows you to:

- Record your wishes clearly
- Understand your options
- Make decisions at your own pace

This brochure provides an overview.

The accompanying booklet allows you to record your personal details and funeral wishes when you are ready.



Get started with pre-planning

Download or request a copy of the 'My Wishes' pre-planning guide to record your wishes. Book an obligation-free appointment with our pre-planning specialist.

Supporting families across the Illawarra and Shoalhaven.



100% Australian and local family owned since 1893

Taking the time to care

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