



Product Disclosure Statement

sureplan



Give a helping hand to your family in their hour of need

Serving Australians since 1935



Incorporating Sureplan Body Transportation Funeral Fund

Administered by Sureplan Friendly Society Ltd - ABN 70 087 649 456 AFS Licence No. 245522
Product Disclosure Statement issued by Sureplan Friendly Society Ltd on 25 November 2022.



Since 1935 Sureplan has helped thousands of Australian families at the time of their greatest need.

WHAT IS SUREPLAN GOLD?

Sureplan Gold is a funeral bond issued by Sureplan Friendly Society Ltd (Sureplan), a specialist mutual funeral insurer that has been providing care for Australian families since 1935. Sureplan Gold (the Fund) is a funeral fund designed for you to accumulate money to be put towards your funeral expense.

You cannot withdraw funds after the initial 30 day 'cooling off' period and the funeral benefit will be paid to your nominee on behalf of your estate. The funeral benefit must be used to meet any reasonable funeral expense and any left-over amount should be paid to your estate.

Sureplan Gold is treated as an Exempt Asset for Centrelink and Veterans' Affairs pensioners providing no more than two funeral funding arrangements are held, and together they do not exceed the maximum eligible investment threshold.

If you purchase a Sureplan Gold policy, you also become a member of Sureplan, an unlisted public company limited by guarantee.

WHO CAN APPLY?

Anyone can apply as there are no age or medical restrictions. To check the suitability of Sureplan Gold for your purposes you can view the Target Market Determination on www.sureplan.com.au.

HOW SUREPLAN GOLD WORKS

- To commence a Sureplan Gold policy, you need to complete the Application Form and the Direct Debit Form should you wish to contribute by that method; Queensland residents also need to complete the first page of the Client Care Statement.
- You can contribute amounts either as a lump sum, by regular direct debit payments or by ad hoc deposits. Payments can be made by cheque, money order or direct debit (including lump sum contributions). The minimum contribution amount is \$50.
- A bonus (based on Fund earnings) may be allocated to your policy annually. If you die within 12 months of joining, any bonus previously allocated to your policy will not be paid.
- Upon your death, the total amount of your contribution/s and bonus/es is paid to your nominee – note that if you die within the first 12 months of joining, only the total of your contributions will be paid to your nominee.
- Sureplan guarantees to pay your funeral benefit within 1 working day of receiving written confirmation of your death.

BENEFITS OF INVESTING IN SUREPLAN GOLD

Investment security – As the preservation of members' funds is the primary objective of Sureplan Gold, it only invests in cash and low risk securities. The actions of Sureplan are regulated by the Australian Prudential Regulation Authority (APRA) and Sureplan is also licensed by the Australian Securities and Investments Commission (ASIC).

Investment returns – A bonus may be allocated to your policy annually, based on the earnings of the Fund. The allocation of bonuses is not guaranteed and past performance is not necessarily a reliable indicator of future performance. Please read this section in conjunction with the section titled '*The risks in joining the Funds; Sureplan Gold and Body Transportation Funeral Fund*'.

Low cost – There are no entry, contribution or exit fees.

Flexibility – You can make regular contributions from as little as \$50. You can also at any time replace your nominee with another person or organisation.

Pension maximisation – Sureplan Gold is treated as an Exempt Asset for Centrelink and Veterans' Affairs pensioners providing no more than two funeral funding arrangements are held, and together they do not exceed the maximum eligible investment threshold. To confirm the current maximum eligible investment thresholds please refer to our website – www.sureplan.com.au.

Reducing aged care costs – When entering an aged care facility an investment in Sureplan Gold may reduce your assessable assets which in turn may reduce your accommodation costs.

Easy and fast claims – We guarantee to pay your funeral benefit within 1 working day of receiving independent confirmation of death.



INVESTMENT STRATEGY

Current Board Investment Policy restricts investments to:

ASSET TYPE	% OF TOTAL INVESTMENTS
Interest Rate Securities and Cash	100

Sureplan Gold is a conservatively managed funeral fund that is focussed on the preservation of members' capital. The Fund's investment activities are regulated by APRA. Protection is provided by the conservative nature of the authorised investments and the continuous solvency requirements maintained in accordance with the Life Insurance Act and Prudential Standards.

HOW MUCH CAN I CONTRIBUTE?

The minimum investment is \$50 and there is no maximum amount. However, if you are a Centrelink or Department of Veterans' Affairs pensioner, you should be aware of the conditions for your policy to qualify as an Exempt Asset (refer Page 1 under "Benefits of investing in Sureplan Gold"). Also, for tax purposes, the money contributed to all funeral-funding arrangements must not exceed the amount that would reasonably cover a member's future funeral expenses.

WHAT ARE THE FEES?

There are no fees levied directly against your policy. However, the Fund pays a monthly management fee of up to 2.0% pa which is charged against the earnings of the Fund prior to the setting of the bonus rate.

Should the liabilities of the Management Fund, Sureplan's administration fund, exceed its assets and Sureplan Friendly Society Ltd had to be wound up, members would be liable to pay a guarantee not exceeding \$2.00 per member. Note that in this event members' benefits in Sureplan Gold will not be affected.

If a member dies within 12 months of joining, any bonus previously allocated will not be paid.

CAN I WITHDRAW MONEY FROM MY POLICY?

No, after the 30-day "cooling off" period you cannot withdraw funds from your policy.

PAYMENT & REFUNDS

There is a cooling off period of 30 days from the date your application is received by Sureplan. During this period, you may cancel your membership and receive a full refund – otherwise the benefit is payable only on your death. To cancel your application during the cooling off period, you need to advise us in writing by email to info@sureplan.com.au or by post to Sureplan Friendly Society Ltd, PO Box 899, Spring Hill Qld 4004. The cooling off period only applies to your initial contribution and does not apply to any further contributions to your Sureplan Gold policy.

JOINT MEMBERSHIP

Joint membership is allowed under the rules of the Fund. As the policy benefit can only be used for one funeral expense, partial claims cannot be made. Therefore, upon the death of one joint owner the surviving joint owner has the choice of using the policy benefits for the deceased's funeral expense or continuing the policy to meet their own funeral expenses.



WHAT IS THE NOMINEE AND ALTERNATE NOMINEE?

In the event of the death of a member a nominee is the person or entity who receives the funeral benefit on behalf of the member's estate. Pursuant to the Life Insurance Act 1995, the nominee is obligated to use the money in the due course of the administration and specifically for the purpose of paying funeral expenses. Any excess money must be paid to the member's estate. Sureplan will only pay the alternate nominee when it is unable to pay the nominee. If neither the nominee nor alternate nominee can be paid Sureplan will pay the funeral benefit proceeds to the member's estate.

CAN I CHANGE MY NOMINEE?

Yes, you can change your nominee, or alternative nominee, by advising Sureplan in writing.

ASSIGNING YOUR POLICY

When a policy is assigned to a funeral director as part of a prepaid funeral contract arrangement, the ownership of the policy is transferred to the assignee funeral director. This means that Sureplan can only provide financial details of your policy to the assignee funeral director. However, you remain a member of Sureplan and will receive official communications such as the Notice of AGM. If you assign your policy to a funeral director, we will pay your benefit to the funeral director, instead of your nominee, upon your death.

When entering a prepaid funeral contract with a funeral director, GST is payable on the full amount of the contract.

HOW IS THE BENEFIT CLAIMED?

Someone, ideally the nominee, needs to ring our office on 1800 817 105 to advise of your death. Sureplan requires independent confirmation of your death from a third party (eg the Funeral Director). Sureplan reserves the right to sight a death certificate before paying the benefit.

IF JOINING UNDER POWER OF ATTORNEY

If you are completing the application under Power of Attorney you need to sign, in accordance with that Power of Attorney, on behalf of the member and provide a full copy of the Power of Attorney. You also need to sign the Power of Attorney Declaration on the Application Form.

TAXATION CONSIDERATIONS

Investment income earned by Sureplan on your investment will be subject to tax in the hands of Sureplan, but when investment income is paid to a nominee, Sureplan may receive a tax deduction for that amount. This will mean that benefits paid by Sureplan may be effectively at their gross (or untaxed) value.

The Board may declare a terminal bonus, based on taxable growth, payable in respect of claims paid in the 12 months following the annual 30 June actuarial valuation.

The investment income or bonuses component of benefits received will be subject to tax in the hands of your estate in the year in which they are paid. Whether any actual tax is payable will depend on your estate's tax position in that year. Note though that the 'capital' component of benefits paid is simply a tax-free return of capital. However, if a funeral director or cemetery business is entitled to receive the policy proceeds because of policy assignment the benefits will not be taxed in the hands of the estate, since the amount will be paid directly to and will be assessable in the hands of the funeral director or cemetery business.

It is recommended that appropriate and independent professional advice be sought to determine how tax laws may affect your individual circumstances, mindful that these laws may change from time to time.

DOES MY INVESTMENT ATTRACT GST?

Under Australia's current Goods and Services Tax (GST) rules, when investing in Sureplan Gold your contribution/s, investment earnings and benefit payments do not attract GST. Note that GST is payable when entering a prepaid funeral contract with a funeral director.

TARGET MARKET DETERMINATION

A Target Market Determination for Sureplan Gold is available for viewing on www.sureplan.com.au.





WHAT IS THE BODY TRANSPORTATION FUNERAL FUND?

The Body Transportation Funeral Fund (the Fund) is a life insurance product and offers protection for you, should you die away from your current residential address. For a 'once only' premium of \$250.00, the Fund offers the benefit of paying for the transportation and any other related preparation, containment or documentation costs, up to a maximum of \$3,000 should you die within Australia outside a 70 km radius from your current residential address. These amounts will be reviewed annually by our actuary. For the first 24 months of membership a benefit will be paid in the event of accidental death only, ie not as a result of illness, natural causes or suicide. The 'once only' premium is not refundable after the expiration of the 30 day 'cooling off' period. Sureplan requires independent evidence of the costs incurred from a third party (eg the Funeral Director).

The benefit will be limited to actual expenses incurred in transporting the body of the deceased member in a conventional manner from their place of death to their chosen funeral director, in reasonable proximity to the member's current residential address.

WHO CAN APPLY?

To be eligible to apply to join the Fund, you must be less than 85 years of age, and either a member of the Sureplan Family Fund or Sureplan Gold. In the event that you change your place of residence you must advise Sureplan in writing (signed by the member) of your new residential address as soon as possible.

HOW THE BODY TRANSPORTATION FUND WORKS

- To acquire this product, you need to complete the Application Form and the Direct Debit Form should you wish to pay your premium by that method. Queensland residents also need to complete the first page of the Client Care Statement.
- Upon your death (by accident only within the first 24 months), if you died within Australia and outside a 70 kilometre radius from your current residential address, the costs of transporting your body and any other related preparation, containment or documentation costs, up to a maximum of \$3,000 will be payable to your nominee.
- The liability to pay the benefit is limited to the balance of funds in the Fund at the time a benefit is claimed. Sureplan Friendly Society Ltd (the Management Fund and other Benefit Funds) does not support nor has liability to guarantee any shortfall in payments for this Fund. However, Sureplan's Board and actuary consider that on statistical information and research undertaken by Sureplan the Fund will be able to meet its obligations to pay benefits.

INVESTMENT STRATEGY

The Fund's authorised investment strategies are the same as for Sureplan Gold and the Fund's investments are restricted to interest rate securities and cash.

WHAT ARE THE FEES?

The member is only liable for a once-only premium of \$250.00. However, the Sureplan Body Transportation Funeral Fund may pay the following management fees which are charged against the Fund's earnings:

- On the commencement of each policy an initial management fee of \$120.00 may be paid to the Management Fund
- A maximum fee of 2% pa of the balance of the Fund calculated and payable monthly
- A maximum annual flat fee of \$5 per member
- These costs cover the administration of the Fund.

Stamp duty may apply to your contribution and the rate of stamp duty varies from State to State, and if payable, will be paid by Sureplan.





PAYMENTS AND REFUNDS

There is a cooling off period of 30 days from the date your application is received by Sureplan. During this period, you may cancel your application and receive a full refund – otherwise the benefit is payable only on your death should you die, by accident only within the first 24 months, within Australia and outside a 70 km radius from your current residential address.

To cancel your application during the cooling off period, you need to advise us in writing by email to info@sureplan.com.au or by post to Sureplan Friendly Society, PO Box 899, Spring Hill Qld 4004.

If you apply for this product and a Sureplan Gold policy, and exercise your cooling off rights, for the Sureplan Gold policy, your application for this product will be cancelled by Sureplan and the premium amount refunded to you in full.

WHAT IS THE NOMINEE AND ALTERNATE NOMINEE?

In the event of the death of a member a nominee is the person or entity who receives the funeral benefit on behalf of the member's estate. Pursuant to the Life Insurance Act 1995, the nominee is obligated to use the money in the due course of the administration and specifically for the purpose of paying funeral expenses. Any excess money must be paid to the member's estate. Sureplan will only pay the alternate nominee when it is unable to pay the nominee. If neither the nominee nor alternate nominee can be paid Sureplan will pay the funeral benefit proceeds to the member's estate.

CAN I CHANGE MY NOMINEE?

Yes, you can change your nominee, or alternative nominee, by advising Sureplan in writing.

ASSIGNMENT

You cannot assign this product to a funeral director.

HOW IS THE BENEFIT CLAIMED?

Someone, ideally the nominee, needs to ring our office on 1800 817 105 to advise of your death and the location where you died. Sureplan requires independent confirmation of your death, and your place of death, from a third party (eg the funeral director). Sureplan reserves the right to sight a death certificate before paying the benefit.

IF JOINING UNDER POWER OF ATTORNEY

If you are completing the application under Power of Attorney you need to sign, in accordance with that Power of Attorney, on behalf of the member and provide a full copy of the Power of Attorney. You also need to sign the Power of Attorney declaration on the Application Form.

TAXATION CONSIDERATIONS

Investment income earned by Sureplan on your investment in the Fund will be subject to tax in the hands of Sureplan, but when a benefit is paid to a nominee, Sureplan may receive a tax deduction for the amount of the benefit that represents the taxed investment income. This will mean that the benefit paid by Sureplan will be effectively at its gross (or untaxed) value.

The benefit received will be subject to tax in the hands of your estate in the year in which it is paid. The entire benefit will be subject to tax, except for that amount which is a return of the premium paid which will be tax-free. Whether any actual tax is payable will depend on your estate's taxable income in that year.

It is recommended that appropriate and independent professional advice be sought to determine how tax laws may affect your individual circumstances, mindful that these laws may change from time to time.

DOES MY PURCHASE OF THIS PRODUCT ATTRACT GST?

Under Australia's current GST rules, the premium payable for this product and any subsequent benefit payment do not attract GST.

TARGET MARKET DETERMINATION

A Target Market Determination for Body Transportation Funeral Fund is available on www.sureplan.com.au.

Information applicable to Sureplan Gold and Body Transportation Funeral Fund

THE RISKS IN JOINING THE FUNDS; SUREPLAN GOLD AND BODY TRANSPORTATION FUNERAL FUND

The significant risks are described below; however other risks may affect the performance of Sureplan Gold and Body Transportation Funeral Fund (the Funds) from time to time. You should obtain independent financial advice as to the suitability of the Fund in meeting your particular objectives.

Credit Risk

Credit risk is defined as the risk of a counterparty default and arises from the potential default by financial institutions with which the Funds hold investments. The Board limits all investments in cash and short-term securities to issuers with a credit rating equal to or greater than P2 (Moody's Investor Services) or BBB (S&P Australian Ratings).

Liquidity Risk

Liquidity risk is the risk that the Funds will not be able to meet their financial obligations as they fall due, ie funds will not be available to meet funeral benefits as members die. To mitigate this risk, investments are to be made in accordance with the Funds' rules and the Investment Policy approved by the Board for the Funds.

Investment Value Risk

Investment Value risk is the risk that the value of your funeral benefit may be less than the value of your contributions. While Sureplan Gold only invests in cash and interest rate securities, there is a risk the Funds may suffer a capital loss on their investments (for example, due to default by the issuer of interest rate securities in which the Fund invests). If the value of Sureplan Gold's investments falls below the value of the contributions made by members at the time a funeral benefit is payable, the amount of the funeral benefit paid to a member may be less than the amount of the contributions they made. We mitigate this risk by following a conservative investment strategy and complying with our Investment Policy.

Similarly, for the Body Transportation Funeral Fund, there is a risk the Fund may suffer a capital loss on its investments (for example, due to default by the issuer of interest rate securities in which the Fund invests) and the Fund does not have sufficient funds to pay the benefit for a deceased member.

We mitigate this risk by following a conservative investment strategy and complying with our Investment Policy.

Withdrawal Risk

This is the risk that, after expiration of the cooling off period, you will not be able to withdraw your contributions or your premium as the applicable benefit is only payable upon your death.

Market Risk

The Funds have no direct material exposure to market risk other than interest rate risk.

Interest Rate Risk

The Funds are susceptible to fluctuations in interest rates on cash and cash equivalents and on investments. Unfavourable fluctuations in the market value of investments impacts directly on the performance of the Funds' investments.

Equity Price Risk

Current Board policy does not permit investment in equities.

Capital Risk Management

Sureplan considers its capital to consist of its accumulated retained earnings. In managing its capital, Sureplan's primary objective is to ensure its continued ability to meet its promised members' benefits and for Sureplan Gold to provide a consistent return for its members through a combination of capital growth and bonus allocation.

COMPLAINTS

If you have a complaint, please contact us and we will do our best to resolve any matter quickly. Written complaints can be sent to:

The Complaints Officer

Sureplan Friendly Society Ltd
PO Box 899
Spring Hill Qld 4004.

Alternatively, you can call us on 1800 817 105 or email us at info@sureplan.com.au.

We are a member of, and participate in, the Australian Financial Complaints Authority (AFCA), an independent complaints resolution organisation. If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA, using the contact details below. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (toll free)

In writing to: Australian Financial Complaints Authority
Limited
GPO Box 3
Melbourne VIC 3001

REPORTING TO MEMBERS

You will receive:

- (a) confirmation of your policy;
- (b) notice of AGM for Sureplan each year;
- (c) access to annual financial statements for Sureplan either online or by request; and
- (d) an annual periodic statement (Sureplan Gold members only).

LABOUR STANDARDS AND SOCIAL, ETHICAL AND ENVIRONMENTAL CONSIDERATIONS

We do not explicitly take into account these considerations in investing assets and do not have a specific methodology for the extent to which these factors are considered.

Updated Information

Where there is a change to information in this Product Disclosure Statement (PDS) which is not material to you, this updated information will be made available on our website at www.sureplan.com.au (Updated Information). If you require a paper copy of any Updated Information, please contact us on info@sureplan.com.au or call us on 1800 817 105 and it will be provided without charge on request.

Offering restrictions

The offer to acquire a Sureplan Gold policy or the Body Transportation Funeral Fund policy under this PDS is made to persons receiving the PDS within Australia. The distribution of this PDS in jurisdictions outside Australia may be restricted by law and persons who come into possession of it should seek advice on and observe any such restrictions. This PDS does not constitute an offer to any person to whom, or in any place in which, it would be illegal to make that offer.

Electronic PDS

This PDS is available in electronic form at www.sureplan.com.au. Any person receiving this PDS electronically can obtain a paper copy of the PDS (and attached Application Form) free of charge by calling us on 1800 817 105.

We will not accept a completed Application Form if we have reason to believe that the applicant has not received a complete paper copy or electronic copy of the PDS or if we have reason to believe that the Application Form or electronic copy of the PDS has been altered or tampered with in any way.

While we believe that it is extremely unlikely that the electronic version of this PDS will be tampered with or altered in any way, we cannot give any absolute assurance that this will not occur. If you are in doubt about the validity or integrity of an electronic copy of the PDS you should immediately request a copy of the PDS directly from us.

PRIVACY STATEMENT

Sureplan Friendly Society Ltd (Sureplan) collects the personal information provided by you on this form for the purpose of assessing your application for membership, communicating with you in the event that your application is accepted, and providing you with details regarding Sureplan products and services of a similar type, assessing any claims you may make, and promptly making available any monies payable by one of our Funds in the event of your death, to the person nominated by you to receive those funds on behalf of your estate to cover funeral expenses.

By applying for cover, you consent to Sureplan collecting (from third parties including hospitals, other health care providers and funeral homes) sensitive information about you and using it to consider your application for a policy, assessing any claims made on your policy, and any other related purposes. If you do not provide the information we request, we may not be able to provide the services that you or another person are seeking.

Sureplan will not disclose, share or sell your personal information to any unauthorised third party, and will only disclose your personal information to parties for the purposes of carrying out the functions outlined above.

You may access, update or correct the personal information Sureplan holds about you in accordance with the Sureplan Privacy Policy, a copy of which is available upon request. Our Privacy Policy contains information about how you may make a complaint in relation to a breach of the Privacy Act or the Australian Privacy Principles.

In some instances, Sureplan may ask for personal details in order to comply with relevant legislation, such as the Life Insurance Act 1995, the Corporations Act 2001, or taxation laws to process your application, or provide you with Sureplan's high standard of service.

Sureplan requires that any requests for changes to a member's record must be in writing and signed by the member. It is imperative that members advise Sureplan of changes to theirs or their nominee's details promptly.

If you require further information, please contact us at the address in this document.



APPLICATION FORM

for SUREPLAN GOLD/BODY TRANSPORTATION FUNERAL FUND

APPLICANT 1
APPLICANT 2

Surname _____		Given Names _____	
Title _____	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth ____/____/____	Age _____
Surname _____		Given Names _____	
Title _____	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth ____/____/____	Age _____
Home phone _____		Work phone _____	
Mobile _____	Email _____		
Residential Address _____ _____ _____ Postcode _____		Correspondence Address (if different) _____ _____ _____ Postcode _____	

For joint applicants only

SUREPLAN GOLD

Please answer the following questions regarding your decision to join **Sureplan Gold**

Do you intend to contribute more than \$30,000 to your Sureplan Gold policy over time?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your life expectancy (from the date of application) more than 40 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you need access to the capital you contribute to Sureplan Gold after the 30 day cooling-off period?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have more than two funeral bonds (including this Sureplan Gold policy you are acquiring)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you have answered 'Yes' to any of the above questions Sureplan Gold may not be appropriate for you and, before joining Sureplan Gold, we recommend you read the Product Disclosure Statement and review the Target Market Determination for Sureplan Gold available at www.sureplan.com.au.

☐ I/we wish to join **SUREPLAN GOLD** - My initial contribution to Sureplan Gold is \$ _____

Payment Method: Please tick appropriate box

- ☐ Cheque or Money order payable to **SUREPLAN GOLD**
☐ Direct Debit (Refer to Direct Debit Form)
☐ Credit Card (a transaction fee will apply, please contact Sureplan to confirm the amount of this fee)
☐ Payroll Deduction (Please contact Sureplan)

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SUREPLAN BODY TRANSPORTATION FUNERAL FUND

Please answer the following questions if you are also intending to join **Sureplan Body Transportation Funeral Fund**

Are you over 85 years of age? ☐ Yes ☐ No

Are you unlikely to travel more than 70 km from your normal residence? ☐ Yes ☐ No

Are you wanting this product for protection when travelling overseas? ☐ Yes ☐ No

If you have answered 'Yes' to any of the above questions Sureplan Body Transportation Funeral Fund may not be appropriate for you and, before joining the Fund, we recommend you read the Product Disclosure Statement and review the Target Market Determination for Sureplan Body Transportation Funeral Fund available at www.sureplan.com.au.

☐ I/we wish to join the **SUREPLAN BODY TRANSPORTATION FUNERAL FUND**

- The contribution is **\$250.00 per applicant** and membership is not effective until Sureplan has received cleared funds.

Payment Method: Please tick appropriate box

☐ Cheque or Money order payable to **SUREPLAN BODY TRANSPORTATION FUNERAL FUND**

☐ Direct Debit (Refer to Direct Debit Form)

☐ Credit Card (a transaction fee will apply, please contact Sureplan to confirm the amount of this fee)

NOMINEE & ALTERNATIVE NOMINEE

The nominee is the person or entity to whom Sureplan will pay the benefit on behalf of your estate. For a more detailed explanation please refer to the 'What is the nominee and alternate nominee?' in the Sureplan Gold Fund section of this document.

Nominee's Name

Address _____

_____ Postcode _____

Relationship _____

Is this nominee a Sureplan member? ☐ Yes ☐ No

Alternative Nominee's Name

Address _____

_____ Postcode _____

Relationship _____

Is this nominee a Sureplan member? ☐ Yes ☐ No

CLIENT CARE STATEMENT

For Queensland residents only, this application needs to be accompanied by a completed Client Care Statement.

PAYMENT & REFUNDS

There is a cooling off period of 30 days from the date your application is received by Sureplan. During this period you may cancel your membership and receive a full refund - otherwise the benefit is payable only on your death.

I confirm that I have read and understand all the statements, questions and answers included in this Product Disclosure Statement. For joint applications, I nominate that the surviving person may elect to retain the benefit as a single member. I agree to be bound by the constitution of Sureplan Friendly Society Ltd (which is available upon request).

[Applicant 1]

Signature _____ Date ____/____/____

[Applicant 2]

Signature _____ Date ____/____/____

Agent Name

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ONLY COMPLETE IF SIGNING UNDER POWER OF ATTORNEY OR A TRIBUNAL AUTHORITY

If this application is signed under power of attorney, Sureplan requires a certified copy of that authority and the following declaration signed.

Name of applicant _____

If signing under a power of attorney or State Administrative Tribunal Authority I declare;

- a) I am validly appointed as the donor's attorney or administrator in accordance with all applicable laws;
- b) I have the power to or hold all authorisations necessary or desirable to enable me to execute this application form on behalf of the donor;
- c) The terms and conditions contained in the product disclosure statement are binding and enforceable against the donor upon me executing this application form;
- d) My appointment under the power of attorney or Administrative Tribunal has not been revoked or withdrawn;
- e) I am not aware of any fact or circumstance that might affect my authority to execute this application form under the power of attorney.

Please note: Sureplan also requires a certified copy of the relevant power of attorney.

[Attorney 1]

Signature _____ Date ____/____/____

Name of Attorney _____

[Attorney 2]

Signature _____ Date ____/____/____

Name of Attorney _____



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DIRECT DEBIT FORM

PERSONAL DETAILS



Date: ____ / ____ / ____

Insert name and
address of financial
institution at which
your account is held

Insert your name in full. I/We (Surname/s) _____

(Given Names) _____

request you until further notice in writing, to debit my/our account described in the schedule below the amount I have nominated which Sureplan Friendly Society Ltd User ID 064834 may debit or charge me/us through the Direct Debit System.

I/We understand and acknowledge that:

- 1. The financial institution may, in its absolute discretion, determine the order of priority of payment by it of any monies pursuant to this request or any authority or mandate.*
- 2. The financial institution may, in its absolute discretion, at any time by notice in writing to me/us, terminate this request as to future debits.*
- 3. The user may, by prior arrangement and advice to me/us, vary the amount or frequency of future debits.*

Customer Signature(s) _____

(If joint account all signatures may be required)

Customer Address _____

Post Code _____

YOUR ACCOUNT DETAILS

Name on Account _____

BSB Number _____

Account Number _____

Note: Direct debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.

FREQUENCY OF DEDUCTIONS

- ☐ Monthly deductions will take place on the 1st working day of each month
- ☐ Quarterly deductions will occur on the 1st working day of January, April, July & October
- ☐ Six monthly deductions will occur on the 1st working day of January & July
- ☐ Annual deductions will occur on the 1st working day of January
- ☐ Lump Sum deductions normally occur each Friday and on the 1st working day of each month*

*For lump sum deductions please nominate preferred date (refer above options). Date ____ / ____ / ____

Insert Member ID or Roll No. (if known)

Amount to be debited

\$ _____

Direct Debit to cease when total contributions reach this amount

\$ _____

Office Use Only: