

## Wills

A will is the only legal method of ensuring that your wishes regarding the disposal of your assets are carried out.

If your will is drawn up correctly there will be no delay in settling your estate. Ensure that you nominate an executor and state any special requests you may have with respect to your funeral arrangements, such as specifying burial or cremation.

## Pre-Payment & Pre-Arrangement

Planning and pre-paying for your funeral is now commonplace as people become more comfortable openly discussing death and dying with family members. Pre-paid and pre-arranged funerals are simple to organise and guide the family at the time of your death.

Setting up a pre-paid funeral trust removes the financial burden from other members of your family at a difficult time, while pre-arranging your funeral allows your personal wishes to be made clear.

Under current government policy, approved prepaid funeral schemes are exempt from asset testing for residential care subsidies. You can pre-pay up to \$10,000.00 per person for funeral expenses. Interest is paid on the investment and surplus funds are paid to the estate.

A full range of funeral expenses can be pre-paid including the purchase of a plot, headstone or plaque.

Pre-paid funeral trusts are administered by various companies including Guardian Trust and the Public Trust Office. Funds are held independently of the funeral company thereby ensuring security.

Your funeral director can provide you with further details.

## Registration of Death

We register the passing in Wellington with Internal Affairs and order a Registered Copy on behalf of the Estate. This is generally forwarded with the funeral account to the person responsible for the payment of the funeral account.

## Facilities & Services Available

In the comfort of your home, or at our funeral home, we are happy to discuss all aspects of planning a funeral and offering advice.



- Funerals arranged to your requirements and financial circumstances at the venue of your choice.
- A modern chapel, fully air-conditioned.
- Reception lounge with full catering available at any venue.
- Advice for monumental work, headstones and plaques.



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*Locally Owned*

# Funerals

What You Need To Know



*All hours for personal, professional service*

## Costs & Information



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## Why We Have Funerals

The funeral service helps family and friends come to terms with the reality that a loved one has died.

Once they have accepted this, the grieving process can begin. A funeral helps the living to release their emotions, whether it be anger, sadness or guilt, and is the beginning of the healing process.

## The Cost Of A Funeral

Funeral expenses can vary from family to family and from one situation to another. There are ways to minimize costs and we are happy to discuss those options at any time.

The average cost of a cremation funeral, including most disbursements, is around \$9500.00 - \$12000.00 with a burial approximately \$15,000.00 - \$18,000.00.

Returned Service Persons may be entitled to the provision of a burial or ash plot at no charge.

These prices are a guide only and are dependent on many factors. Your funeral director will discuss costs with you. The funeral account consists of the following charges:

### Professional Service Fee

This is a charge made by the funeral company for providing their expertise and 24 hour service to arrange and organise the funeral service.

#### The Professional Service Fee also includes:

Personal attendance to take instructions, arrange and direct the funeral service, liaising with the Minister or Celebrant, insertion of death notices in daily newspapers, arranging music, catering and flowers. Sourcing and processing all necessary medical certification, preparing documentation, registration of death and arranging for the payment of all disbursements.

### The Casket

There are a wide range of caskets (coffins) available. Prices start at \$1295.00 through to more than \$5000.00. The choice of casket is very much an individual decision.

The most commonly used caskets are manufactured from custom wood covered with an imitation wood grain print of which there are a variety of colours and styles. Ecologically friendly caskets as well as solid timber caskets are available on request.



### Disbursements

Disbursements are the costs paid by the funeral home, on behalf of the estate, to other individuals or companies for any additional goods and services provided as part of the funeral.

#### Disbursements can include:

The Celebrant's fee, or Minister's gratuity, doctor's fees, cemetery and crematorium charges, organist's fee, newspaper notices, floral tributes, catering, set up and printing of funeral service sheets and hireage of audio visual equipment and live streaming of the service. Disbursements impact on the total price of the funeral, with the choice of cremation or burial significantly altering the overall cost.

Cemetery fees for the purchase of a new burial plot by the family and associated digging and maintenance fees start from approximately \$7500.00 depending on the cemetery. Cremation fees start from \$850.00.

### GST

GST must be added to the funeral account. A written estimate of funeral expenses will be provided on request.

## Authority Form

A financial agreement and authority to act is required to be completed by the person making the funeral arrangements. This person accepts responsibility for any debts incurred. If the family are concerned regarding the payment of the funeral account please discuss this with the funeral director at the earliest opportunity.

## The Account

The funeral account, together with the official death certificate, is usually submitted within two weeks from the date of death and is due for payment within (28 days) 4 weeks from the date the account is submitted.

## Financial Assistance

A means tested grant towards funeral expenses may be available through Work and Income Support.

If the death occurred as the result of an accident the Accident Compensation Commission will contribute towards funeral expenses. Only one of these payments will be made. Your funeral director can advise current entitlements and assist you with the application process.