

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 AND PRE-ARRANGEMENT

Planning and pre-paying for your funeral is now common place 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 pre-paid funerals 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 plot, headstone or plaque.

Pre-paid funeral trusts are administered by various companies including, Perpetual Trust, 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.



Sacred Tree

The Pohutukawa holds a prominent place in Maori mythology.

Legends tell of the young Maori warrior, Tawhaki and his attempt to find help in heaven to avenge his father's death. He subsequently fell to earth and the crimson flowers are said to represent his blood.

Possibly the most famous pohutukawa in Maori legend is a small, wind-beaten tree clinging to the cliff face near Cape Reinga.

The 800-year-old tree is reputed to guard the entrance to a sacred cave through which disembodied spirits pass on their way to the next world.



www.rowleyfunerals.co.nz

Phone: (09) 445 9800

Prices subject to change 09/09

Funerals - What you need to know...

Costs and Information



ROWLEY FUNERALS

**16 Anne Street, Devonport
Phone (09) 445 9800**

All hours for personal, professional service

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 these options at any time.

The average cost of a cremation funeral, including most disbursements, is around \$6500.00 - \$7500.00 with a burial approximately \$10,000.00 - \$12,000.00.

Other items, such as catering, video recording, colour service sheets, etc will incur additional cost. Funerals for babies and children usually cost less.

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 four types of charges:

PROFESSIONAL SERVICE FEE

This is a charge made by the funeral company for providing their expertise, chapel and mortuary facilities 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, transfer of the deceased from the place of death to the funeral home, embalming, liaising with the Minister or Celebrant,

insertion of death notices in daily newspapers, providing facilities for viewing of the deceased, arranging music, catering and flowers. Sourcing and processing all necessary medical certification, preparing documentation, registration of death and the payment of all disbursements.

THE CASKET

There are a wide range of caskets (coffins) available. Prices start at \$1095.00 through to more than \$5000.00.

The choice of casket is very much an individual decision.

The most commonly used caskets are manufactured from customwood covered with an imitation wood grain print of which there are a variety of colours and styles. The prices for these range from \$1195.00 - \$2995.00. Ecologically friendly caskets are available on request as well as solid wood.



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 service.

Disbursements can include:

The Celebrant's fee, or Minister's gratuity, doctor's fees, cemetery and crematorium fees, organist's fee, newspaper notices, floral tributes, catering, set up and printing of funeral service sheets and hireage of audio visual equipment.

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 and associated digging and maintenance fees can be as much as \$8000.00. Cremation fees start from \$500.00.

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 responsible for 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 rendered within two weeks from the date of death and is due for payment within a further four weeks.

FINANCIAL ASSISTANCE

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

If 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 with the application process.