

Pre-Paid & Pre-Arranged Funerals

T.J. Scott & Son have been serving their community and surrounding areas since 1938. Their caring service has extended to offer you the very best in Pre-Arranged and Pre-Paid Funerals. In addition to this, they are proud as a family to have their fourth generation family member, Kelly Scott, who specialises in Pre-paid and Pre-arranged funerals.

Pre-Arranged Funerals.

A Pre-Arranged funeral simply involves recording all of the details for a Funeral Service in advance. This can be as minimal or as detailed as you would like. The information is kept confidentially on file until the time of death, at which point the instructions are carried out with the approval of the executor or next of kin. It is important to note, however, that unless lodged with a solicitor, the details of a Pre-Arranged funeral are not legally binding, and are only an account of preferred funeral arrangements.

Pre-Paid Funerals.

Pre-Paid Funerals, on the other hand, involve taking all of the preferred funeral arrangements of a Pre-Arranged funeral and calculating the exact cost of those arrangements at current prices. The final amount is invested into a Pre-Paid Funeral Bond which cannot be withdrawn without strict documentation according to the Prepaid Funerals Act. The interest earned on Prepaid Funeral Bonds is designed to cover all price rises that may occur in the future. This means that when you invest in a Pre-paid funeral at today's prices, there is nothing more than needs to be paid, ever. That's the peace of mind that T.J. Scott & Son can offer through a Pre-Paid Funeral. Pre-paid funerals may also be paid off in instalments over 2 years. In addition, investments up to \$10,000 are exempt under both the Pensions' Assets Test and Income Test.

Planning ahead

We plan ahead for so many of life's future events - holidays, weddings, having a family, retirement. We even plan for events that could happen - fires, floods, sickness and accidents.

Yet because most of us do not like to think about death, we often avoid planning for life's inevitable events such as funeral arrangements.

By planning your funeral arrangements in advance you can be sure that your funeral wishes are carried out exactly as you wanted. Making the arrangements today, with the help of loved ones, permits time for you to attend to every detail in a well thought out, unhurried manner. You gain peace of mind from knowing that your family will be spared the task of making funeral decisions at a time when they may be upset and confused.

Payment in advance towards the cost of your funeral can also protect your family from unnecessary stress at a difficult and emotional time. Through the investment of funds deposited, the effects of inflation on the cost of your funeral may be countered, thereby alleviating a possible financial burden on your family.

Therefore, no matter what your wishes are, when you plan ahead you can rest assured that you have taken care of everything.

Start Planning Today

There are many decisions to be made when arranging a funeral. As experienced funeral directors, we can assist you in all stages of planning. Some considerations to start your planning are:

- Have you selected a cemetery or crematorium?
- Are there certain religious or fraternal customs to be followed?
- What type of casket/coffin would you prefer?
- Do you wish to involve a specific organisation or club in the service?
- Do you wish to name casket/coffin bearers?
- Do you wish to choose any particular clothing or jewellery?
- Are there any special readings, biblical passages or musical selections you prefer?
- What type of monument/plaque would you prefer?

This list is far from complete, but it gives you an idea of the many decisions involved.

Our services help you make the appropriate decisions to suit your needs and thus ensure that funeral arrangements are conducted in line with your personal wishes. Once you have made all the necessary decisions be sure to advise your family and loved ones. Knowing that everything is taken care of will give both you and your family peace of mind.

An Example Pre-Paid Funeral

The first step in the process of creating a Pre-Paid funeral is to discuss all of the various options that may be included in a funeral service. T.J. Scott and Son can provide you with a number of different quotations until the most suitable set of service details are decided upon.

Below is an example of some Pre-Paid Funeral details:

FUNERAL DETAILS

SERVICE:	To be held at the Thomas J. Scott memorial chapel, Kyneton. A Civil Celebrant to officiate at the service.
CREMATION:	At Fawkner Crematorium and Memorial Park.
COFFIN:	A Swan Rosewood veneer coffin with standard drapery & hardware.
FLOWERS:	A standard casket sheaf to be ordered on behalf of the family.
NOTICES:	1 death & 1 funeral Notice for the Melbourne Herald-Sun (Allowance for 35 lines in total @ \$ 8.72 per line)
MUSIC:	An Organist to play at the service.
ASHES:	Cremated remains to be collected by the family.
ADDITIONAL:	Memorial book for the service Coffin bearers to be provided by the family. Cremation Certificate required. Mileage to the Crematorium applies. Full Death Certificate requested (recommended for estate purposes)

Once the final details are decided upon, the exact costs are calculated at today's prices. Contracts are drawn up between the client, T.J. Scott & Son and the authorised investment group. Once the contracts are signed and payment is made, it is sent away for investment into a Pre-Paid Funeral Bond. Within a few weeks the official paperwork is received back and full copies of all related documentation is forwarded to the client.

As Prepaid funerals are paid at today's costs, these arrangements and their associated costs will never alter unless the client wishes to make any changes or alterations. And if the client should need to move interstate, it is also handy to know that Pre-Paid Funerals can be transferred to other funeral directors.

Talk To Us

The cost of a funeral depends on your requirements. Planning in advance means knowing the costs so you feel comfortable with the selection you make. The Scott family are trained to provide personalised and specialised attention to all the responsibilities surrounding death and funeral services. We will help you consider your options, the costs and help you to organise your plans.

Talk to us today about funeral planning and contact us at any time to answer any questions you may have