





# A place to remember. A place to reflect.

Centennial Park is uniquely placed to help you ensure your cemetery arrangements are carried out exactly as you would wish, to the highest standards of quality and respect, and in memorably beautiful and peaceful surrounds.

Established in 1936, we help our South Australian community remember and reflect on more lives than any other provider of cremation, memorial, chapel or burial services, providing a resting place for more than 170,000 individuals, and a valuable 'anchor point' for their families.

We're deeply proud of this history of service. We seek to honour it in everything we do; and we would consider it a privilege to continue it for you and your family.

# Plan now for your family's peace of mind

There's no escaping the fact that the loss of someone close to us is a difficult time. The impact, even if the life lived was long and fulfilling, can be overwhelming.

By planning and paying for your cemetery arrangements in advance you give your family the comfort in the knowledge that they are fulfilling your final wishes, while alleviating their financial stress of having to pay for these while grieving.

You'll also give yourself the immediate comfort of knowing your wishes will be clearly expressed and documented.



# A simple 3-step process

Here at Centennial Park we've developed a simple, but comprehensive 3 step process that offers you and your family great flexibility and choice:

### CEMETERY / CREMATORIUM / CHAPELS / MEMORIAL GARDENS

## STEP 1

# Secure your site

Guarantee your burial or memorial site by selecting and purchasing a Centennial Park Interment Right, which is your right to use that particular site when the time comes.

When this step is completed, you will receive an Interment Right Certificate.

## STEP 2

# Choose your cemetery options

Select and pre-pay cemetery fees such as chapel hire, cremation or burial fees, memorial plaques and a range of other options which are locked in at today's prices.

When this step is completed, you will receive a Pre-paid Products and Services Certificate.

### **FUNERAL DIRECTOR**

## STEP 3

# Contact a Funeral Director

There are a number of funeral related expenses that you may like to pre-arrange and pay for with your preferred funeral director, such as mortuary care, coffins etc.

We recommend that you contact a funeral director after completing steps 1 and 2 to discuss your options.

Naturally, we can discuss the many options you have at any time, and will provide as much or as little input into your decision-making as you would like.

Telephone: 08 8276 6011 | www.centennialpark.org

# There may also be financial benefits

Although the driving motivation of pre-planned cemetery arrangements is always peace of mind, particularly for your family. There may also be financial benefits for you.

By pre-paying now you pay today's prices and avoid future price rises.

Any money you pay towards a burial or memorial position, cemetery services or costs, or a funeral director's services, may be exempt from asset and means testing for social welfare purposes, such as pension calculations.

We do advise, however, that you seek independent financial advice regarding your personal situation.









# You can even change your mind

We understand that this can be a difficult matter for people to address. Something that feels right today may not for any number of reasons feel right tomorrow.

So if, after purchasing your Pre-paid Products and Services Certificate, you change your mind, we won't hesitate to refund your money.

We include a five business day cooling off period for our Pre-paid Products and Services Certificates, and if you request a refund within that period you will be refunded in full. If it's outside the cooling off period there will be a small administration fee.

You will also be able to refund your Interment Right Certificate as guided by state legislation.

We also recommend that you ask your funeral director about the refundability / transferability of any products that you wish to pre-pay with them before entering into any agreement.

# What are your options?

A funeral service fills several important needs when we experience the death of someone we love. It is a way for us to show respect and honour the life of our loved one who is no longer with us.

### **Chapel Services**

Located in the heart of Centennial Park over looking picturesque gardens and framed with wisteria vines, our award-winning Jubilee Complex has a number of unique chapels tailored to suit the varying needs of families and cultural groups.

### **Burial Options**

Centennial Park offers many burial options for families, including areas which accommodate specific religious requirements.

### **Cremation and Memorial Options**

Centennial Park provides a tranquil personalised memorial space especially set aside for your loved ones in our serene gardens, granting an atmosphere that is peaceful and ideal for personal reflection and commemoration.









## Chapels

### a. Mawson

A unique and intimate chapel seating up to 30 people. Designed with a serene water feature and natural environment, the Mawson grants a peaceful ambiance for families to remember a loved one.

### b. Florey

Traditional in aesthetics and custom fitted with a modern art glass feature, the Florey is suitable for both religious and non-religious services seating up to 90 people.

### c. Heysen

With vast open columns offering uplifting light and space, the Heysen comfortably seats 250 people. Ideal for larger services.

### d. Jubilee Foyer

Framed with Wisteria vines, and overlooking our picturesque memorial gardens, the Jubilee Foyer comfortably seats 450 people.

## **Burial options**

### a. Olive Terrace

Reflective of a distinguished Mediterranean garden, Olive Terrace is a contemporary burial design set among lines of fragrant olive and orange trees, overlooking a beautiful ocean vista. This peaceful new area significantly expands our burial options, offering in-ground vaults and the inclusion of grand monuments.

#### b. Olive Views

A beautifully peaceful, calming space. Lined with statuesque pencil pines and vibrant dwarf pomegranates that will continue to flourish and mature over coming years, Olive Terrace provides ample space for large monuments and earth burials.

### c. Martinique

Martinique Grove's intimate, granite-enclosed design centres around a calming cluster of fragrant Magnolia trees that when in bloom will be resplendent with large canopies of stunning, aromatic white flowers.









# Standard and lawn burial options

d. Our beautifully serene park comprises of traditional monumental areas as well as lush lawn areas, both of which can accommodate various religious requirements.

Irrigated and non-irrigated sites are available in these sections.

## **Cremation memorial**

#### a. Boulders

Elevated within natural surroundings and offering a bold natural style, which vary both in size and shape.

### b. Ornamental

Distinctive and unique in style, the Grecian urns proudly line the path to a peaceful garden sanctuary, with the resonance of water in the background offering a serene setting for up to 4 memorials.

### c. Garden Seats

Scattered throughout our botanical gardens memorial seats that offer a comfortable setting for friends and family sit and reflect.





### d. Contemplation Court

Contemplation Court is a unique facility in South Australia that allows family, friends and community to visit loved ones for several months after cremation until final decisions are made.

### e. Roses

Elegant rose gardens provide charming and time honoured settings with a selection of colourful flowers. Rose memorials vary from individual to family options.

For the full selection of Cremation Memorial options please contact us to request for a copy of the Cremation Memorials booklet or please visit our website www.centennialpark.org, for more information.

# Frequently asked questions

- Q. Isn't a Pre-Paid Funeral Plan all I need?
- A. In many cases, no. A lot of funeral plans don't include any provision for your wishes regarding cemetery arrangements, or their associated costs, which is why Centennial Park offers you our own pre-paid options.
- Q. Can anyone pre-pay for cemetery services at Centennial Park?
- A. Yes, anyone can do it, regardless of their age or health.
- Q. Can I transfer my Pre-paid Products and Services
  Certificate to another person?
- A. Sorry, but no. Our Pre-paid Products and Services
  Certificate are non-transferable.

- Q. Can I transfer my Interment Right Certificate to another person?
- A. Yes, there is no cost for this and these are transferred in accordance with state legislation.
- Q. Can I change my Pre-Paid Products and Services Certificate after I've paid for it?
- A. To make changes we will need to cancel and refund your existing certificate and then take out a new certificate in line with your revised wishes.
- Q. Are there any other costs?
- A. In regards to the specific services and products you pre-purchase with Centennial Park, we guarantee there will be no further charges.

Some other costs, however, such as catering for chapel services, cannot be pre-paid, and will need to be discussed between your family and your funeral director when the time comes.



Yes, you can enter into a flexible payment agreement. We can even set up a direct debit arrangement with you so that the payments happen without you having to lift a finger.

If you require the services before all payments have been made, however, the paid amount will be refunded and your family will then need to pay in full. Please ask our consultants for full layby terms and conditions if you're interested in this option.

### Q. Can I choose my own funeral director?

A. Yes, it's important to note that locking in pre-paid cemetery services your cremation, burial and/or memorial options with Centennial Park does not preclude you from making your own choice of funeral director. Indeed, it's important you do so, as the details of your funeral service will need to be planned separately with your funeral director.

### Q. What is an Interment Right?

When you purchase a burial or memorial from a cemetery, you are purchasing the right to be buried in that site. This is known as Interment Right.

#### **Further information**

If you'd like to know more about any aspect of Centennial Park, please don't hesitate to get in touch. You can speak with one of our consultants on **08 8276 6011**, or visit our website at: www.centennialpark.org

# Pre-paid products and services policy statement

Purpose This policy states the commitment of the Authority in providing products and services to the community both now and in the future, and providing an option for members of the public to pre-pay specific fees in advance in exchange for a certificate which can then be redeemed at a future date for the provision of the products and services.

The offering of pre-paid products and services is beneficial to both the Authority and the public, in that the Authority has secured income for the future and the public has the opportunity to pre-pay fees at current prices without the concern of inflation and other related price increases for Authority products and services.

This policy is intended to inform internal procedure as well as assure members of the public of the Authority's commitment to transparent processes and handling of pre-paid products and services.

#### **Provision of Pre-paid Products and Services**

The Fair Trading (Pre-paid Funerals Industry Code)
Regulations 2011 (**Regulations**) govern the administration and management of pre-paid funeral contracts which are entered into between funeral directors and the general public for the provision of funeral services.

The Authority is not bound by the Regulations as it is not a funeral director, nor does the Authority conduct the business of arranging funeral services. The Authority provides products and services which are inputs into funeral services conducted by funeral directors.

The Authority is therefore able to offer the flexibility of prepaid products and services direct to the general public outside of the Regulations and without entering into a pre-paid funeral contract as prescribed by the Regulations. The Authority will, however, be contractually bound to provide pre-paid products and services to the person who has paid for the products and services. Pre-payments made for products and services will be evidenced by a Pre-paid Products and Services Certificate issued by the Authority.

A person issued with a Pre-paid Products and Services
Certificate can then present the certificate to a funeral director
when arranging a funeral service for a beneficiary nominated
on the certificate and the Authority will provide any products
and services which have been pre-paid at no additional cost.

A Pre-paid Products and Services Certificate is not a financial investment, it is a product purchased in advance of need. Fees which have been pre-paid to the Authority are exempt from asset and means testing in accordance with Section 1118 of the Social Security Act 1991.

#### Limitation on Pre-paid Products and Services

The Authority will only offer 'core' products and services for pre-payment. These are the products and services which the Authority reasonably assures that it will be providing in the future given the Authority's role. Products and services provided by the Authority which change over time are not able to be pre-paid (for example urns, catering and other associated items which change on a regular basis).

Similarly items not directly or reasonably associated with core funeral products and services such as exhumation fees will not be available for pre-payment.

The limited set of products and services which are available for pre-payment will be approved by the Board of the Authority and be published as a separate fee schedule for provision to customers to assist them in decision making about pre-paid arrangements.

#### Request for Pre-paid Products and Services

A Request for Pre-paid Products and Services Form must be completed and submitted to the Authority with full payment before a Pre-paid Products and Services Certificate will be issued.

The form includes the following definitions:
'the Provider' - Centennial Park Cemetery Authority
'the Applicant' - the person who applied for the pre-paid
products and services

'the Beneficiary' - the person for whom the pre-paid products and services may be redeemed upon their death

There may be multiple beneficiaries noted on the request form and Pre-paid Products and Services Certificate, however the pre-paid products and services can only be redeemed for one beneficiary per certificate.

The Pre-paid Products and Services Form requires the signatures of certificate holder, each beneficiary.

The form must also detail the quantity and value of each prepaid product and service.

Once the form is processed and payment received in full, the Authority will issue a Pre-paid Products and Services Certificate . No products or services will be provided on a pre-paid basis unless and until a valid Pre-paid Products and Services Certificate has been paid in full and been issued by the Authority.

#### Pre-paid Products and Services Certificate

The Authority will issue a Pre-paid Products and Services
Certificate confirming the Authority's commitment and
contractual obligation to provide the pre-paid products and
services detailed on the certificate at a future date for the benefit
of a beneficiary listed on the certificate.

Each Pre-paid Products and Services Certificate has a unique certificate number which accurately identifies the particular certificate and will be used for record keeping and administrative purposes by the Authority.

## Redemption of Pre-paid Products and Services Certificate

The Pre-paid Products and Services Certificate can be redeemed when products or services are being requested from the Authority upon the death of a listed beneficiary. It is the responsibility of the certificate holder or beneficiary to ensure sufficient information is available to their family or other people who will be arranging their funeral to enable them to advise the funeral director who is responsible for conducting the funeral service (or the Authority) that a Pre-paid Products and Services Certificate exists.

The Authority has no general responsibility to inform any person that a Pre-paid Products and Services Certificate has been issued and will not monitor death notices in order to contact the families of beneficiaries noted on Pre-paid Products and Services Certificates. The Authority will, however, provide information to a certificate holder, beneficiary, executor or family member of a beneficiary who is deceased or a funeral director engaged in respect of a beneficiary's funeral on specific request.

Upon production of a valid Pre-paid Products and Services Certificate, the Authority will provide the products or services which have been pre-paid. Any fees or surcharges for products or services acquired from the Authority which have not been pre-paid will be payable as per standard operating practices (for example, the customer chooses additional options not covered by the pre-paid certificate).

#### Refund of Pre-paid Fees

The Authority will provide a 5 business day 'cooling off' period once a Pre-Paid Products and Services Certificate has been issued, during which time a full refund will be paid to the Certificate Holder if there is a change in requirements and a Request for Refund of Pre-paid Fees form has been completed and submitted to the Authority.

After this 'cooling off' period, a refund will be paid to the certificate holder less an administration fee which will be set by the Board of the Authority.

The refund amount will be based on the amount initially paid for a product or service, not the current fee amount.

A refund is only possible if the Pre-paid Fee Certificate has not been redeemed.

A Request for Refund of Pre-paid Fees Form must be completed and signed by the Certificate Holder and the beneficiary (or in the event of the death of either - the executor or administrator of the estate of the deceased certificate holder or beneficiary).

The Authority will also refund any amounts that have been Pre-paid for products and/or services that it can no longer provide and where alternatives proposed by the Authority are not acceptable to the certificate holder and beneficiaries.

The Authority will make available a Request for Refund of Pre-paid Fees Form which must be completed in full and submitted to the Authority before a refund can be processed.

#### Transferability

The Pre-paid Products and Services Certificate cannot be transferred to another person and can only be redeemed for the use of a beneficiary noted on the certificate.

#### Changes to Pre-paid Products and Services

Once a Pre-paid Products and Services Certificate has been issued by the Authority no changes to the products or services which have been pre-paid fees are permitted. If changes are required, the Pre-paid Products and Services Certificate must be cancelled and refunded (see Refund of Pre-paid Fees). A new Pre-paid Products and Services Certificate can then be requested and paid for detailing the relevant pre-paid products or services.

#### **Unclaimed Certificates**

If a Pre-paid Products and Services Certificate has been issued and is not redeemed or cancelled within 75 years of issue, the Authority will cancel the certificate and it will no longer be valid for redemption or refund.

# How can we help?

Our friendly team are more than happy to assist you with your pre-planning requirements.

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