

# Membership Application Form & Combined Financial Services Guide and Product Disclosure Statement



**NOT FOR PROFIT**



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**1300 131 809**  
**(03) 9322 2000**

*Established in 1905. Trust the APS family of not-for-profit financial services and notice the difference.*

## Australian Public Service Benevolent Society Ltd



Membership of APS Benefits automatically entitles you to a funeral benefit issued by APS Benefits. You should consider the Combined Product Disclosure Statement & Financial Services Guide (available from APS Benefits or our web site on [www.apsbs.com.au](http://www.apsbs.com.au)) before making a decision to become a member of APS Benefits or buy any products offered by APS Benefits. Financial services provided by Australian Public Service Benevolent Society Ltd are provided under its AFSL No. 244115. APS Financial Planning Pty Ltd is a Corporate Authorised Representative No. 305923 of Futuro Financial Services Pty Ltd ('Futuro'). Financial services provided by APS Financial Planning Pty Ltd are provided under Futuro's AFSL No. 238478

The Australian Public Service Benevolent Society - Not-for-Profit Financial Services Provider since 1905

The Australian Public Service Benevolent Society Limited (“APS”) is proud to be a not-for-profit organisation.

The APS family has been in existence for over 100 years. We have earned the trust of over 25,000 members. A trust that is available to you, your family and friends. Our services include;

- |                    |   |
|--------------------|---|
| Taxation           | At APS Tax, Accounting & Business Services, Alfred Mallia has 23 years experience. Whether it is setting up a business, managing your superannuation fund or just obtaining better service and lower fees, Alfred can help you.   |
| Financial Planning | At APS Financial Planning, Timothy Foster provides access to advice and information on the important financial decisions we all face whether it be on superannuation, investments, pre and post retirement planning, life insurance, gearing, managed funds or savings plans.   |
| Mortgage Broking   | At APS, Sam Athans treats every mortgage as if it is his own. He has access to 20 mortgage lenders and has over 40 years experience in banking. Let APS do all the paper work and find the best loan or finance for you.  |
| Personal Loans     | At APS, Andrea Esposito manages our personal loans team. Don't pay credit card interest rates again. Do you need an unsecured loan? You can even apply on line via our website at <a href="http://www.apsbs.com.au">www.apsbs.com.au</a> Your loan can be approved within 24 hours. Let APS help you.   |
| Funeral Benefits   | At APS, Jesse Clarke is our Membership Co-Ordinator. This is the heart and soul of APS. APS can give you and your family (even one year olds) immediate cover up to \$15,000 and protect your loved ones in times of need. Beneficiaries won't need to wait weeks or even months for payment of your funeral benefit as APS can help you within 24 hours. |

Independence is important to us, so our key advisors are employees of APS, and therefore have no personal bias towards any supplier. Further to this, as APS is owned by its members, any profits are channelled back to you.

Increasing your education and understanding of financial services allows members and clients to make informed decisions based on facts rather than sales propaganda. This is a key element of the APS service. It is critical that people have a trusted organisation to turn to and all at a not-for-profit price.

APS would also like to assist you or your organisation's employees, their families and friends in making available our wide range of not-for-profit services. Help us spread the word, by introducing new members. For each new member, you or your nominated organisation/social club/charity will receive \$50.

For further information on the APS family and its wide range of **not-for-profit financial services**, please phone 1300 131 809 or visit [www.apsbs.com.au](http://www.apsbs.com.au) **You will notice the difference.**

Your sincerely,

Craig Walden  
Chief Executive Officer  
Australian Public Service Benevolent Society Limited

**PROUDLY NOT FOR PROFIT**



The Australian Public Service Benevolent Society Limited (“APS”)

### **Membership has its Rewards**

1. Life long membership (don't be restricted to funeral cover that ceases before you die),
2. Membership subscriptions have remained the same for over 25 years,
3. Membership for existing members is FREE after you turn 70,
4. Funeral benefits available to all aged 1-100 – see the levels of cover on the next page,
5. Access to all NOT-FOR-PROFIT financial services such APS Financial Planning, APS Tax, Accounting & Business Services, APS Mortgage Broking, APS Special Purpose and Everyday Loans all at not-for-profit prices,
6. Trust and Peace of Mind that has been built since 1905,
7. Funeral Benefits can be paid within 24 hours of your passing (not weeks or even months),
8. No medical checks or questions,
9. Guaranteed acceptance of your funeral benefit application,
10. Our profits are returned to members by increasing your funeral benefit. You own us!,
11. Apply for a loan online and check its progress online – it's easy,
12. Refer a friend that joins as a member of APS and receive \$50 as a thank you.

#### ***APPLY NOW***

*Complete the Application for Membership (that includes the Combined Financial Services Guide and Product Disclosure Statement) and return it to us at PO Box 326, North Melbourne Victoria 3051.*

## Funeral Benefit Cover Tables

If you become a member of APS Benefits you are immediately entitled to a funeral benefit that will be paid to your nominated beneficiary in the event of your death. Your initial cover is determined in accordance with your age next birthday as seen in the following tables. Your cover will only increase as our profits are added to your funeral benefit regularly. There are three forms of funeral cover available.

1. Dependant child cover for dependent children aged 2 to 25 (age next birthday at entry),
2. General cover for those turning 17 next birthday and up to 100 next birthday, and
3. Additional cover (lump sum on application) for those who wish to purchase additional cover in parcels of \$1,000.

### Dependant Child Cover Table (refer to pages 6 & 7 of the FSG/PDS for details)

Age Next Birthday at Entry	<i>Total Funeral Benefit (\$)</i>
2-25	7,000

### Adult Cover Table (refer to pages 3 & 4 of the FSG/PDS for details)

Age Next Birthday At Entry	Total Funeral Benefit (\$)	Age Next Birthday At Entry	Total Funeral Benefit (\$)
17-25	15,000	46	5,080
26	14,540	47	4,770
27	13,890	48	4,480
28	13,270	49	4,190
29	12,660	50	3,920
30	12,070	51	3,650
31	11,500	52	3,400
32	10,950	53	3,160
33	10,420	54	2,920
34	9,910	55	2,690
35	9,420	56	2,500
36	8,940	57	2,330
37	8,480	58	2,150
38	8,040	59	1,970
39	7,620	60	1,790
40	7,210	61	1,620
41	6,820	62	1,440
42	6,440	63	1,270
43	6,080	64	1,090
44	5,740	65	920
45	5,400	66-100	Lump sum on application

### Additional Cover Examples

Members may purchase (in parcels of \$1,000) additional cover from the age of 27 next birthday to the age of 100 next birthday. If you are aged under 65 you may pay for this cover by annual or fortnightly subscriptions. If you are aged 65 or over the premium can only be paid as a single lump sum. Examples are shown in the table below. Please contact the office for more details regarding additional cover.

Age Next Birthday	Total Funeral Benefit (\$) Per Annum	Additional Annual Premium per \$1,000 of Cover (\$)	Additional Fortnightly Premium per \$1,000 of Cover (\$)	Single Premium per \$1000 of Cover (\$)
30	12,070	11	0.40	216
40	7,210	19	0.70	293
50	3,920	34	1.30	397
60	1,790	75	2.90	523
70	1,000	Not available	Not available	661
80	1,000	Not available	Not available	789
90	1,000	Not available	Not available	905