



Notice the difference a NOT FOR PROFIT financial service provider can make to the public sector, your family and friends.

The Australian Public Service Benevolent Society (APS Benefits) is a not for profit organisation that provides a wide range of financial services to all government departments, their families and friends. Having been in existence for over 105 years, the APS family has earned the trust of over 27,000 members offering the following financial services listed below:

APS Tax & Accounting

Alfred Mallia at APS Tax, Accounting and Business Services has 24 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.

APS Financial Planning

Timothy Foster provides access to advice and information on the important financial decisions we all face, whether it be superannuation, investments, pre and post retirement planning, life insurance, gearing, managed funds or savings plans.

APS Mortgage Broking

Sam Athans treats every mortgage as if it were his own. He has access to 20 mortgage lenders and over 40 years' experience in banking.

APS Insurance (General Insurance Broking)

Danielle Rowe heads up our insurance broking team and is a salaried employee of APS Benefits. With 15 years experience in the industry, you can be assured of receiving unbiased advice that meets your insurance needs. We have access to products that include Home and Contents, Motor Vehicle, Boat/Caravan, Landlord, Public Liability, Income Protection, Life, Disability & Trauma insurance. The next time you receive your insurance renewal notice from your current insurer or want insurance for the first time, call Danielle on 1300 131 809.

APS Personal Loans

The APS Benefits' personal loans team can assist members to obtain an unsecured loan, or they can apply online at www.apsbs.com.au. Either way, loans can be approved within 24 hours.

APS Funeral Cover

APS Benefits' Membership Coordinator Jesse Clarke can assist members to gain immediate funeral cover up to \$15,000 and protect their loved ones in times of need. Do you have cover in the greatest time of need? Call us on 1300 131 809.

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

APS would also like to assist you and your family and friends in making available our wide range of not for profit services. Help spread the word by introducing new members and APS will send you or your nominated charity/social club \$50 for each new member you nominate.

For further information on the APS family and its wide range of not for profit financial services phone 1300 131 809 or visit www.apsbs.com.au.

Membership of APS Benefits automatically entitles you to a funeral benefit issued by APS Benefits. You should consider the Combined Product Disclosure Statement and Financial Services Guide (available from APS Benefits or on our web site on www.apsbs.com.au) before making a decision to become a member of APS Benefits or buy any products offered by APS Benefits.



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 (excluding Child Cover).

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	Total Funeral Benefit (\$)
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