



Your Peace of Mind Funeral Fund

▶▶ Ensuring the funds will be there when your family needs them the most.

Your Peace of Mind Funeral Fund

At FMT, we understand that you want your funeral wishes to be honoured, without creating any unnecessary financial burden on your family and loved ones.

That's why we created our First Mortgage Trust Funeral Fund.

The Funeral Fund continues to earn returns, and there are no additional fees associated with this facility, allowing you to set aside an amount to meet the costs of your funeral, with the full amount to be made available to the administrator of your estate specifically for this purpose.

Key benefits of the facility

- ▶ Any amount can be set aside into your funeral fund (with present legislation providing that up to \$10,000 in a funeral fund is exempt from asset testing for the purpose of qualifying for the residential care subsidy).
- ▶ These funds are invested in perpetuity (until your death) earning income which is reinvested in your name. This helps to offset increased funeral costs due to inflation over time.
- ▶ Any residual funds not required for funeral expenses are returned to your estate in accordance with your wishes.
- ▶ Your fund can be invested in First Mortgage Trust Group Investment Fund or First Mortgage PIE Trust, as specified by you.
- ▶ Funds are transferred within four business days on receipt of all required information, so that funeral costs can be covered.

Please complete the form below if you would like to participate in the First Mortgage Trust Funeral Fund.

Full Name

I attach a completed investment Application Form to invest the sum of in:

(Tick applicable Fund)

First Mortgage Trust Group Investment Fund

First Mortgage PIE Trust

I understand and acknowledge as follows:

- this Funeral Fund is only paid out on production of a certified copy of a death certificate and Will
- during my lifetime I cannot usually access my Funeral Fund
- if I can access my Funeral Fund, there are limited conditions on withdrawal such as relocating overseas
- my Funeral Fund is only payable to my funeral director or the administrator/s of my estate
- I cannot generally access the returns earned from my Funeral Fund
- I understand FMT will need to verify the identity and physical address of all estate executors

I

instruct First Mortgage Trust to only release funds from my Funeral Fund to my solicitors,

or the administrator/s of my estate following my death.

Dated:

day of

20

(signed)

first 
mortgage
trust

INVESTMENTS AND
PROPERTY FINANCE

Find out more ▶▶

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fmt.co.nz

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