Gallipoli
FUNERAL FUND

FUNERAL EXPENSE FACILITY

Membership *Information Sheet*

A simple, dignified way to prepare for funeral costs - a fixed cash benefit paid to the people you choose.

Gallipoli Funeral Fund Limited

A plain-English summary of GFF membership

AFSL 540427

What is GFF?

Gallipoli Funeral Fund is a licensed, not-for-profit funeral fund.

When a member passes away, GFF pays a fixed cash benefit directly to their nominated beneficiary - usually within 48 hours of receiving the required documents. GFF does not arrange funerals; it pays the money quickly so families can, in line with Islamic funeral principles. GFF is regulated by ASIC under AFSL 540427.

48 hours
Benefit usually paid once documents are received

Not-for-profit
No profit paid to shareholders or directors

Any provider
Families choose any Islamic funeral provider

AFSL 540427
Licensed and regulated by ASIC

1 Benefit tiers

Members choose a facility (Single or Double) and a tier. These are fixed cash amounts, not services. Your tier should reflect local funeral costs. GFF pays the full benefit even if the funeral costs less; if costs are higher, the family or estate pays the difference.

FIXED CASH BENEFITS BY TIER

Tier	Single	Double (two stage)	Best for
Tier 1	$8,000	$12,500 ($8,000 + $4,500)	Lower-cost regions
Tier 2	$11,500	$17,000 ($11,500 + $5,500)	Most metro areas
Tier 3	$15,000	$21,500 ($15,000 + $6,500)	Sydney, Melbourne, ACT

A Double facility covers two people under one membership and pays in two stages. The annual premium halves after the first death.

2 Who can join

- Eligibility: Australian citizens or permanent residents, of any age.
- Minors: if under 18, a parent or legal guardian applies on their behalf.
- Beneficiaries: must be 18 or over, and can be a family member, legal representative, or an Islamic funeral service provider anywhere in Australia.

3 Fees and payments

There are two costs: a one-off entry fee (depending on your age at joining and tier) and an annual premium. Under 50, there is no entry fee. Both can be paid in instalments.

ENTRY FEES - TIER 1

Age group	Single ($)	Double ($)
Under 50	Free	Free
50-54	650	Free
55-59	1,700	1,250
60-64	2,750	3,400
65-69	3,700	5,450
70-74	4,650	7,300
75-79	5,600	9,250
80+ or terminal illness	6,450	11,150

ENTRY FEES - TIERS 2 AND 3

Age group	Single ($)	Double ($)
Under 50	Free	Free
50-54	950	Free
55-59	2,450	1,700
60-64	3,950	4,600
65-69	5,350	7,400
70-74	6,650	9,950
75-79	8,050	12,600
80+ or terminal illness	9,300	15,150

Entry fees can be paid upfront or in instalments over two years (3 annual, 8 quarterly, or 24 monthly payments).

ANNUAL PREMIUMS - TIER 1

Age group	Single ($)	Double ($)
Under 40	295	465
40-44	315	495
45-49	335	530
50-54	355	565
55-59	375	595
60-64	395	630
65-69	415	660
70-74	440	760
75-79	460	795
80+ or terminal illness	480	825

ANNUAL PREMIUMS - TIER 2

Age group	Single ($)	Double ($)
Under 40	420	630
40-44	450	675
45-49	480	720
50-54	510	765
55-59	540	810
60-64	570	855
65-69	600	900
70-74	630	1,035
75-79	660	1,080
80+ or terminal illness	690	1,125

ANNUAL PREMIUMS - TIER 3

Age group	Single ($)	Double ($)
Under 40	550	795
40-44	585	855
45-49	625	910
50-54	665	970
55-59	705	1,025
60-64	745	1,080
65-69	785	1,140
70-74	820	1,310
75-79	860	1,365
80+ or terminal illness	900	1,425

Premiums can be paid yearly or in 12 monthly instalments. For a Double facility, the annual premium halves after the first death.

i **Financial hardship.** Members can request a temporary pause on their membership. If a death occurs during a pause, any outstanding annual premiums must be paid by the estate for the claim to proceed.

4 How benefits are paid

- The benefit is paid directly to the nominated beneficiary.
- Payment is usually made within 48 hours after documents and any outstanding amounts are received.
- If the funeral costs less than the benefit, the remaining balance goes to the secondary beneficiary or the estate.
- If costs are higher, the family or estate pays the difference.

5 Common questions

Q Is GFF insurance?

No. It is a funeral expenses facility that pays a fixed cash benefit.

Q Can children join?

Yes. A parent or legal guardian applies on their behalf.

Q Does GFF arrange funerals?

No. GFF pays the cash benefit to the beneficiary, and families choose any Islamic funeral provider.

Q What if the funeral costs less than the benefit?

The full benefit amount is paid regardless of the actual funeral cost.

6 Contact GFF

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Peace of mind, in line with your *faith*.

Speak to our team about becoming a member, or ask the person who shared this sheet with you.

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This information sheet is a plain-English summary and general information only. It is not personal financial advice. Benefit amounts, fees and premiums are current at the date of this sheet and may change. Please read the current Product Disclosure Statement (PDS) before deciding to become a member.