Gallipoli
FUNERAL FUND

COMMUNITY REFERRER PROGRAM

Referrer *Welcome Guide*

Your voice in the community matters. Thank you for helping families discover a simple, dignified way to prepare for funeral costs.

Gallipoli Funeral Fund Limited

A guide for community referrers

AFSL 540427

Welcome

Thank you for joining the Gallipoli Funeral Fund Referrer Program.

As a community referrer, you help the people around you discover a simple, dignified way to plan for funeral costs - and you receive a fixed fee for every introduction that becomes a member. Your role is simply to connect people with GFF. We take care of everything else, from explaining the product to processing the application.

This short guide explains how the program works, what you can and cannot do, the disclosure you need to make, and how you get paid. Please read it before you start referring, and keep it handy.

1 What GFF offers

Gallipoli Funeral Fund is a licensed, not-for-profit funeral fund, regulated by ASIC under AFSL 540427. 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 or provide funeral services; it pays the money quickly so families can.

THE COVER AT A GLANCE

FIXED CASH BENEFITS BY TIER

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

Members choose a facility (Single or Double) and a tier. For full pricing - entry fees and annual premiums by age - see the Membership Information Sheet.

2 What is a community referrer?

A community referrer is a member of the community who introduces others to GFF. You connect people who might benefit from membership, and you make a simple disclosure that you may receive a fee.

You are independent. You are an independent community referrer - not an employee, contractor or representative of GFF. There are no sales targets, no fixed hours, and no performance metrics. You introduce potential members; you do not represent GFF or give advice on its behalf.

3 How to make a referral

1 Identify & ask

Think of someone who might benefit from GFF membership and ask if they'd like to learn more.

2 Connect & disclose

With their permission, share their contact details with GFF (or have them contact us and mention your name), and make your simple fee disclosure.

3 Receive your fee

If they join and remain a member for three months, your $300 fee is paid to your nominated bank account.

i GFF handles all product explanations, applications and sign-ups directly with the person you refer. Always obtain consent before sharing anyone's contact details.

4 Your role: what you can and cannot do

WHAT YOU CAN DO

- ✓ Share GFF-approved factual materials
- ✓ Talk about the basics of how GFF works
- ✓ Refer people who are interested
- ✓ Pass on contact details, with permission
- ✓ Disclose your referral fee when you refer

WHAT YOU MUST NOT DO

- ✗ Give financial product advice or compare products
- ✗ Fill in forms, or handle any payments
- ✗ Represent yourself as speaking for GFF
- ✗ Cold-call or use pressure tactics
- ✗ Promise eligibility or "guaranteed" outcomes

5 How to explain GFF

You don't need a script, but here are some simple, accurate ways to describe GFF. Keep it factual, and never give advice.

> *GFF is a licensed, not-for-profit fund that pays a fixed cash amount to your chosen person when you pass away.*

> *There are three tiers – you pick an amount that suits local funeral costs. If costs are higher, the family covers the gap.*

> *GFF usually pays within 48 hours once the documents are in.*

> *Happy for GFF to call you? If you agree, I'll pass on your details. I may receive a fixed referral fee if you join.*

6 Getting paid

$300

For every member you introduce

Paid to your nominated bank account after the person you referred has been a member for three months.

- No Tax File Number is required - but you must provide your bank details on the onboarding form.
- GFF does not withhold tax (no PAYG) and does not pay superannuation. You are responsible for reporting this income in your own tax return.
- Payment is made directly to your nominated bank account after the three-month qualification period.

7 The disclosure you must make

Transparency matters. Whenever you actively refer someone, make this simple disclosure:

REQUIRED DISCLOSURE

"I may receive a fixed referral fee from GFF if you join."

You only need to make this disclosure when you are actually referring someone - when you connect them with GFF or share their contact details. You don't need to say it every time GFF comes up in casual conversation.

8 What you'll sign

Referrer Agreement

- Sets out your role, responsibilities and relationship with GFF
- Details the $300 fixed referral fee and payment terms

Onboarding Form

- Collects your personal and bank payment details
- Includes the declarations about your independent status

! Please tick all boxes and sign both documents to complete your registration. Ask us anything before you sign - we're happy to help.

9 Questions? We're here to help

Our team is here to support you throughout your time as a referrer. Please ask any questions before signing the agreement.

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info@gallipolifuneralfund.org.au

WEBSITE
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OFFICE
15-19 Gelibolu Parade, Auburn NSW 2144

Thank you for helping your *community*.

Every introduction you make helps another family prepare with dignity and peace of mind.

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Gallipoli Funeral Fund Limited · ABN 18 165 384 421 · AFSL 540427.

This guide is for community referrers and is general information only. Community referrers are independent and do not provide financial product advice on behalf of GFF. Please read it together with your Referrer Agreement.