FEROS CARE BEREAVEMENT GUIDE



A LETTER FROM OUR CHIEF CUSTOMER OFFICER



I'm sorry to hear that you've lost someone that was very close to you. The passing of a loved one is never easy, and dealing with grief is even more challenging. There's no one-size-fits-all solution, nor is there any way of predicting how a loss might affect you, whether it's an unexpected loss or a more gradual goodbye.

You may find yourself acting in ways you've never acted before. You may feel completely numb, or experiencing every emotion there is to feel. You may want to be surrounded by family and friends, or remain alone and process your feelings.

Please know, it's ok to feel and act however you feel is best for you. It's all part of the process and there are many helpful resources in this booklet to help you with both the personal and practical elements of someone passing away.

With love and deepest sympathies,

Melissa Simpson Chief Customer Officer

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For life and death are one, even as the river and the sea are one. - KAHLIL GIBRAN



IF YOU NEED SUPPORT AT ANY TIME, PLEASE CALL FEROS CARE ON 1300 763 583.

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PLEASE NOTE: This guide is intended to give general advice only. Please speak to your medical, legal and financial professionals for advice that is specific to your situation. Please note that information and tax law may change from time to time – all information provided within this document is correct as of February 2021.

THE PRACTICAL

There is some administration that comes with the end of a life. It's normal if you're feeling unsure of where to begin, or feel overwhelmed by the process, especially as you're also navigating the journey of grief. This section outlines the main areas you'll need to cover from the day your loved one passes away to the day the estate administration is completed. The emotional aspect of dealing with a bereavement – even one that was expected – can be devastating. It can be very easy to over complicate the process and get lost on your journey. You will likely receive a lot of support throughout this difficult time, but also know that Feros Care is here to help.



WHAT TO DO WHEN A DEATH OCCURS

DEATHS AT A HOSPITAL OR AGED CARE HOME

Death often occurs at a hospital or aged care home, in which case, the staff will assist in guiding you through the process. The attending doctor or nurse will take care of officially confirming the death and issue a Life Extinct Certificate or Cause of Death Certificate.

DEATHS AT HOME, OR ANOTHER LOCATION

This one is a little bit different.

If the person has died at home or at another location, call 000 and ask for an ambulance. Once the ambulance crew arrives, they will contact the person's GP or the police.

In some cases, a GP may not be able to issue the Cause of Death Certificate, in which case, the police will attend. It is a necessary procedure to notify the Coroner and prepare a report to establish the cause of the death.

ORGAN DONATION

You might also like to check if the deceased is an organ donor. If the person dies in a hospital, staff can take care of checking this via the Australian Organ Donor Register.

WHAT TO DO ONCE A DEATH IS CONFIRMED

There are a few steps from here, so it's important to have personal details of the deceased organised. You'll likely need the following when getting in touch with any organisations or businesses:

- full legal name
- date and place of birth
- home address
- next of kin

It is essential to find out if the deceased had a Will, as this will often name an executor and other important details. You will often know the answer to this, or be able to check with their lawyer or accountant.

If there is no Will, the next of kin can apply for letters of administration. If you find more than one Will, the most recent Will revokes any previous Will made by the deceased.

If you find a document that sets out the deceased person's wishes and you are unsure whether it is a valid Will, you should get legal advice.

HAS AN EXECUTOR BEEN APPOINTED?

Finding out who has been named as the executor of a Will can be very simple, their name should appear on the Will. Although, this assumes that you have seen the Will, or know where it is, which is not always the case. Your loved one may not have left a Will, in which case the court generally appoints an executor.

The executor of a Will is the person named in the Will to carry out the wishes of a person after they die. They pay any debts and organise and distribute any assets as set out in the deceased's Will.

DON'T WANT AN EXECUTOR?

The only way to remove an executor is for the grant of probate to be revoked and a new executor appointed. This can be a difficult process. Generally, it's best practice for anyone appointed as executor to renounce their role before starting if they don't think they'll be able to fulfil their responsibilities.

HOME CARE SERVICES

When your loved one passes away, any in-home services they may be receiving will stop. This is important to keep in mind, particularly if you are relying on these services for yourself. You may have a gardener visit you once a fortnight, or a cleaner coming to your home once a week. You can contact Feros Care to discuss this further, and we will be able to assist you in ensuring you have the appropriate support to live life comfortably at home. Please call our friendly team on **1300 763 583**.

THE FUNERAL

CHOOSING A FUNERAL HOME

It is worth checking the Will of the deceased first, as it may have directions for funeral arrangements.

If there are no directions, you may like to shop around for a funeral home; they do vary significantly in pricing, so it is worth getting some different quotes, if possible, to see what will suit you best.

PLANNING THE FUNERAL

You will need to contact your chosen funeral home to begin arrangements.

The funeral director will go through the following with you:

- plans for the funeral, burial or cremation
- the cost
- payment

If the funeral home is a registered Centrepay business, you can use Centrepay to help pay for funeral costs.

They will also take care of things like:

- arranging the transfer of the deceased's body
- registering the death with the Births, Deaths and Marriages registry in your state or territory so a death certificate can be issued
- preparing the ceremony
- consulting with religious community
 members or a celebrant
- organising an event after the service.

IN MEMORIAM

People may wish to send flowers by which to remember your loved one or celebrate their life. Something you may wish to consider is asking for donations instead of flowers, create a tribute page or make an annual memorial gift.

FINANCIAL ARRANGEMENTS FOR THE FUNERAL

It's no secret that funerals can be expensive. It's worth considering whether any financial arrangements for the funeral were made before the person's death; whether they had money in their bank account to pay for the funeral; and whether there are any sickness, accident, life, superannuation or private health insurance policies that could pay towards the funeral.

If the deceased was a returned service person or belonged to a club, pensioner association or trade union, it may entitle them to a payment to help cover funeral costs.

Centrelink may also offer a possible bereavement payment or allowance. Enlist a friend or a family member to help in researching the options.

REGISTERING THE DEATH

Once the death is registered with the Births, Deaths and Marriages registry in your state or territory, they will issue a death certificate. If you are having a funeral, the Funeral Director will usually do this on your behalf.

You will need this certificate to handle their estate, along with claiming any insurance, superannuation or other items. As a result, you should make copies and have them certified by a Justice of the Peace.

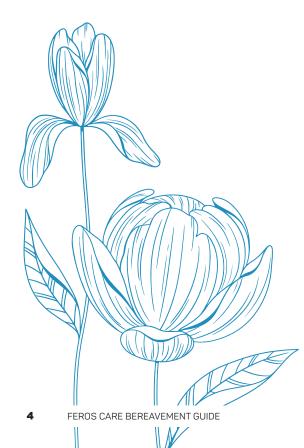
You can usually find a Justice of the Peace at your local library, police station or shopping centre.

WHO TO NOTIFY ABOUT A DEATH: THE CHECKLIST

There are various people and organisations to notify following your loved one's death. Don't be overwhelmed by looking at the list; there's no rush to get through it, so be sure to work through it in your own time.

You might also like to enlist the help of a family member or friend, and have them work through the list with you.

Tick = Yes, Cross = No



| NOTIFIED | ORGANISATION OR BUSINESS |
|------------|--|
| \bigcirc | Personal Representative or Executor |
| \bigcirc | My Aged Care |
| \bigcirc | Relatives and Friends |
| \bigcirc | Funeral Home |
| \bigcirc | Doctor(s) |
| \bigcirc | Nursing Service |
| \bigcirc | Centrelink |
| \bigcirc | Home Care Provider |
| \bigcirc | Department of Veterans Affairs |
| \bigcirc | Foreign Pension Authority |
| \bigcirc | Employer(s) |
| \bigcirc | Superannuation Fund |
| \bigcirc | Clubs (e.g. RSL) |
| \bigcirc | Bank |
| \bigcirc | Insurance Company (life, health and accident) |
| \bigcirc | Health Professionals (Dentists, Physiotherapists) |
| \bigcirc | Health Benefits Fund |
| \bigcirc | Medicare |
| \bigcirc | Accountant |
| \bigcirc | Lawyer |
| \bigcirc | Taxation Office |
| \bigcirc | Electoral Office |
| \bigcirc | Other Professional Bodies (e.g. solicitors) |
| \bigcirc | Landlord |
| \bigcirc | Local Electricity Board |
| \bigcirc | Gas Supply Company |
| \bigcirc | Telephone and Internet Company |
| \bigcirc | Local Council (rates/meals on wheels) |
| \bigcirc | Department of Transport (license and registration) |
| \bigcirc | Public Services (library etc.) |
| \bigcirc | Post Office |

HOW TO ASK OTHERS TO HELP

You may have a lot of people approaching you asking how they can help. The truth is, sometimes you might be unsure, or struggle to come up with the answers, especially if you are grieving.

This list is helpful to give to those who may be asking how to help, or go through it with them and work out how they can help together.

WAYS TO ASSIST: BEFORE THE FUNERAL

- 1. Offer to keep funeral attendees notified about funeral arrangements.
- 2. Mind pets or the house during the funeral and visitations.
- 3. Help answer phones and greet visitors.
- 4. Keep a record of everyone who calls, visits or has been contacted.
- 5. Prepare and freeze meals ahead of time so that meals are readily available.
- 6. Offer to pick up friends and family at the airport and arrange accommodation.
- 7. Offer to provide transportation for visitors from out of town.
- 8. Help keep the house clean, the fridge stocked and the dishes washed.

WAYS TO ASSIST: AFTER THE FUNERAL

- 1. Prepare or provide food and/or meals as you're able to.
- 2. Offer to help with the garden such as watering, mowing or pruning.
- 3. Feed and exercise the pets, if any.
- 4. Write notes offering encouragement and support.
- 5. Offer to drive or accompany them to the cemetery or memorial park regularly.
- 6. Offer to housesit so they can get away or visit family out of town.
- 7. Make a weekly run to the supermarket, laundry, or newsagent.
- 8. Help with Thank You notes and/or other correspondence.
- **9.** Anticipate difficult periods such as anniversaries, birthdays, holidays and the anniversary of death. Send a message of support.
- **10.** Always mention the deceased by name and encourage reminiscing.
- **11.** Above all, listening and showing your concern and presence will help.

AFTER THE FUNERAL

Sometimes, the hustle and bustle of getting a funeral sorted can distract you from the underlying fact that the person is no longer with you – settling in to your new normal can be the most difficult thing.

Your home might be full of their belongings, from their toothbrush in the bathroom to their laundry in the hamper, books on the nightstand and keys by the door. There may still be finances to sort out, or an estate to take care of.

Everyone is different. Some people may feel like they need to bag up everything immediately and start disposing of it. Others want to keep everything in its place for as long as possible. The most important thing to remember during this time is to work through things at your own pace, do what feels right for you.

There is no right way or wrong way with grief; but here are some ideas for how to get through it one step at a time.

MAKE A LIST AND SET TIMELINES

Some tasks are more pressing than others, such as financials. Set some goals with realistic timeframes and consider specific people who will be your best supporters.

If your loved one had a lot of bills and insurance paperwork that you need to deal with, that may be the best place to begin. If your house is full of items that are no longer practical to keep, that may also be a great place to start. Though the practical items may have deadlines and consequences if not quickly addressed, it is equally important to prioritise the tasks that will help maintain your sanity. That will vary from person to person.

THINK OF WHAT TO GIVE AWAY

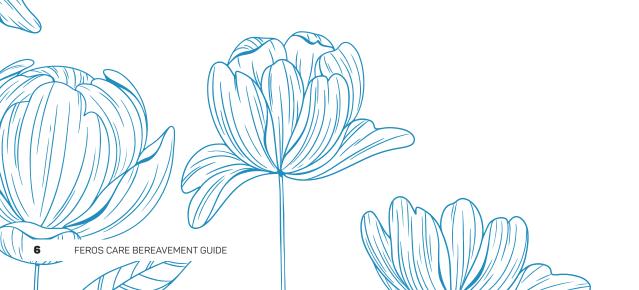
Throwing or giving away items that were of value to other family members can become a source of conflict. Often one item that has little meaning to one family member can have significant sentimental value to another family member. Don't assume you know what might be important to other members of the family.

WHAT ORDER TO SORT

This may be dependent on priority. For example, if your loved one owned a small business or took care of all the household bills, going through the office first will likely be a priority. Room-by-room often makes sense, but decide what will work best for you.

HOW MUCH TIME TO SPEND GOING THROUGH ITEMS

This can be an overwhelming process. Keep in mind you will probably stumble upon objects you haven't seen in a long time and continuous reminders of the person you've lost. It may be tempting to want to do it all at once, but taking breaks is important if it gets too overwhelming.



REVIEWING POSESSIONS LEFT BEHIND

ASK A FRIEND TO COME OVER TO HELP

You may not be able to bring yourself to throw away the half-empty shampoo bottles, medications or to-do lists. Ask a friend or loved one to come over to assist you when you feel as though you're ready; you can even tell them what you want to get rid of, ask them to throw it out and take the rubbish when they go.

SAVE IT FOR LATER

There may be things you don't want to give or throw away, and that's ok. Grab a box or pick a room you don't often use, then store anything in there until you're ready to face sorting through it. This could be anything – a half-knitted scarf, a favourite coffee mug or a stack of unfinished crossword puzzles.

SET CATEGORIES

Keep five categories in mind:

- save for me
- save for others
- sell
- donate
- throw away

You may want to get colour-coded sticky notes to place on larger items reflecting these categories and start bags or boxes with the five categories for the smaller items. Try to focus on being realistic. Though it was a favourite suit, if no one in the family is going to wear it, it might not belong in a 'save for others' box.

KEEP A 'NOT SURE' BOX

You may want a box for items you are not sure about. It can be easy to hit a block if you get stuck on an item you really don't know what to do with. If this happens, put it in the 'not sure' box and keep moving.



SELLING A HOME

WHAT YOU NEED TO KNOW

A deceased estate property sale is handled in the same way any other sale is handled, with a few exceptions.

However, the laws and processes for selling an inherited property can change depending on the state the property is located. Before you sell the property, ensure that you have looked into the legal requirements.

QUEENSLAND

For further information visit the Queensland Government website.

qld.gov.au/law/births-deaths-marriages-anddivorces/deaths-wills-and-probate/estates/ probate-and-deceased-estates

NORTHERN TERRITORY

For further information visit Northern Territory Government website. nt.gov.au/law/bdm/being-an-executor/takingcontrol-of-the-estate

NEW SOUTH WALES

For further information visit the Supreme Court of New South Wales website.

supremecourt.justice.nsw.gov.au/Pages/sco2_ probate/sco2_filing_instructions/applying_for_ probate.aspx

AUSTRALIAN CAPITAL TERRITORY

For Further information visit the Public Trustee & Guardian for the Australian Capital Territory website. **ptg.act.gov.au/estates-and-executors**

VICTORIA

For further information visit the Supreme Court of Victoria website.

supremecourt.vic.gov.au/wills-and-probate/grantsof-probate-and-administration-of-deceasedestates

SOUTH AUSTRALIA

For further information visit the Public Trustee South Australia website. **publictrustee.sa.gov.au/executor-services**

WESTERN AUSTRALIA

For further information visit the Western Australia Government website. wa.gov.au/service/justice/civil-law/managedeceased-estate-public-trustee

TASMANIA

For further information visit the Supreme Court of Tasmania website. **supremecourt.tas.gov.au/probate**

HOW LONG DO I HAVE TO SELL THE HOUSE?

While there is no set time that you have to sell a house after someone passes away, most are sold no sooner than six months and before nine to 12 months.

According to the Australian Tax Office (ATO), it can impact taxes depending on when you sell.

You can be exempt from capital gains tax (CGT) on disposal of an inherited dwelling if you dispose of it within two years of the person's death, and either the deceased acquired the property before September 1985, or at death the property was the main residence of the deceased and was not being rented.*

If you dispose of the property outside of the twoyear period, the exemption can still apply if the Commissioner of Taxation grants an extension of the two-year period.

*This guide is intended to give general advice only. Please speak to your legal and financial professionals for advice that is specific to your situation. Please note that information and tax law may change from time to time – all information provided within this document is correct as of February 2021.

THE PROCESS OF SELLING A DECEASED ESTATE

Selling a property left behind by a loved one can make a difficult time even more stressful. However, understanding how deceased estate sales work can ease the burden on you and your family.

The process of selling a deceased estate involves a few steps, but most things are straightforward. Here we take you through the general process.

Please be aware the below should be used as a general guide – as things vary from state to state, make sure you read through the specific information for your area too.

1. PREPARING THE PAPERWORK

- to begin the process, the executor applies for a grant of probate. Alternatively, a beneficiary can apply for a grant of letters of administration
- the executor then applies to have the title changed from the name(s) of the deceased to their own name

2. PREPARING THE HOUSE OF SALE

- the executor collects multiple quotes for any costs related to selling the property. This can include agents – as well as contractors – when there are repairs to be done
- the executor then prepares the house for sale. They also work with the agent to list the property for sale
- the executor should aim to maintain transparency, keeping beneficiaries informed throughout the process

3. ONCE THE PROPERTY IS SOLD

 when the property is sold, the executor distributes the funds to the beneficiaries, according to what's outlined in the Will

THINGS TO KEEP IN MIND

There's a lot to remember and think about, especially if the Will is complicated, if there are claims against the estate, if there are family trusts or if family members think they have been treated unfairly.

If in doubt at any time throughout the process, it is best to seek legal advice from a trusted lawyer before proceeding.

Here are some other things to remember along the way.

THE GRANT OF PROBATE

A grant of probate is a legal document that gives an executor authority to deal with the estate of the deceased according to their Will.

The exception to needing a grant of probate is you hold a property as joint tenants (for example, when you're part of a couple with assets in both names).

An executor might still enter into a sale contract before a grant of probate is issued, but a

Will can't be administered – and settlement can't happen – until after a probate has been received.

TRANSPARENCY ABOUT THE PROPERTY COST AND VALUATION IS KEY

You will need to make sure that your executor gets multiple appraisals of the property from a real estate agent.

THERE ARE MANY WAYS TO SELL A PROPERTY

It's important to consult an expert prior to making any decisions. Depending on your situation, there may be benefits to different methods of sale.

TRANSFER OF OWNERSHIP NEEDS TO BE ORGANISED

Unless the title has been transferred from the deceased to the joint tenant, executor, or personal representative, the property can't be sold – or transferred to the purchaser.

THE PERSONAL

GRIEF IS A ROLLERCOASTER

The death of a loved one is generally life's most painful and stressful event; and our reactions to death are still one of society's least understood and most off-limits topics for discussion. Once the arrangements are over and broader family and friends go back to their normal life, the bereaved are often left feeling very alone in dealing with their pain, loneliness and isolation.

Know this: grief is a natural emotion that follows death.

Very simply, it hurts, like an open wound that needs to slowly heal, and at times, it may feel like this healing will never happen.

We know, however, that these feelings of being incomplete can disappear, and that healing is a process of allowing ourselves to feel, experience and accept the pain.

In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process.

THE GRIEVING PROCESS

When we experience a major loss, grief is the normal and natural way our mind and body react. Everyone grieves differently, but at the same time there are common patterns people tend to share.

For example, someone experiencing grief usually moves through a series of emotional stages, such as shock, numbness, guilt, anger and denial.

Physical responses are also typical and include: sleeplessness, mood swings, inability to eat or concentrate, lack of energy and lack of interest in activities previously enjoyed.

As cliché as it sounds, sometimes time is the biggest healer. As the days, weeks and months go by, you will move through emotional and physical reactions that lead toward acceptance, healing and getting on with life as fully as possible.

However, we know you can begin with feeling overwhelmed or bogged down in the grieving process. The following pages contain some tips to assist.

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Grief is a most peculiar thing; we're so hopeless in the face of it. It's like a window that will simply open of its own accord. The room grows cold, and we can do nothing but shiver. But it opens a little less each time, and a little less; and one day we wonder what has become of it.

~ ARTHUR GOLDEN

ALLOW YOURSELF TO MOURN

Someone you love has passed away. You are now faced with the difficult, but important, need to mourn.

Mourning is the open expression of your thoughts and feelings regarding the death and the person who has passed away. It is an essential part of healing, as you are beginning a journey that is often frightening, painful, overwhelming and sometimes lonely.

This section provides practical suggestions to help you with your personal grief experience.

REALISE YOUR GRIEF IS UNIQUE

No one will grieve in the exact same way. Your experience will be influenced by a variety of factors: the relationship you had with the person who passed away, the circumstances surrounding the death, your emotional support system and your cultural and religious background.

As a result of these factors, you will grieve in your own special way. Don't try to compare your experience with that of other people or to adopt assumptions about just how long your grief should last. Consider taking a 'one-day-at-a-time' approach that allows you to grieve at your own pace.

TALK ABOUT YOUR GRIEF

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief won't make it go away; talking often makes you feel better. Allow yourself to speak from your heart, not just your head. Doing so doesn't mean you are losing control or going "crazy". It is a normal part of your grief journey. Find caring friends and relatives who will listen without judging. Seek out those persons who will walk "with you", not "in front of" or "behind" you in your journey through grief.

Avoid people who are critical or try to steal your grief from you. They may tell you, "keep your chin up" or "carry on" or "be happy". While these comments may be well intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.

EXPECT TO FEEL A VARIETY OF EMOTIONS

Experiencing a loss affects your head, heart and spirit. So you may experience a variety of emotions as part of your grief.

Confusion, disorganisation, fear, guilt, relief, or explosive emotions are just a few of the emotions you may feel. Sometimes these emotions will follow each other within a short period of time, or they may occur simultaneously.

As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings. Don't be surprised if out of nowhere you suddenly experience surges of grief, even at the most unexpected times.

These grief attacks can be frightening and leave you feeling overwhelmed. They are, however, a natural response to the passing of a loved one. Find someone who understands your feelings and will allow you to talk about them.



BEING KIND TO YOURSELF

Your feelings of loss and sadness will probably leave you fatigued. Your ability to think clearly and make decisions may be impaired and your lower energy levels may naturally slow you down.

Respect what your body is telling you. Nurture yourself. Get daily rest. Eat balanced meals. Lighten your schedule as much as you can. Caring for yourself doesn't mean feeling sorry for yourself; it means using your survival skills, accepting your feelings with compassion for yourself, and asking for help when you need it.

ALLOW FOR NUMBNESS

Feeling dazed or numb when someone you loved passes away is often part of your early grief experience. This numbness serves a valuable purpose: it gives your emotions time to catch up with what your mind has told you. This feeling helps create insulation from the reality of the passing until you are more able to tolerate what you don't want to believe.

DEVELOP A SUPPORT SYSTEM

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. But the most compassionate self-action you can do during this difficult time is to find a support system of caring friends and relatives who will provide the understanding you need.

Find those people who encourage you to be yourself and acknowledge your feelings – both happy and sad. You may find especially valuable connections with those who have lost loved ones from the same causes as your loved one.

TREASURE MEMORIES

Memories are one of the best legacies that exist after someone passes away. Treasure them. Share them with your family and friends. Recognise that your memories may make you laugh or cry. In either case, they are a lasting part of the relationship that you had with a very special person in your life.

SEARCHING FOR MEANING

You may find yourself asking, "Why did they die?" "Why this way?" "Why now?"

This search for meaning is another normal part of the healing process – and some questions have answers, some do not.

The healing ultimately occurs in the opportunity to pose the questions, not necessarily in answering them. Find a supportive friend or community who will listen responsively as you search for meaning. We've listed some tips below to assist with the process.

THE FUNERAL RITUAL

The funeral ritual does more than acknowledge the passing of a loved one. It helps provide the support to you from caring people.

Most importantly, the funeral is a way to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings and cheat everyone who cares a chance to pay tribute to someone who was and always will be loved.

EMBRACE YOUR SPIRITUALITY

If faith is part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your beliefs.

Find someone to talk with who won't be critical of whatever thoughts and feelings you need to explore.

You may hear someone say, "With faith, you don't need to grieve". Don't believe it. Having your personal faith does not insulate you from needing to talk out and explore your thoughts and feelings. To deny your grief is to invite problems that build up inside you. Express your faith, but express your grief as well.

WHERE TO FIND GUIDANCE

If you find yourself in need of someone to talk to, there are many free services available. Below are some numbers that you can reach for when you find yourself looking for someone to talk to.

BEYOND BLUE

For anyone feeling anxious or depressed. **Phone:** 1300 224 636

LIFELINE

For anyone having a personal crisis. **Phone:** 13 11 14

OPEN ARMS

Veterans and families counselling. **Phone:** 13 11 14

KIDS HELPLINE

Counselling for young people aged 5 to 25. **Phone:** 1800 551 800

HEADSPACE

Support services for young adults, families and friends. **Phone:** 1800 650 890

AUSTRALIAN CENTRE FOR GRIEF AND BEREAVEMENT

Counselling services for those affected by grief. **Phone:** 1800 642 066

You may like to visit your GP. They can work with you to create a mental health plan if you're looking for further, or ongoing support.



BE SOMEONE FOR SOMEONE

Our charitable initiative, Be Someone For Someone, has been set up to help those who are lonely and want support to enjoy connections with others.

We know that the death of a loved one can leave people feeling alone, emotionally and physically. For a while, you may feel like you don't want to be around anyone at all, but when the time is right, meaningful human connections are very important to your healing. If you are feeling lonely and isolated and don't know where to turn, please get in touch via our website besomeoneforsomeone.org to find out more about our support and programs, or call us on **1300 763 583**.

From our Virtual Social Centre to one-to-one companionship, there is so much we can do to assist, and so many people available for you to talk to.

HELPFUL WEBSITES AND TELEPHONE NUMBERS

AFTER HOURS GP HELPLINE

Website: healthdirect.gov.au/after-hours-gp-helpline Phone: 1800 022 222

AUSTRALIAN ELECTORAL COMMISSION

Website: aec.gov.au Phone: 13 23 26

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

Website: afca.org.au **Phone:** 1800 931 678

AUSTRALIAN TAXATION OFFICE

Website: ato.gov.au Phone: 13 28 61

CENTRELINK

Website: centrelink.gov.au Phone: 13 10 21

DEPARTMENT OF VETERANS' AFFAIRS

Website: dva.gov.au **Phone:** 1800 113 304

HEARING SERVICES

Website: hearing.com.au Phone: 13 44 32

HEART FOUNDATION

Website: heartfoundation.org.au Phone: 13 11 12

IMMIGRATION AND CITIZENSHIP

Website: homeaffairs.gov.au Phone: 13 18 81

INTERPRETER SERVICES

Website: tisnational.gov.au/en Phone: 13 14 50

KIDS HELP LINE

Website: kidshelpline.com.au Phone: 1800 551 800

LEGAL AID

Website: nationallegalaid.org

LIFELINE

Website: lifeline.org.au Phone: 13 11 14

MEDICARE

Website: servicesaustralia.gov.au/individuals/medicare Phone: 13 20 11

NATIONAL SENIORS AUSTRALIA

Website: nationalseniors.com.au Phone: 1300 765 050

OPEN ARMS

Website: openarms.gov.au Phone: 1800 011 046

ORGAN DONATION

Website: donatelife.gov.au Phone: 1800 777 203

POLICE

Website: afp.gov.au Phone: 13 14 44

SEASONS FOR GROW

Website: goodgrief.org.au Phone: 1300 379 569

SENIORS CARD

Website: info.australia.gov.au/information-andservices/benefits-and-payments/older-australians/ seniors-card

STATE EMERGENCY SERVICES (SES)

Website: ses.org.au Phone: 13 25 00

THE COMPASSIONATE FRIENDS AUSTRALIA

Website: thecompassionatefriends.org.au Phone: 1300 064 068

IMPORTANT CONTACTS

Use this space to jot down names, phone numbers and email addresses that you may need throughout this process.

| NAME PHONE EMAIL | | NAME PHONE EMAIL | |
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IMPORTANT NOTES

There's a lot to take into account. This is your space to write down anything that's key to remember.



