



Your Funeral Plan Guarantee

Within 28 days Funeral Planning Services will send you a Funeral Plan Guarantee Certificate, confirming your plan details and the fact that there will be nothing more to pay for the services itemised. For instalment plan customers, your payment plan will be confirmed and the guarantee certificate will be issued when it is completed.

The plan comes complete with practical information for your relatives or executor on what they should do at the time of the funeral, your personal wishes for the funeral and where your important documents are kept. Everything is designed to make things as easy as possible for your family and friends.

G & M LUNT

**1-13 Camping Lane
Sheffield
South Yorkshire
S8 0GB**

Telephone 0114 274 5508

Funeral prepayment plans provided by Funeral Planning Services Limited in association with independent, family-owned Funeral Directors throughout the UK.
Registered with the Funeral Planning Authority.

Funeral Planning Services Limited

Flint House, Ipswich Road, Long Stratton, Norwich NR15 2TA
Telephone: 01508 532 632

G & M LUNT

Funeral Prepayment Plans



How to select and pay for a funeral in advance, for your own peace of mind and to ease the burden on those you leave behind.



“I am so pleased with the plan that at every chance I will tell my friends”

The Advantages of a Prepayment Plan

Many people wish to provide for their funeral expenses and a funeral prepayment plan is a caring, sensible and cost-effective way to do so.

“It’s the sensible thing to do, and very easy. I would recommend it to anyone.”

The advantage of a prepayment plan over a savings account or life insurance policy is that **you can pay now, at today’s price, and beat inflation** - no matter when the service might be required, the Funeral Director’s fees will be paid by Funeral Planning Trust at the time of the funeral.

Funeral prepayment plans are provided by Funeral Planning Services in association with a network of independent family-owned Funeral Directors throughout the UK. Funeral prepayments are held in Funeral Planning Trust until required - the Funeral Director is not paid until after the funeral.

- ❖ You can choose your own funeral arrangements, for your own peace of mind
- ❖ You will save your family from having to make difficult decisions, trying to guess what you would have wanted, at such a distressing time
- ❖ All options are clearly specified with fixed prices – or you can choose a personalised plan with every detail exactly as you want it
- ❖ Avoid rising funeral costs with an inflation-proof guarantee of the Funeral Director’s charges
- ❖ Financial security – the funeral payment is held in Funeral Planning Trust until it is needed.
- ❖ The service will be provided by your local Funeral Director
- ❖ There is no age limit and there are no awkward health questions
- ❖ You can make a once-only payment or pay by monthly instalments, whichever suits you
- ❖ All enquiries and arrangements are treated in confidence

Choosing is *easy*...

... just select one of our comprehensive plans and note any special wishes on the application form, or discuss a fully personalised option with us, to meet your exact requirements.

Plan prices

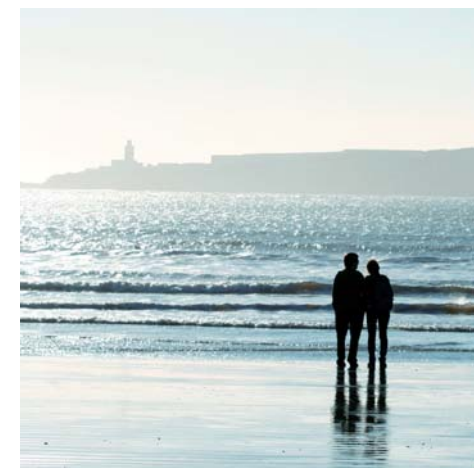
Please refer to the current price list or application form.

Disbursements

Each plan includes a contribution towards other expenses, such as crematorium or cemetery fees, doctors' fees for a cremation certificate and minister's or church fees - these fees are known as "disbursements". This is intended to cover most if not all of the usual disbursements, but please note that they are outside of our control and cannot be guaranteed. The amount included for disbursements will be stated on your funeral plan certificate and will be increased annually in line with the Retail Prices Index. You can include a larger (or smaller) contribution towards disbursements if you wish.

Personalised arrangements

A funeral is a very personal matter and many people have particular wishes. If none of these plans suit your requirements then please let us know and we will prepare a personalised plan just for you, to allow for whatever services you require.





The Standard Plan

The most popular option, including:

- ❖ Removing the body to the Funeral Director's premises, at any time of day or night, from anywhere in the local area.
- ❖ Giving guidance to relatives or executors on the registration of the death and other matters relevant to the funeral.
- ❖ Taking care of the body until the funeral.
- ❖ Providing facilities for viewing by the family at the Funeral Director's premises, including preparation and dressing in a suitable gown or clothes if provided by the family.
- ❖ The supply of a coffin with wood effect finish and simulated brass handles, engraved nameplate and interior lining.
- ❖ Making all the arrangements for the funeral and providing the funeral director, drivers and bearers for the funeral service.
- ❖ Supply of a hearse and one limousine - the cortege can leave from a local address; proceed to a local place of worship if required, then on to the local crematorium or place of burial.
- ❖ Receiving flowers for the funeral, or charitable donations in lieu of flowers, and providing a list of donors to relatives or executors.
- ❖ A contribution towards other expenses or "disbursements. Please see the note on the previous page.

The Traditional Plan

This provides an enhanced service, with the following variations to the Standard Plan:

- ❖ The supply of a top quality coffin finished in wood veneer, with double-raised lid and panelled sides, fully furnished, with a quality interior gown set and fittings.
- ❖ Supplying two limousines instead of one.

The Simple Plan

Similar to the Standard Plan but with the following variations:

- ❖ Includes removal during office hours only.
- ❖ Facilities and preparation for viewing are not included.
- ❖ A plain basic coffin is supplied.
- ❖ No limousine is included.
- ❖ No procession is included - usually the hearse will meet the family at the local crematorium or place of burial.
- ❖ This plan does not include attending a service in a church as well as the crematorium.
- ❖ Listing of flowers or charitable donations is not included.

How do I know the money will be safe?

All payments are made directly into Funeral Planning Trust, a national fund which exists specifically to provide for funeral costs, with an independent custodian trustee. The accounts of Funeral Planning Trust are monitored annually by independent actuaries and checked by independent auditors. The payment for the funeral can only be withdrawn from Funeral Planning Trust when the service has been provided or if the plan is cancelled.

Frequently asked questions

Q. What if the cost of funerals increases?

A. Funerals are affected by inflation and the cost of a funeral will almost certainly increase before you need one. However once you have purchased a prepayment plan the funeral specified will be provided for you when it is needed, without any further charge to you or your family (but please refer to the note on “disbursements”). This is one of the most important benefits and why it has become so popular with our clients in recent years.

Q. Do you pay interest?

A. No. A guaranteed funeral plan is not a savings account - it is simply a way of paying in advance for the funeral service. As the value of the Funeral Planning Trust increases over the years, so the money available to pay the Funeral Director will increase to compensate for rising costs. But as far as you, the customer, is concerned the specified funeral is already paid for.

Q. Can I pay by instalments?

A. Yes, there are a range of options - please ask for details. Payment by instalments usually costs more than a single payment because of the extra administration involved, and if you die before completing all of the instalments the funeral will only be part-paid.



Q. Is there an age limit or health restrictions?

A. No - you can purchase a plan at any age and in any state of health, but please see the note on instalments above.

Q. What if I die away from home?

A. We recommend that you take out travel insurance when you go on holiday, especially if you travel abroad, which usually covers bringing you back home if necessary. Alternatively we can quote for the extra cost involved.

Q. What if I move home?

A. If you move Funeral Planning Services can transfer your plan to a Funeral Director in that area. Funeral costs vary from one area to another and you will be advised of any difference in cost at that stage.

Q. Can I buy a plan for someone else?

A. Yes please mention this on your application - we will need the name, address and year of birth of the person to be covered but we will send all correspondence to you.

Q. What if I change my mind later?

A. If you change your mind within the first month of receiving your plan documents you can return them for a full refund - with no questions asked. If you cancel your plan at a later date, your refund will be subject to an administration charge (please refer to the terms of sale).

“We’re pleased that it is being taken care of, but we are not in any hurry!”

How do I purchase a plan?

Purchasing a plan is easy - and it only takes a few minutes to deal with:

- 1 Decide which plan suits you best and tick the appropriate box on the application form, or discuss your special wishes with us.
- 2 Choose whether to make a single payment or, if you prefer to pay by instalments, decide over what period (up to five years)
- 3 Do you have any questions? If so please ask us or, if you prefer to contact Funeral Planning Services direct, call them on FREE-PHONE **0800 41 30 46**.
- 4 Give us your application or send it to Funeral Planning Services together with a cheque for either the full amount or the first instalment (you will receive a banker's order form to cover the remaining payments). Please make your cheque payable to **Funeral Planning Trust** so that your payment goes directly into the trust fund. Please do not send cash in the post.

Funeral Plans - a Code of Practice

This prepayment plan is covered by the Code of Practice of the Funeral Planning Authority, which sets out to ensure:

- ❖ Fair terms and conditions for the customer
- ❖ Security of funds - with strict controls over the custodianship of funds and regular monitoring by independent experts
- ❖ A procedure for the independent arbitration of complaints

A full copy of the code of practice is available on request.

This plan complies with the requirements of the Financial Services and Markets Act 2000.

