

This document summarises the main features of our Funeral Plans and should be read in conjunction with our brochure and our terms and conditions.

CONTENTS

- | | |
|---|---|
| <ol style="list-style-type: none">1. What is a Personalised Funeral Plan?2. Who can buy a Funeral Plan?3. Can more than one person be named on the Funeral Plan?4. How can I buy a Funeral Plan?5. What are the payment options?6. What happens if I die before all instalments are paid?7. Does the Funeral Plan guarantee that my family or friends will have nothing to pay in the future? | <ol style="list-style-type: none">8. What is included in the Funeral Plan?9. What is not included in the Funeral Plan?10. When I take out a Funeral Plan, what happens to the money?11. Can I make changes to my Funeral Plan?12. Can I cancel my Funeral Plan?13. What if I move house? |
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1. WHAT IS A PERSONALISED FUNERAL PLAN?

A Personalised Funeral Plan lets you arrange and pay for your funeral in advance. It means your funeral costs are fixed at today's prices and ensures that your loved ones are aware of your personal wishes.

2. WHO CAN BUY A FUNERAL PLAN?

Anyone over the age of 18 can purchase a Funeral Plan for themselves or on behalf of a friend or relative. You do not need Power of Attorney to purchase a plan for someone else.

3. CAN MORE THAN ONE PERSON BE NAMED ON THE FUNERAL PLAN?

Two plan holders can be named on the Application Form and the Plan can be used by either person, normally the person who dies first.

4. HOW CAN I BUY A FUNERAL PLAN?

1. In person at your local branch
2. By completing the Application Form enclosed in our brochure and returning it to us
3. By calling one of our Pre-paid Advisers on 020 3540 6660. They can arrange to visit you at home or they can process your application by post or email if you prefer.

5. WHAT ARE THE PAYMENT OPTIONS?

You can pay the full amount or you can take advantage of our interest free payment option which allows you to spread the cost up to a maximum of three years, by direct debit.

6. WHAT HAPPENS IF I DIE BEFORE ALL INSTALMENTS ARE PAID?

Your representative will need to pay the balance before the date of the funeral.

7. DOES THE FUNERAL PLAN GUARANTEE THAT MY FAMILY OR FRIENDS WILL HAVE NOTHING TO PAY IN THE FUTURE?

Once you have paid for your Funeral Plan, everything specified on your Plan paperwork will be provided without extra charge and with nothing more to pay in the future.

8. WHAT IS INCLUDED IN THE FUNERAL PLAN?

The services of the Funeral Director are included in our Funeral Plans.

Our Funeral Plans can be tailor made to include additional services, for example:

- crematorium fees (including fees for medical certification of cremation paperwork)
- interment (grave preparation/digging) fees
- fee for a minister or celebrant to officiate at the funeral service (does not apply to our Dignified Cremation Plan as this is unattended and no funeral service takes place)
- floral arrangements
- urns & scatter tubes
- order of service sheets
- burial of ashes

If you take out our **Traditional Funeral Plan**, you can also include fees for:

- one or more limousines
- church service

What's included in your Funeral Plan will be detailed in your Plan Summary.

9. WHAT IS NOT INCLUDED IN THE FUNERAL PLAN?

The purchase of a grave (or an ashes grave) cannot be included in our Funeral Plans. Memorials cannot be included in our Funeral Plans (with the exception of temporary grave markers).

10. WHEN I TAKE OUT A FUNERAL PLAN, WHAT HAPPENS TO THE MONEY?

The money (less the £100.00 membership fee) from every Funeral Plan is paid into a trust fund, Family Funerals Pre-Planned Funerals Trust. The trust fund is safeguarded by Rathbone Trust Company Ltd who are independent custodian trustees. The money can only be released to us if a) you die, or b) you cancel your Funeral Plan.

11. CAN I MAKE CHANGES TO MY FUNERAL PLAN?

All our Funeral Plans can be changed, added to or upgraded at any time. We do not charge any administration fees for making changes to your Plan. You just pay for any additional services. We will refund you for any services that you choose to cancel.

12. CAN I CANCEL MY FUNERAL PLAN?

If you cancel your Funeral Plan within 30 days, we will refund what you have paid. If you cancel your Funeral Plan after 30 days, we will refund what you have paid, less the £100.00 membership fee.

13. WHAT IF I MOVE HOUSE?

If you move house and still want your funeral to go ahead as per your Funeral Plan, there may be additional charges for transportation and for a third party funeral director (depending on where you move to). If your Funeral Plan is for burial, the burial authority/local council may levy additional fees as you are no longer a resident of the borough.

If you wish your funeral to take place in a new location, near your new address, it may not be possible for us to provide your funeral. We may be able to nominate an alternative funeral director in the area of your new address. If that is not possible, we can cancel your Funeral Plan (at your request) and refund you what you have paid, less the £100.00 membership fee.