

Ken Gregory & Sons Ltd

The Independent Family Funeral Centre

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Funeral prepayment plans provided by Funeral Planning Services in association with Funeral Directors throughout the UK. Funeral Planning Services Limited is registered with the Funeral Planning Authority



FUNERAL PLANNING SERVICES LIMITED

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*"Purchasing a plan
gives me peace of
mind..."*



Arranging and paying for a funeral in advance


Ken Gregory & Sons Ltd

THOUGHTFUL • SENSIBLE • CONVENIENT • SECURE

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.

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 when the funeral has been provided.

Funeral prepayment plans are provided by Funeral Planning Services in association with Funeral Directors throughout the UK. Funeral Prepayments are held in Funeral Planning Trust and monitored by the Funeral Planning Authority.



"Most of us, as we get older, expect to provide the money to meet our funeral expenses. We're not morbid. It's to do with independence and responsibility. Leaving everything in order for our relatives and friends. The fact is that funerals cost money, and we want to take care of the cost."



The advantages of a Pre-payment Plan

- ◆ You can choose your 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
- ◆ 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
- ◆ Complies with the Funeral Planning Authority Code of Practice and the Financial Services and Markets Act 2000.

Questions and Answers

Here are some of the questions you might want to ask, but please call us if there is anything else you would like to know about the plan

What if the cost of funerals increases?

Funerals, like everything else, 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" below). This is one of the most important benefits and why it has become so popular with our clients in recent years.

Does the plan include disbursements ?

Each plan usually 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 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 - please ask if you need advice on this point.

How do I know the money will be safe?

All payments are made directly into Funeral Planning Trust, a national fund established in 1995 for the secure deposit of funeral pre-payments. 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.

Do you pay interest?

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 fund increases over the years, so the money available to pay the funeral director will increase to compensate for rising costs.

Can I pay by instalments?

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.

Is there an age limit or health restrictions?

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

What if I die away from home?

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.

What if I move home?

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.



Can I buy a plan for someone else?

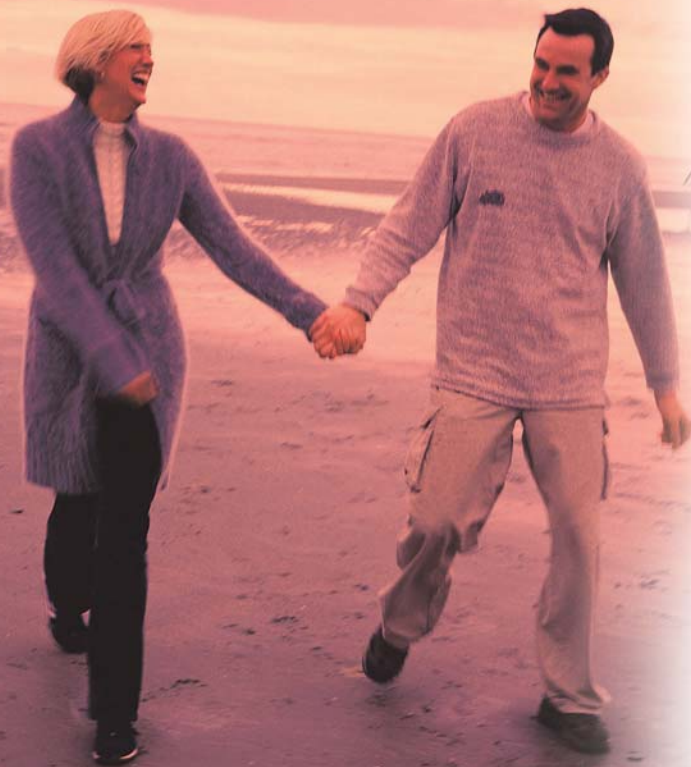
Yes. Please mention this on your application – we will need the name, address and year of birth of the person to be covered but we will send all correspondence to you.

What if I change my mind later?

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).

How do I purchase a plan?

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



"I am so glad it has all been settled. It really is a weight off my mind."

- 1 Discuss your wishes with your Funeral Director, who will calculate the plan price.
- 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 contact your Funeral Director or, if you prefer to contact Funeral Planning Services direct, call them on FREE-PHONE 0800 41 30 46.
- 4 Give your application form to your Funeral Director, 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.



Your Funeral Plan Guarantee

Within 28 days Funeral Planning Services will send you a Funeral Plan Guarantee Certificate, confirming your plan details. For instalment plan customers, your payment schedule will be confirmed and the guarantee certificate will be issued when it is completed.

The Guarantee Certificate 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.

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.