

# Arranging & Paying for a funeral in advance

*Fully guaranteed prepaid funeral plans*



**chester  
pearce**  
funeral service

*Why should I think about  
paying for my funeral  
in advance?*



Many people wish to provide for their funeral expenses and a funeral prepayment plan is a thoughtful, 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 and disbursements will be paid by Funeral Planning Trust when the funeral has been provided.

“Most of us, as we get older, expect to be able to provide the money to meet our funeral expenses. The fact is that funerals cost money and we want to take care of that, leaving everything in order for our relatives and friends. ”

“It gives us peace of mind knowing that they won't have to worry about it when the time comes. ”



# Choosing a plan that suits your needs

...and it only takes a few minutes

*We have three prepaid funeral plans: the simple 'Sonata Plan', the traditional 'Concerto Plan' and our bespoke 'Symphony Plan'. Most importantly, you can be assured that no matter which plan you choose, you will always be provided with the highest standard of caring, professional service.*

No matter what your needs and wishes are, you will always be provided with the highest standards of caring, professional service. Each one of our prepayment plans has been created to help you to arrange a unique, personal funeral service in advance. Our flexible and understanding approach means that you can dispense with any part of the services that are not required and add services that you wish.

## **What makes our prepaid funeral plans unique?**

We are proud to be able to provide prepaid funeral plans that are fully guaranteed.

Most prepaid funeral plans guarantee the cost of the funeral director's services, but they will not guarantee the cost of the disbursements

(the fees payable for services not provided by the funeral director, such as the cremation or burial fees).

This means that when the funeral service is required there is often a shortfall, leaving the family to pay for any fees not covered by the plan. In some cases the shortfall may amount to hundreds of pounds and the provider may not make you aware of this at the time when you arrange the plan.

We understand that most people do not want to leave anything for their family to pay. You can be assured that whichever one of our three plans you choose, once the plan is fully paid there will be nothing more for your family to pay when the time comes, unless they wish to change or add services to the prepayment plan.



# Sonata

*The ideal choice if you would like to arrange a simple service. This plan covers just the essential elements, but gives you freedom to add services as you wish.*

## **The Sonata Plan includes:**

- Bringing the person who has died into our care
- Care of the person who has died
- Meeting to discuss and confirm the requirements of the plan
- Liaising with the family at the time of arranging the funeral service
- Provision of a simple coffin suitable for cremation or burial
- Provision of a suitable vehicle and the necessary staff to respectfully convey the person who has died to the crematorium or cemetery of your choice
- If cremation is wished, the collection of cremated remains
- The services of a funeral director and any other necessary staff
- Arranging all services in accordance with the plan and attending to all legally required documentation
- The creation of a personalised JustGiving page for online donations
- The relevant fees including: cremation, burial, minister or doctors



# Concerto

*The Concerto funeral plan provides all the essential elements that you might expect for a traditional funeral service. Additional services can be added as required.*

## **The Concerto Plan includes:**

- Bringing the person who has died into our care
- Care of the person who has died including chapel of rest facilities
- Meeting to discuss and confirm the requirements of the plan
- Liaising with the family at the time when the funeral service is required
- Provision of a coffin suitable for cremation or burial (from veneered Oak, eco-friendly willow, colourful coffin or other)
- Provision of a hearse to convey the person who has died to the crematorium or cemetery/burial ground including meeting at a private address/location first
- Provision of one limousine if wished
- If cremation is wished, the collection of cremated remains
- The services of a funeral director and any other necessary staff
- Arranging all services in accordance with the plan and attending to all legally required documentation
- The relevant cremation or burial fees and minister/celebrant's fee
- The creation of a personalised JustGiving page for online donations and the administration of postal donations



# Symphony

*The Symphony Plan gives you ultimate freedom of choice, enabling you to arrange a bespoke funeral in accordance with your requirements, whilst also covering all of the essential services.*

## **The Symphony Plan includes:**

- Bringing the person who has died into our care from a local address
- Care of the person who has died including chapel of rest facilities
- Meeting to discuss and confirm the requirements of the plan
- Liaising with the family at the time of arranging the funeral service
- Provision of a coffin of your choice
- Provision of a hearse to convey the person who has died to the crematorium or cemetery/burial ground, including meeting at a private address or location first
- Provision of two limousines if wished
- Service in a place of worship or other venue before cremation/burial
- If cremation is wished, the collection of cremated remains
- The services of a funeral director and any other necessary staff
- Arranging all services in accordance with the plan and attending to all legally required documentation
- The relevant cremation or burial fees and minister/celebrant's fee
- The creation of a personalised JustGiving page for online donations and administration of postal donations

# How do I purchase a plan?

**1** Choose a plan that best suits your requirements. Please discuss your wishes with us so that we can make sure the plan meets with your needs and calculate the total plan cost for you.

**2** Choose your method of payment: decide whether you would like to make a single payment or pay by instalments .

**3** Talk to us if you have any queries. If you need any help or advice at any time, please contact us.

**4** Complete your application form. Once completed, give the form to us and we will send it to the Funeral Planning Services. Please include a cheque for either the full cost of the plan or your first instalment (we can give you a Standing Order form for the remaining payments). Please make your cheque payable to 'FUNERAL PLANNING TRUST' so that your payment goes directly into the secure 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 plan will be confirmed and the guarantee certificate will be issued when the final payment is received.

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.

## FUNERAL PLANS

### *A Code of Practice*

Funeral Planning Services is registered with the Funeral Planning Authority and is bound by the Code of Practice for funeral plans, which ensures:

- Fair terms and conditions for the customer.
- Security of funds - with strict controls over the custodianship.
- Regular monitoring by independent experts.
- A procedure for 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 & Markets Act 2000.

# Questions & Answers

Here are some answers to questions that we are frequently asked, but please call us if there is anything else you would like to know about our plans.

## 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 below.

## Can I pay by instalments?

Yes, there is 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.

## 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.

## Can I buy a plan for someone else?

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

## What if funeral costs increase?

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 additional services and disbursements). This is one of the most important benefits and why it has become so popular with our clients in recent years.

## How do I know the money will be safe?

All payments are made directly into Funeral Planning Trust, established in 1995 for the secure deposit of funeral prepayments. 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.

## Does the plan include disbursements?

Each plan usually includes other expenses, as requested when the plan is taken out. Disbursements not included within the plan when taken out and/or additional services required will result in an additional charge. 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.

## 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).

## What if I move home?

We pride ourselves on continuity of care. This means that, if you move home within the UK we would still be able to assist you if you wanted us to. However, if you would prefer, Funeral Planning Services can transfer your plan to a funeral director in that area. Please be aware that funeral costs vary from one area to another and that there may be a difference in cost. You will be advised of any increase in cost at this stage. Please also be aware that other funeral directors may not be able to honour the fully guaranteed nature of the plan.

## 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 increases over the years, so the money available to pay the Funeral Director will increase to compensate for rising costs.

**[www.chesterpearce.com](http://www.chesterpearce.com)**

**[www.funeralplanningtrust.co.uk](http://www.funeralplanningtrust.co.uk)**



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From your care into our care, with care

