

# Prepaid Funeral Plan

## Plan for your future, live for today.



  
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Building  
Society**

  
**Dignity**  
WITH DISTINCTION

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# A Prepaid Funeral Plan can help look after your family when they need it most

**All of us want to protect our loved ones as best we can, and that's why pre-paying towards a funeral can be just as important as writing a will.**

A Prepaid Funeral Plan is a simple way of paying in advance for funeral services included in the plan. Firstly, it covers the funeral directors costs for arranging and conducting the funeral, and the crematorium fee and ministers fee as set out in the plan, and secondly it protects those you leave behind from expense and additional distress at a difficult time.

The plan is available to everyone aged 50 and over and you'll be guaranteed to be accepted with no health restrictions and no medical questions.

## **One of the leading funeral plan providers in the UK**

We're very pleased to be able to introduce you to the Prepaid Funeral Plan from Dignity, one of the UK's leading providers of pre-arranged funeral plans. Dignity can offer a way to guarantee that the funeral directors costs, crematorium fee and ministers fee included in your plan are covered, while giving the added reassurance of specialist support and guidance from Dignity's established national network of trusted funeral directors.

## **Why not get in touch**

Call in at your local Leeds Building Society branch

Ring Dignity's helpline free on:

**0800 652 3345\***

Visit our website:

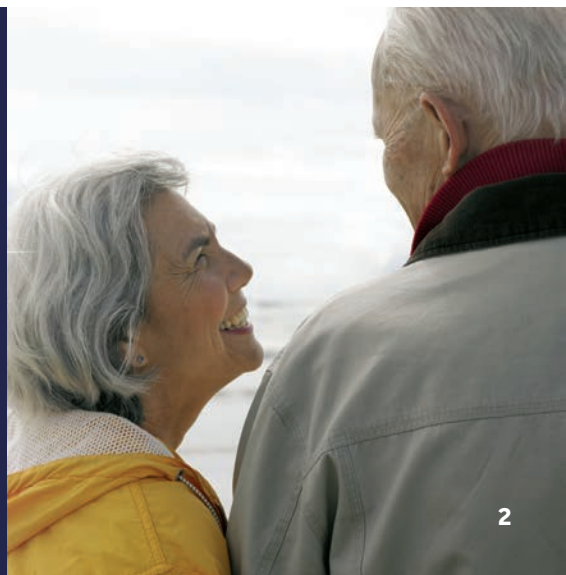
**[leedsbuildingsociety.co.uk](https://leedsbuildingsociety.co.uk)**

Email us at:

**[info@leedsbuildingsociety.co.uk](mailto:info@leedsbuildingsociety.co.uk)**

If using this email address please remember not to send any personal, financial or banking information because your information isn't secure.

\*Your call may be monitored or recorded by Dignity for training and quality purposes. All calls to 0800 numbers are free of charge whether made from a landline or mobile phone.

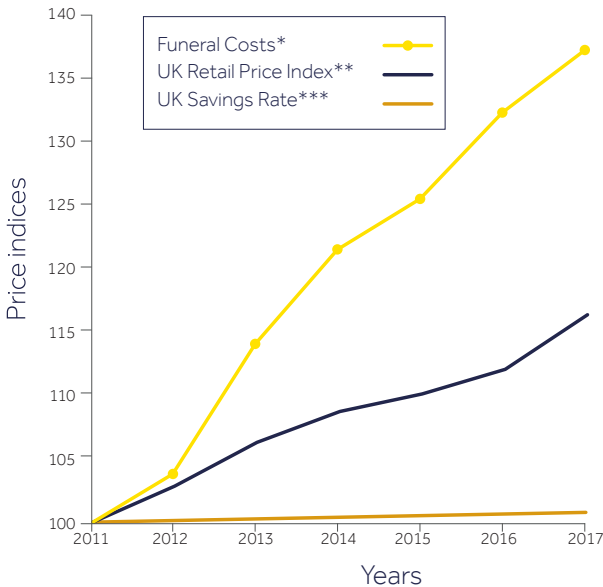


# The rising cost of funerals

**Funeral costs have continued to rise, as the graph shows, much faster than the rate of inflation (UK Retail Price Index).**

If past trends continue, with rising inflation and low interest rates it is unlikely any money invested in savings accounts will grow at the same rate as the increasing cost of funerals. This may leave your family with a shortfall when the time comes. However, a Prepaid Funeral Plan allows you to fix costs at today's prices so, no matter how much they might rise in the future, you will never have to pay a penny more for the services included in your plan.

## Changes in cost over time



\* 2011 - 2017: Matter Communications independent research.

\*\* Office of National Statistics (ONS).

\*\*\* Calculation and data Source – The Investment Research Partnership Copyright 2017.  
UK Savings £2,500 Net Source – Morningstar Copyright 2017

**ALL FIGURES AND ESTIMATES ARE PROVIDED BY DIGNITY**

# So why take out a Prepaid Funeral Plan?

**A Prepaid Funeral Plan takes care of the specified funeral arrangements in advance, providing your loved ones with some welcome support and giving them one less thing to worry about. And you can personalise your plan by adding in any special requests<sup>†</sup> you may have at any time to make sure every detail is just as you wish.**

- **It helps save you money** - by paying at today's prices you can avoid future increases for services included in the plan.
- **It's a fixed price plan** – you will never be asked for a penny more for the services included in the plan.
- **It guarantees** – to be unaffected by changes in interest rates or inflation.
- **It's practical** – all the arrangements covered by the plan are taken care of.
- **It protects your loved ones** – helping to save them both money and worries.
- **It's flexible** – you can pay with a lump sum or spread the cost with 12 monthly instalments.
- **It's straightforward** – guaranteed acceptance for those aged 50 or over, with no medical questions.


## Help save your loved ones stress and worry

When the time comes, all it takes is one phone call to Dignity to set your plan in motion, so your family won't have the worry of finding a funeral director, deciding on all of the details and dealing with the payments for services covered in the plan.

Dignity's experienced and dedicated staff will take care of everything in the plan, leaving your loved ones free to add their own tributes.

Your family can also get help every step of the way if they want it. From practical help with all of the related paperwork from Dignity's dedicated UK based call centre, to emotional support and a bereavement advice and counselling service. All available over the telephone 24-hours a day, 365 days a year. You can be sure a member of the team is available day or night to assist you whenever you want to get in touch.

<sup>†</sup>Some services may incur additional costs. Please refer to the table on page 7.



**“ When making our wills, we put our house in a trust fund and knew that it would be a while before money would be available to cover funeral costs. So we both decided to take out funeral plans which would cover the majority of costs and allow us to make our wishes known and take the worry of arrangements away from all loved ones. It gives us and them peace of mind now knowing support will be available to them at a distressing time. ”**

L. Fordham

The images featured in this document are posed by models to protect the confidentiality of the people providing quotations.



# Why choose Dignity?



**Dignity is one of the UK's leading funeral plan providers, and conducted more than 70,700 funerals in the UK in 2016\*. They have a network of over 1,200 owned or approved funeral directors nationwide, many of whom have been serving their local communities for generations. In a recent customer survey, more than 97%\* of the families they served said they would recommend Dignity to their family and friends.**

## Your money will be held securely

For your added reassurance and peace of mind, the money you pay for your plan goes straight into the National Funeral Trust, an independent Trust Fund with over £407 million^ under investment, as at December 2016.

## Taking out a plan is easy

Dignity offers a choice of three funeral plans that guarantee to cover the funeral directors costs for arranging and conducting the funeral, crematorium fee and ministers fee included in the plan.

You can pay with a lump sum or spread the cost with monthly instalments over a period of 12 months at no extra cost. Once it's paid for, it's paid for. You can be secure in the knowledge that you've paid for everything that's included in your plan.

If you wish to pay over a longer period of time please call Dignity on **0800 652 3345\*\***.

\* Dignity plc Annual Report and Accounts 2016.

^ National Funeral Trust Annual Report 2016.

\*\*Your call may be monitored or recorded by Dignity for training and quality purposes. All calls to 0800 numbers are free of charge whether made from a landline or mobile phone.

**“We have three children who have very busy lives, so we thought we would arrange our plans so it would ease the burden for them. We also considered the cost of funerals rising all the time.”**

Mrs Ancell



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# Which Prepaid Funeral Plan is right for you?

There are three Prepaid Funeral Plans to choose from. Once you've paid for your plan Dignity guarantees to deliver all the services listed below, no matter how far in the future that may be and no matter how much costs rise. The table below shows what's included in each plan.

Guarantees	Amber	Pearl	Diamond
Covers the funeral director costs included in your chosen plan for a cremation or a burial funeral	✓	✓	✓
<b>For a cremation funeral</b> the plan also covers: The crematorium fee at a local crematorium The Minister of Religion or an Officiant's fee equal to the amount paid for a standard funeral service at the crematorium or cemetery as listed in the Church of England Table of Parochial Fees	✓	✓	✓
<b>For a burial funeral</b> the plan also provides: A generous contribution of £1,220 towards burial costs, plot and Minister's fees. This contribution increases each year in line with the Retail Price Index (RPI) for the Plan's duration	✓	✓	✓
<b>Making the arrangements</b>			
Support from a nationwide network of owned or approved Funeral Directors	Over 1,200 funeral directors	Over 1,200 funeral directors	Over 1,200 funeral directors
Personal and regular contact with the family to provide advice and guidance on all aspects of arranging the funeral	✓	✓	✓
Guidance on the registration of the death and collection of all necessary paperwork for the funeral to proceed	✓	✓	✓
<b>Care of the deceased</b>			
Collection and transportation of the deceased to the Funeral Director's premises, at any time, 24 hours a day (within a 50-mile radius, excluding ferry or air fares)	✓	✓	✓
Care and preparation of the deceased (embalming not included)	✓	✓	✓
The Coffin	Wood effect	Quality wood effect	High quality wood veneer
Viewing of the deceased in a private chapel of rest by agreed appointment	Within normal office hours	During Weekdays	At anytime
<b>The service</b>			

Funeral Director, driver and pallbearers to attend the service	✓		✓
Hearse	✓		✓
Limousine for family/mourners	None	One	Two
Funeral procession (Fees and costs of a service at a separate location not included)	Directly to the crematorium or burial site	To a service location, then onto the crematorium or burial site	To a service location, then onto the crematorium or burial site
Mutual agreement on the time and day of the funeral during normal office hours	✓	✓	✓
<b>Flexibility</b>			
If you move home your plan moves with you to a new Nominated Funeral Director, at no extra cost.	✓	✓	✓
Personalise the plan at any time by documenting "Special Requests" such as hymns and readings <sup>1</sup>	✓	✓	✓
Ability to make additional contributions towards Special Requests during the lifetime of the plan. Any contributions will increase each year in line with Retail Price Index (RPI)	✓	✓	✓
<b>Additional services</b>			
24 hour telephone bereavement advice and counselling service	✓	✓	✓
Complimentary thank you cards	✗	✓	✓

## What's not included in your plan?

This is an example of some of the services that are not included in our plans:

- Embalming, burial plot, memorial, headstone.
- Minister's / Officiant's fee for a service at a different location before the cremation.
- Flowers/catering/wake.
- Repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight to the Nominated Funeral Director.
- Doctor's Fees or Coroner's Fees
- Costs for removing artificial limbs and mechanisms such as pacemakers.
- Costs associated with changes in regulations, tax, laws or generally accepted practice which result in additional costs or affect the conduct of the funeral.

## Medical certification fees

For deaths where a coroner investigation is required, there are no medical certification fees. Also, changes to legislation in May 2015

mean there will no longer be a charge for a medical certification for any deaths registered in Scotland. Similar legal changes are being considered for the rest of the UK, so we do not include provision for these fees in our Plans. If the funeral takes place outside of Scotland, and a coroner is not involved, then if applicable, the medical certification fees must be paid by the next of kin or personal representative, when arranging the funeral.

<sup>1</sup> Some requests may incur an additional charge and may not be covered by the price guarantee. Any costs incurred from these requests will have to be paid for at the time of the funeral or alternately a contribution can be made towards these costs which will increase each year in line with the Retail Price Index (RPI).

This list is not exhaustive, so please refer to the Terms & Conditions for further information.



# Frequently asked questions

## **Can I choose my funeral director?**

Dignity have a network of over 1,200 owned or approved funeral directors throughout the UK. When you take out a plan, or if you phone Dignity in advance, they will let you know their nearest Nominated Funeral Director.

## **What happens if I move house?**

The plan can be used anywhere in mainland Great Britain and Northern Ireland, Jersey, Isle of Man and Isle of Wight. Just tell Dignity your new address and if required they will advise you of your new Dignity Nominated Funeral Director.

## **Does the plan cover every cost?**

For a cremation funeral the plans guarantee to cover the funeral directors costs for arranging and conducting the funeral and the crematorium fee and minister or officiants fee in the plan. Please see the additional information regarding burials. However, there may be some additional cost for items such as flowers or memorials\* please refer to the table on page 7. Regulatory changes could also mean extra charges might apply, e.g. if VAT became payable on funerals.

## **What happens if I stop paying my monthly instalments?**

Your plan will lapse. The services included in your plan can still be

carried out, but Dignity can't offer the price guarantee.

## **What happens if I pass away before I've paid all the monthly instalments?**

The arrangements and price guarantee in your plan will remain in place provided the person arranging the funeral agrees to pay the outstanding balance to Dignity at the time of the funeral.

## **What if Dignity goes out of business?**

All the money you pay for your plan is protected whatever happens to Dignity, as the money required for the funeral is held securely in the totally independent National Funeral Trust which no one at Dignity can access. In the unlikely event of Dignity going out of business, the Fund Trustees would appoint or create a new company to ensure all the funerals are performed.

## **What if I change my mind, can I have a refund?**

Yes, you can have a full refund within 30 days. If you cancel after 30 days, a £395 fee will be deducted from any refund due to you. This is to protect the long term stability of the Trust Fund.

\*This list is not exhaustive

# Talk to us today

Call in at your local Leeds Building Society branch

Ring Dignity's helpline free on:

**0800 652 3345**

Visit our website:

**[leedsbuildingsociety.co.uk](http://leedsbuildingsociety.co.uk)**

Email us at:

**[info@leedsbuildingsociety.co.uk](mailto:info@leedsbuildingsociety.co.uk)**

If using this email address please remember not to send any personal, financial or banking information because your information isn't secure.



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Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our registration number is 164992. You can check this on the Financial Services Register by visiting the FCA website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768. Head Office: 105 Albion Street, Leeds LS1 5AS

The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT Reg. No. 486 6081 14. Registered Office: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. Tel: 0121 354 1557 Fax: 0121 355 8081. Part of Dignity plc. A British company. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority.