
THE HERITAGE GUARANTEED FUNERAL PLAN



PLAN TODAY WITH
HERITAGE FOR WHAT
COULD HAPPEN
TOMORROW AND EASE
THE BURDEN ON THOSE
YOU LEAVE BEHIND



Heritage
Legal & Financial 

Most of us, as we get older, expect to provide the money to meet our funeral expenses. It's to do with independence and responsibility, leaving everything in order for our relatives and friends. We don't often talk about it - because there's no need to - but the fact is that funerals cost money, and we want to take care of the cost.



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Many people wish to provide for their funeral expenses and a funeral prepayment plan is an easy, sensible and cost effective way of doing this.

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 guard against inflation – no matter when the service might be required. Simply saving money for your funeral in a bank or building society or by insurance policies or other savings is unpredictable. You can never be sure there will be enough, so you may even set aside more than you need. A Guaranteed Funeral Plan ensures that the services of the Funeral Director will be paid for and your wishes will be carried out exactly as you would have wished. The Funeral Directors will be paid by Funeral Planning Trust at the time of the funeral.

Heritage Guaranteed Funeral Plan is only available from Heritage Legal and Financial Ltd in association with Funeral Planning Services Limited. Funeral payments are held in The Funeral Planning Trust, controlled by independent trustees and regulated by The Funeral Planning Authority.

The Advantages of a Prepayment Plan

- 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 plan with every detail exactly as you want it.
- Avoid rising funeral costs with an inflation-proof guarantee.
- Financial security - the funeral payment is held in The Funeral Planning Trust until it is needed and regulated by the The Funeral Planning Authority.
- The service is provided by a 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.





“Purchasing a plan gives me peace of mind, knowing that all the arrangements are made and paid for. Now I can get on with my life.”

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PLAN PRICES

Please refer to the enclosed Price List and Terms of Sale for current prices.

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 the control of Funeral Directors or Funeral Planning Services Ltd and cannot be guaranteed. The amount currently included for disbursements is stated on the price list and will be increased in line with inflation. You can include a larger contribution towards disbursements if you wish – please ask if you need advice on this point (Note: if you require burial, the cost of a grave plot is not included in the plan price).

PERSONALISED ARRANGEMENTS

A funeral is a very personal matter and many people have particular wishes. If the plans described on page 5 do not meet your requirements, then please discuss what alterations to the plans are available.

“Choosing is easy” - just select one of these comprehensive plans and note any special wishes on the application form, or telephone to discuss any specific requests you would like to add.

THE TRADITIONAL PLAN

The most popular option, providing what most people expect from a funeral:

- Collection of the deceased from within fifty miles of the Funeral Director day or night, excluding ferry or toll charges.
- Care of the deceased in accordance with the wishes of the family.
- Providing facilities for viewing by your family at the Funeral Director's chapel of rest.
- Giving guidance to your relatives on the registration of the death and other funeral matters.
- The supply of a coffin with a wood-effect veneer with traditional fittings, gown and interior lining.
- One limousine to follow the hearse and a full complement of uniformed staff. A procession can leave from a private address prior to a funeral service at a local place of worship followed by a committal service at a local crematorium or cemetery.
- A listing of flowers and charitable donations received.
- A contribution towards other expenses or disbursements, such as cemetery or crematorium fees, and a minister's fee.
(See Disbursements on page 4).

THE CLASSICAL PLAN

The Classical Plan provides an enhanced service, with the following variations to the TRADITIONAL plan:

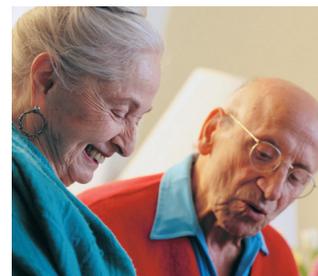
- Collection of the deceased at any time, from anywhere in the UK, excluding ferry or toll charges.
- The supply of a superior quality coffin furnished with traditional fittings, gown and interior lining.
- Two limousines are provided to follow the hearse.
- A local newspaper notice.



THE ECONOMICAL PLAN

A basic funeral similar to the TRADITIONAL Plan but with the following variations:

- Collection of the deceased from within ten miles during normal office hours.
- Care of the deceased but facilities for viewing are not included.
- A plain coffin is supplied.
- The supply of a hearse with a Funeral Director and staff to meet the family at the local crematorium or cemetery. There is no limousine or procession provided in this Plan.
- A listing of flowers and charitable donations is not included.



Questions & 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 plans.

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 on page 4). 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 The Funeral Planning Trust and regulated by The Funeral Planning Authority. The accounts of The Funeral Planning Trust are monitored annually by independent actuaries and checked by independent auditors. The payment for the funeral can only be withdrawn from The Funeral Planning Trust when the service has been provided or if the plan is cancelled (see Terms of Sale for more details).

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 ABROAD?

We recommend that you take out travel insurance when you go on holiday abroad, which usually covers bringing you back home if necessary.

WHAT IF I MOVE HOME?

If you move, Funeral Planning Services can transfer your plan to a Funeral Director in that area.

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 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 Terms of Sale).

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DO YOU PAY INTEREST?

No. A guaranteed funeral plan is not an investment, nor 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.

CAN I PAY IN INSTALMENTS?

Yes, there are a range of options – please see enclosed price list. 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.



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 then complete the application form, or discuss your special wishes with us.
- 2 Choose** whether to make a single payment or, if you prefer to pay instalments, decide over what period (up to five years).
- 3 Do you have any questions?** If so, please contact Heritage Will Writers by calling 01603 894500.
- 4 Give us your application form** or send it to Heritage Will Writers together with a cheque for either the full amount or the first instalment (you will receive a bankers standing order form to cover the remaining payments). Please make your cheque payable to The Funeral Planning Trust so that your payment goes directly into the trust fund. Please do not send cash in the post – if you bring it to our office we will give you receipt.

YOUR FUNERAL PLAN GUARANTEE

You will receive a Funeral Plan Guarantee Certificate, confirming your plan details and the fact that there will be nothing more to pay for the Funeral Director's services itemised. For instalment plan customers, your plan 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.

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



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

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THE HERITAGE GUARANTEED FUNERAL PLAN

Heritage services include:

Writing your Will or updating your existing Will

Lasting Powers of Attorney
(Property & Financial Affairs)

Lasting Powers of Attorney
(Health & Welfare)

Property Protection Trusts

Long term Care Planning

Probate Services

Secure Document Storage



Heritage Will Writers is fully qualified and thoroughly experienced in all aspects of estate planning - but without the heavy overheads of many legal firms. To make our services as convenient as they are affordable, we come to your own home, at a time that suits you - including evenings! Our Head Office is in Norwich and we visit customers throughout England & Wales.

The Heritage Guaranteed Funeral Plan is provided by Funeral Planning Services Limited, Flint House, Ipswich Road, Long Stratton, Norwich NR15 2TA, who are registered with the Funeral Planning Authority. All money held by an Independent Trust.

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