

The **co-operative** funeralcare  
Funeral Planning from the experts

**Planning ahead  
makes a difference**



## Why are Funeral Plans a good idea?

Funeral Plans allow you to make arrangements for when you're no longer here and ensure that your funeral will be carried out as you want it to be. By being prepared today you will be helping your loved ones tomorrow.

Thinking about planning your funeral can be very difficult. By taking care of things now you'll be helping your family by reducing some of the emotional and financial burden when the time comes.

By taking out a Funeral Plan you can:

- Relieve your family of much of the worry and uncertainty**  
– by specifying the funeral arrangements you would like.
- Reduce the financial burden on those you leave behind**  
– by covering the cost of the funeral arrangements in advance.
- Protect yourself from rising funeral costs in the future**  
– by securing the cost of your funeral today.
- Choose to personalise your funeral**  
– by expressing your personal wishes to us.
- Enable your family to add any personal touches**  
to the arrangements at the time of the funeral.
- Nominate your preferred Funeral Director**  
to provide care, support and reassurance to you and your family.

**With a choice of Funeral Plans to suit your needs, The Co-operative Funeralcare Funeral Plan gives you added peace of mind.**

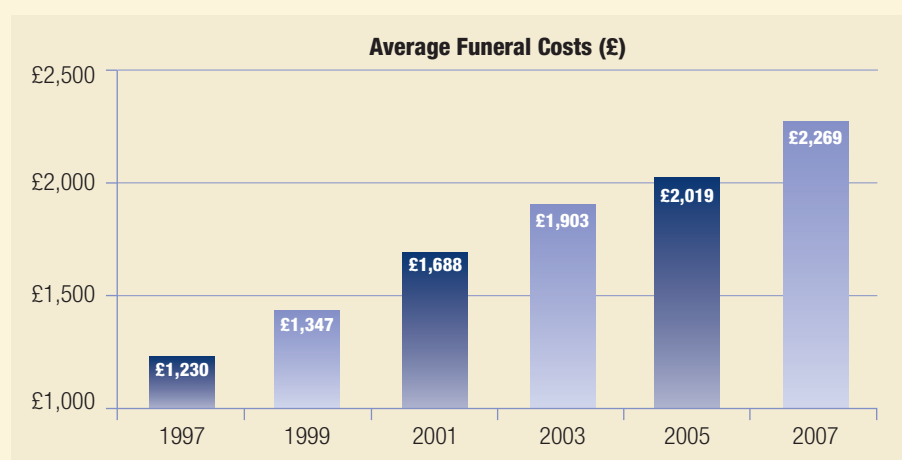


**Protection from rising funeral costs.** The cost of a typical funeral has almost doubled in the last decade and is likely to continue to rise at a similar rate.\*



### How funeral costs have increased

Back in 1997, an average funeral cost just £1,230. However by 2001, this had increased to £1,688. In 2007, the average cost of a funeral was £2,269. These increases are above the general level of inflation. Costs are continuing to rise for a number of reasons including the need for crematoria to invest in their facilities to satisfy European legislation and the lack of reasonably priced land for cemeteries.



\*Source Mintel Report 2002 & 2007

### Plan your funeral now with nothing more to pay

By taking out a Funeral Plan now, you are paying for these funeral services in full or securing the cost at a fixed monthly price. No matter how much funeral costs have increased, when the time comes you will still receive the arrangements covered by your Funeral Plan with no more to pay – another example of how a Co-operative Funeralcare Funeral Plan provides reassurance and real peace of mind.

Join the thousands of people who've already discovered the benefits of funeral planning.

With real benefits for both you and your loved ones, it's easy to see why Funeral Plans are such a popular way to make arrangements for the future. In fact over, 500,000+ people in the UK have already taken out a Funeral Plan and benefited from the peace of mind they bring.




† Source The Funeral Planning Authority





# Why choose The Co-operative Funeralcare Funeral Plan?

The Co-operative Funeralcare are funeral experts who will look after your arrangements and your loved ones when the time comes.



## Trust

-  We are part of The Co-operative Group – a trusted name that has been serving local communities for over 150 years.
-  We act according to The Co-operative values and principles of openness, honesty and caring for others.
-  We are a member of the National Association of Funeral Directors and The Funeral Planning Authority and work in accordance with their strict codes of conduct.





## Expertise

-  The Co-operative are the UK's largest Funeral Director – arranging 1 in 4 funerals in the UK.\*
-  Over 70 years' experience in arranging funerals – across all religions and cultures.

## Reassurance

-  You are guaranteed to be accepted for a Plan – with no medical or health checks.
-  We promise to provide families with individual support, care and reassurance when it matters most.

## Choice

-  A choice of Funeral Plans to suit all needs.
-  A choice of ways to pay.
-  Access to over 1,100 Co-operative owned Funeral Homes in the UK.
-  If you change your mind about your Plan, we offer a 30 day money back guarantee.



\*Based on Co-operative owned Funeral Homes 2007

**Putting some plans in place in advance is one way to make this difficult time so much easier, and to provide the reassurance that you've helped reduce the burden for your loved ones.**

“I feel very proud to be a Funeral Director with The Co-operative Funeralcare. Families often send thank you cards saying how much it meant to them and what a professional service we gave”

Tim Bloomer – Funeral Director



# A choice of Funeral Plans to suit your needs.

The Co-operative Funeralcare offers a choice of Funeral Plans and payment options.



## The Co-operative Funeralcare Funeral Plans

### Benefits of our Funeral Plans – at a glance

- Suitable for **cremation** and **burial**.
- **Fully guaranteed** – everything in your Funeral Plan is guaranteed, no matter how prices rise.
- **Guaranteed acceptance** – with no medical or health questions.
- 3 types of Plan available – Gold, Silver and Bronze.
- Your personal wishes can be recorded – such as choice of hymns or music, choice of crematorium etc.
- Fully transferable across our network – our Funeral Plans can be redeemed at over 1,100 Co-operative owned Funeral Homes in the UK.
- Your family may add any personal touches to the arrangements at the time of the funeral.
- Provided and arranged by The Co-operative Funeralcare – we are funeral experts and can provide help and advice both now and in the future.
- Plans can be purchased for you, or for a relative, close friend, or dependant.

### Choice of ways to pay for your Funeral Plan

There are 3 ways to pay for your Funeral Plan:

- Pay in full with a single payment – and never have to think about your funeral costs again.
- Spread the cost over 12, 24 or 36 months\*.
- Pay by fixed monthly payment – the amount you pay is based on the Plan you choose, whether the Plan Holder is male or female, and the Plan Holder's age when starting a Funeral Plan.



\* An instalment charge applies if you choose to pay over 24 or 36 months – please see the enclosed 'Paying for your Funeral Plan' leaflet for details.

**Please see the enclosed 'Paying for your Funeral Plan' leaflet for details of how much your Funeral Plan will cost.**

## It's easy to apply.

We want to make planning for your funeral as convenient as possible for you. To take out a Funeral Plan, simply complete the enclosed Application Form as appropriate and return it to us in the Freepost envelope provided.

**Your partner can apply too** – we've enclosed an Application Form for them.

**If you have any questions, please call The Funeral Planning Team on 0800 289 120, or contact your local Co-operative Funeralcare Funeral Home.**

Lines are open Mon – Fri 8am-6pm and Sat 9am-1pm (excludes public holidays).

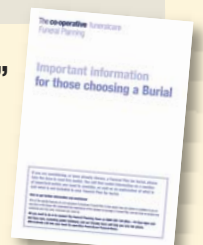


## What's included in our Funeral Plans.

There are three Funeral Plans available, for either cremation or burial, each providing a different level of service.

	Bronze	Silver	Gold
<b>Funeral Director's charges</b>			
Funeral Director's fees and services	✓	✓	✓
Provision of the funeral service and arrangements	✓	✓	✓
Provision of a coffin, lined and fitted (see enclosed 'Paying for your Funeral Plan' leaflet for details)	✓	✓	✓
Hearse and personnel required for the funeral	✓	✓	✓
One following limousine		✓	✓
24 hour transfer of the deceased to a suitable resting place within the UK (within a 50-mile radius)	✓	✓	✓
Care, preparation and embalming of the deceased	✓	✓	✓
Arranging the funeral service (at a local cemetery, churchyard, graveyard or crematorium)	✓	✓	✓
Funeral procession from home/funeral home/church to crematorium/churchyard/graveyard/cemetery	Client flexibility to choose route	Client flexibility to choose route	Client flexibility to choose route
<b>Family support and assistance provided by Funeral Director</b>			
Mutual agreement on time and date of funeral	✓	✓	✓
Provision of advice on all matters relating to the funeral	✓	✓	✓
Visit to the chapel of rest during office hours	✓	✓	✓
Visit to the chapel of rest anytime (subject to pre-arranged appointment)			✓
Bereavement assistance via professional organisations	✓	✓	✓
<b>Cremation – Third Party charges</b>			
Doctors' medical fees	✓	✓	✓
Cremation fees at a local crematorium	✓	✓	✓
Minister/officiant fee to perform the cremation service	✓	✓	✓
<b>Burial – Third Party charges</b>			
Single burial or interment fee, gravedigger fee where applicable, fee for a church service and minister/officiant fee to conduct a service at a local cemetery, chapel or at a graveside	✓	✓	✓

**If you have chosen burial, please ensure you read the "Important information for those choosing a Burial" leaflet enclosed.** This explains in detail what is and what isn't included in your Funeral Plan for burial, and where additional charges may need to be paid.



**Other ways we can help you.** You and your family can take advantage of the wide range of products and services we offer.

### The Co-operative Funeralcare

- Help and advice on what to do when death occurs
- Helpful guide to writing a eulogy
- Floral tributes and memorial services
- Repatriation service when death occurs overseas

**For more information visit our website at [www.co-operativefuneralcare.co.uk](http://www.co-operativefuneralcare.co.uk)**

**or call the Funeral Planning Team on 0800 289 120**  
**Lines are open Mon – Fri 8am–6pm and Sat 9am–1pm**  
**(excludes public holidays).**

**or contact your local Co-operative Funeralcare**  
**Funeral Home.**

### The Co-operative Legal Services

Another way we can help you plan for the future is with The Co-operative Legal Services. They offer a wide range of services, including:

- Legal support, help and advice via the telephone
- Probate (Confirmation in Scotland) and Estate Administration advice
- Telephone-based Will writing service
- Free Will Healthchecks

**For more information visit our website at [www.co-operative.coop/legalservices](http://www.co-operative.coop/legalservices)**

**or contact The Co-operative Legal Services Team on 0845 603 7199 quoting P0021. Lines are open Mon – Fri 8am–8pm and Sat 8am–5pm**  
**(excludes public holidays).**

## 3 easy steps to arranging your Funeral Plan.

### Step 1. Choose the Funeral Plan that best suits your needs

Decide whether you'd prefer a burial or cremation, and select a Gold, Silver or Bronze Plan.

### Step 2. Choose how you wish to pay

- Pay in full with a single payment  
– by cheque, credit or debit card.
- Spread the cost over 12, 24 or 36 months  
– payable by direct debit.
- Pay by fixed monthly payment, based on the Plan you choose, whether you are male or female, and your age  
– payable by direct debit.

### Step 3. Complete your Application Form

Remember, your partner can apply too – we've included an Application Form for them. Return your completed form(s) in the Freepost envelope provided.

## What happens once you've applied for your Plan?

Once your Plan has been processed, we will send you a Funeral Plan Documents Folder which includes:

- Two copies of your personalised Funeral Plan Summary, detailing the Plan chosen.
- Two Care Cards that can be carried inside your wallet or purse.
- A Personal Wishes form, allowing you to record any wishes or additional services you'd like included in your funeral (for Set Funeral Plans only).

**If you have any questions please contact the Funeral Planning Team on 0800 289 120.**

Lines are open Mon – Fri 8am–6pm and Sat 9am–1pm  
(excludes public holidays).



# The Co-operative Funeralcare Guarantee. When you choose The Co-operative Funeralcare Funeral Plan we guarantee:

- ✓ **Everything included in your Funeral Plan is fully guaranteed, no matter how prices rise.**
- ✓ **We can provide you with any of our Plans without any medical or health questions whatsoever.**
- ✓ **We can provide you with a Plan as long as you are over 18.**
- ✓ **If you change your mind within 30 days we'll fully refund any payments you have made.**
- ✓ **The Co-operative Funeralcare Funeral Directors are available 24 hours a day, every day of the year.**
- ✓ **We will provide your family with support, care and reassurance when it matters most.**



## Tailor-made Funeral Plans

We also offer Tailor-made Plans which enable you to personalise your funeral arrangements to your specific requirements. From floral tributes to choosing a memorial – we can help you arrange everything as you want it to be.

**To find out more, call The Funeral Planning Team on 0800 289 120, or contact your local Co-operative Funeral Home**

Lines are open Mon – Fri 8am-6pm and Sat 9am-1pm (excludes public holidays).

Calls may be monitored or recorded for security and training purposes.

Call charges from other companies may vary and you may want to check this with your service provider.

The Co-operative Funeralcare and The Co-operative Group are trading styles of The Co-operative Group Limited.

Registered Office: Co-operative Group Ltd, New Century House, Manchester, M60 4ES. Reg No. 525R.

Registered in England and Wales. [www.co-operativefuneralcare.co.uk](http://www.co-operativefuneralcare.co.uk)

