

The **co-operative** funeralcare





Your guide to funeral plans



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.

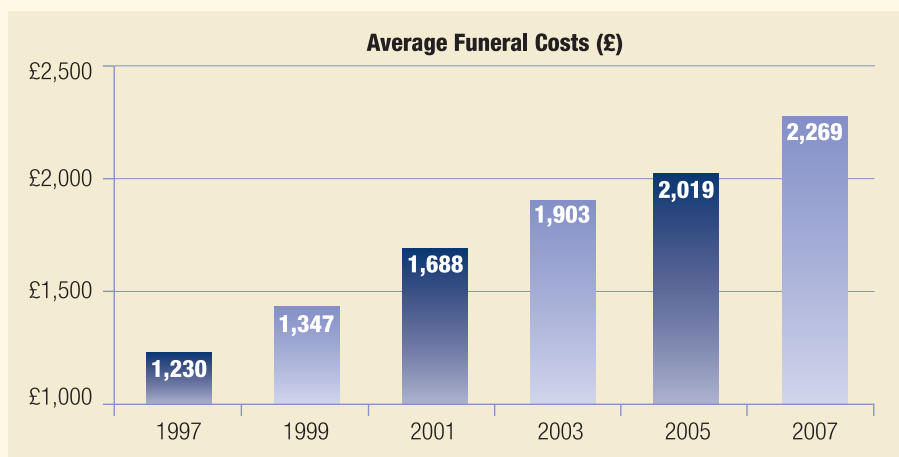
With a choice of Funeral Plans to suit your needs, The Co-operative Funeralcare Funeral Plan gives you added peace of mind.



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. They 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 your funeral in full or securing the cost at a fixed monthly price. No matter how much funeral expenses have increased, when the time comes you will still receive the arrangements covered by your Funeral Plan at no extra cost – 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

- We promise that all items specified in your Funeral Plan are fully guaranteed and there will be NO MORE TO PAY for Funeral Director and Third Party charges.
- 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

“We know that everyone is unique... that's why every funeral we arrange is different. We always go the extra mile to add the special touches to make the funeral more personal on the day.”

Tim Bloomer – Funeral Director



A choice of Funeral Plans to suit your needs.

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

Choose from Set Cremation Plans or Tailor-make your own Cremation or Burial Plan. The first step in deciding which type of Plan best suits your needs is to choose whether you would prefer to be buried or cremated. Once you have made this important decision you can consider whether our Tailor-made Plan or a Set Cremation Plan is right for you.

	Tailor-made Plans	Set Cremation Plans
Type of funeral	For burial and cremation.	For cremation only.
Plan choices available	Able to include all aspects of funeral arrangements – tailored to your specific requirements.	Choose from 3 Set Plans which include all the services necessary to carry out a cremation at a local crematorium.
How to apply	Apply by discussing the options available with your Funeral Director, who will advise you on all the services we can offer and the costs involved in your chosen funeral arrangements. They will also help you to complete the Application Form.	Apply by discussing the options available with your Funeral Director who will help you to complete an Application Form, or complete it yourself and return it to your local Funeral Home.
Making changes to your Plan	Update or change your Plan at any time – at no cost (aside from the cost of any additional services included).	Set Cremation Plans cannot be changed or added to once set up.
Ways to pay	Pay in full with a single payment or over 12, 24, 36 or 60 months.	Pay in full with a single payment or over 12, 24, or 36 months. Additional option to pay by fixed monthly payments – payable for life or up to your 90th birthday, whichever is sooner.

Easy to apply, easy to afford.

We want to make planning for your funeral as convenient as possible for you, which is why we offer you a choice of ways you can arrange your Plan – either in your nearest Co-operative Funeralcare Funeral Home, in the comfort of your own home or over the phone. In addition, to make things as affordable as possible, we offer a choice of ways you can pay.

For more details see the enclosed information or talk to the Funeral Director at your local Co-operative Funeralcare Funeral Home.



Tailor-made Plans in detail. To help you decide whether a Tailor-made Plan would be suitable for you, take a look at the table below, which should help to answer some of the questions you may have.

	Tailor-made Plan
Why might a Tailor-made Plan be right for me?	<ul style="list-style-type: none"> • You can plan your funeral in detail with expert guidance from one of our Funeral Directors. • You can discuss your arrangements at a Funeral Home, in your own home or over the phone with the Funeral Director, who will listen to your specific requirements and advise you of the options available.
What are the main features and benefits of Tailor-made Plans?	<ul style="list-style-type: none"> • Choice of burial or cremation. • Fully guaranteed – everything included in your Funeral Plan is fully guaranteed, no matter how prices rise. • Complete choice and personalisation – you can arrange and personalise every aspect of your funeral including limousines, disposal of ashes, floral tributes, newspaper notices and memorials. • Complete flexibility – you can make changes to your Tailor-made Plan at any time and no charge will be made for making the changes, but any additional services arranged will need to be paid for. • Fully transferable – your Tailor-made Plan 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 and pay for them at the time of the funeral. • Provided and arranged by The Co-operative Funeralcare – we are funeral experts and can provide expert help and advice both now and at any time in the future. • Plans can be purchased for you or for a relative, a close friend, or a dependant.
How can I pay for my Plan?	<ul style="list-style-type: none"> • Pay in full with a single payment, by cheque, credit/debit card (or by cash if paying at The Co-operative Funeralcare Funeral Home). • Spread the cost of your Funeral Plan by paying in full over 12, 24, 36 or 60 months by direct debit. <p>NB For full details of each of the different Funeral Plan payment methods, please see the enclosed 'Paying for your Funeral Plan' leaflet in the pocket at the back of this brochure.</p>
How do I apply?	<ul style="list-style-type: none"> • Contact your local Co-operative Funeralcare Funeral Home to make an appointment to discuss your arrangements with the Funeral Director. The appointment can be either at your home, or at one of our Funeral Homes, as you prefer. • We'll advise you on all the costs involved for your chosen funeral arrangements. If you then wish to go ahead, the Funeral Director will complete your Application Form, take your payment (or payment details) and handle the documentation for you.

The options available with Tailor-made Plans.

When you choose our unique Tailor-made Funeral Plan, The Co-operative Funeralcare Funeral Directors will use their expert knowledge to guide you through the choices and options available, to make your personalised Funeral Plan.

Here are examples of just some of the choices our Funeral Director can help you with.



Limousines – decide if you would like any limousines for family and friends, and if so, how many.



The funeral service – choose whether you would like this to be in a church, or at a graveside, or at another location of your choice.



Notices in a local newspaper – if you so wish, you can arrange a notice to inform people of your death and the time and date of your funeral.



A memorial – our Funeral Director will advise you on permitted styles of memorials, lettering choices and so on.



Floral tributes – you can choose the type of flowers or arrangement you want, such as sprays or wreaths.

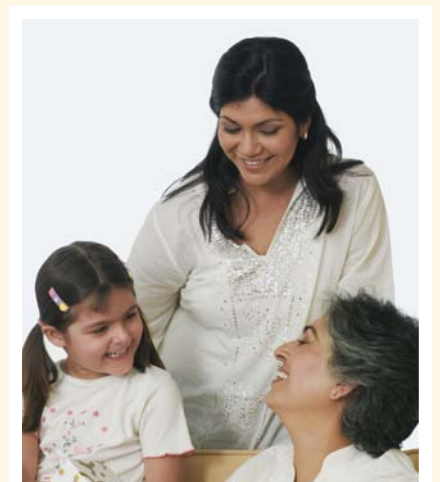


The coffin or casket – you can choose from our wide range of styles and finishes.

These are just some of the ways our Funeral Director can help you to tailor your arrangements. Whether you have specific ideas about what you want your funeral to involve or have no idea at all, The Co-operative Funeralcare can help you.

Everyone's different, that's why we make sure every funeral can be.

The choice is entirely yours with a Tailor-made Funeral Plan from The Co-operative Funeralcare. From the newspaper notice to the full details of the funeral service and even to arranging the memorial, we will help you to arrange everything exactly as you want it to be.



Set Cremation Plans in detail. We have put together three types of Funeral Plan for you to choose from, that include all the essential elements of a funeral. They also have the added benefit of offering a fixed monthly payment option.

Set Cremation Plan	
Why might a Set Cremation Plan be right for me?	<ul style="list-style-type: none"> • Suitable for people who wish to be cremated and want a Plan that includes all the essential elements of a funeral as well as some frequently requested services. • Includes the opportunity to personalise your funeral by recording personal wishes with us. These will be passed on to the Funeral Director who will inform your family at the appropriate time.
What are the main features and benefits of Set Cremation Plans?	<ul style="list-style-type: none"> • Suitable for cremation only – if you are considering a burial then you will need to look at our Tailor-made Plans. • Fully guaranteed – everything included in your Funeral Plan is guaranteed, no matter how prices rise. • There are 3 types of Plan available – Gold, Silver and Bronze. Each offers different levels of service, as explained in the table opposite. • Your personal wishes can be recorded – such as choice of hymns or music, choice of crematorium etc. • Set Plans cannot be changed or added to – only those services specified within the Plan will be provided. Any additional services will need to be arranged and paid for by your representatives at the time of the funeral. • Fully transferable – your Set Cremation Plan 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, a close friend, or a dependant.
How can I pay for my Plan?	<ul style="list-style-type: none"> • Pay in full with a single payment, by cheque, credit/debit card (or by cash if paying at The Co-operative Funeralcare Funeral Home). • Spread the cost of your Funeral Plan by paying in full over 12, 24 or 36 months by direct debit. • If aged 50-80 – pay by fixed monthly payment (the payment is based on the Plan you choose and age and gender) by direct debit, payable for life or until the Plan anniversary prior to your 90th birthday, whichever is sooner. <p>NB For full details of each of the different Funeral Plan payment methods, please see the 'Paying for your Funeral Plan' leaflet in the pocket at the back of this brochure.</p>
How do I apply?	<ul style="list-style-type: none"> • Apply by discussing the options available with your Funeral Director who will help you to complete an Application Form or complete it yourself and return it to your local Funeral Home.

What's included in a Set Cremation Plan. There are three Set Cremation Plans to choose from, each providing a different level of service. To see what's included within our Set Cremation Plans please read through the summary table below.

	Bronze	Silver	Gold
Funeral Director's charges			
Funeral Director's fees and services	✓	✓	✓
Provision of the funeral service and arrangements	✓	✓	✓
A maple effect* or cherry effect coffin with matt finish, lined and fitted	✓		
An oak veneer coffin with gloss finish or rosewood effect coffin with polished finish, lined and fitted		✓	
A distinctive solid wood coffin, lined and fitted			✓
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 crematorium)	✓	✓	✓
Funeral procession from home/funeral home/church to crematorium	Client flexibility to choose route	Client flexibility to choose route	Client flexibility to choose route
Family support and assistance provided by Funeral Director			
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	✓	✓	✓
Third Party charges			
Doctors' medical fees	✓	✓	✓
Cremation fees at a local crematorium	✓	✓	✓
Minister/officiant fee to perform the cremation service	✓	✓	✓

*Available in selected Funeral Homes



To choose the Plan that best suits your needs, please refer to the enclosed 'Paying for your Funeral Plan' leaflet.

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.



More reasons to choose The Co-operative Funeralcare.

You and your family can take advantage of the wide range of products and services we offer.

The Co-operative Funeralcare



- **Your guide to funeral care**

Providing you and your family with all you need to know about what to do when death occurs and what happens before and after a funeral.



- **Floral Tribute collection**

Many find flowers are a comforting way to pay tribute to a loved one and this guide outlines the range of floral tributes and arrangements available.



- **A helpful guide to writing a eulogy**

Advice for composing an appropriate spoken tribute to the deceased.



- **Memorials collection**

We provide a full memorial service – whether you would like a new memorial, or to clean or add an inscription to an existing memorial.

- **Repatriation service**

We can offer a repatriation service when death occurs overseas.

For more information please contact your local Co-operative Funeralcare Funeral Home.

The Co-operative Legal Services

Another way The Co-operative can help you plan for the future is with The Co-operative Legal Services. As part of The Co-operative Group's family of businesses they offer a legal service where you can get free, immediate advice over the telephone. A wide range of services are available, including:

- **Legal advice**

Support, help and advice offered via the telephone, without obligation and in complete confidence.

- **Probate (Confirmation in Scotland) and Estate Administration advice**

Helping relieve your loved ones of the emotional stress of having to deal with your possessions and property at a difficult time.

- **A telephone-based Will writing service**

Tailored to your wishes and providing you with the peace of mind you require without having to leave the comfort of your own home.

- **Free Will Healthchecks**

Where you can make sure your existing Will is still valid and up to date.

For more information please contact The Co-operative Legal Services Team on 0845 603 7199 quoting P0019.

Lines are open Mon – Fri 8am-8pm and Sat 8am-5pm.

The Co-operative Membership

As we are a co-operative business you can choose to become a member. As a member of The Co-operative, you can not only have a say in how our business is run but also benefit from a share of The Co-operative Group's profits, based on your transactions with the relevant Co-operative Group's family of businesses.

To find out more about the benefits Membership brings and to become a member, please ask your Funeral Director for a membership application form, call 0845 090 1456, or visit www.co-operative.coop/membership.



What happens once you've applied for your Plan

Once your application 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 including in your funeral (for Set Cremation Plans only).



We Promise

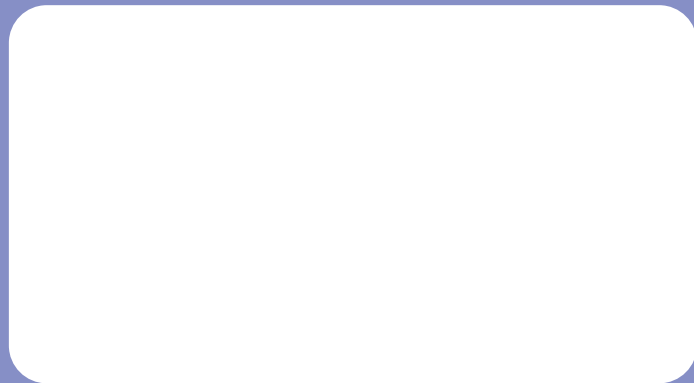
We promise to give you individual support, care and reassurance when it matters most. Whether you're arranging a funeral now or are planning for the future – we'll do everything we can to help you remember your loved one. We'll guide and support you as much as you need us to, reassuring you that everything is in safe hands.

If you would like to take out a Tailor-made Plan please contact the team at your local Co-operative Funeralcare Funeral Home.

If you would like to take out a Set Cremation Plan, either contact your local Co-operative Funeralcare Funeral Home or complete the enclosed Application Form.

Alternatively The Funeral Planning Team can also answer any questions you may have – contact them on 0800 289 120.

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. Calls to 0845 numbers will cost no more than 4p per minute for BT customers. Call charges from other companies may vary and you may want to check this with your service provider.

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