



The **co-operative**
wills and funeral planning

Your amazing life

Your simple guide to planning ahead

Life is amazing. **Pass it on.**

We believe that people's lives should be celebrated

It would be a dull world if we were all the same. So what are the things that make you an individual? A passion for cars, or hats? Melt-in-the-mouth scones? Being a really good listener? What makes you, you?

Your individuality, your passions and your unique qualities are the things that matter to us – and we believe they should be celebrated. That's what The Co-operative Wills and Funeral Planning is all about – **celebrating life.**



**“ My son will get my Harley on one condition...
he promises to polish the chrome every fortnight.”**

Tony Morley, Preston

Our service is built around you

The Co-operative Wills and Funeral Planning is all about you, your life and your wishes. We have friendly advisers who you can talk to confidentially and without obligation.

From reflecting specific wishes in a Will to creating a Funeral Plan of your choice – we care about the little things. We listen to what you want and help you to plan ahead in the way that's right for you. It's about working with you to ensure whatever plans you put in place reflect and celebrate your life.

A Will that reflects your wishes

Think about what you'll be leaving: your home, car, jewellery, paintings, furniture and other possessions? Sentimental items that you may have inherited? You probably have more to pass on than you think.

There's only one way to ensure that your wishes are honoured and that your loved ones get the gifts you intend them to have: a professionally written Will. We've made the process of writing your Will straightforward and affordable, to help you put the plans you want in place.

A funeral that celebrates your life

The Co-operative Funeral Planning is a truly personalised service. Our Set Plans offer a variety of options to help you make the arrangements you want with ease. Or you may prefer to do things your own way entirely – and that's where our Tailor-made Funeral Plan comes in.

Whatever Funeral Plan you choose, you can include your personal wishes – so if you want Sinatra, or even Springsteen played at your service – you can. You may have a particular reading in mind. Or if you want your funeral cars to pass your favourite team's ground – that's also a choice you can make.

“People can wear what they like... as long as it's not black.”

Anthea Richards,
Liverpool





“I haven’t got a fortune. But some of the things I’m leaving are very precious.”

Barbara Watts, Bolton

A Will helps you pass on your things to the people you love

Your Will is a very important document. It’s the only way to guarantee that your wishes are carried out. Whatever your requests and whatever you want to pass on to the people you love, you can rely on our legal expertise.

We can talk you through the different types of Will, and help you to decide what’s right for you. You may have a concern about your property being used towards the cost of care fees, for example. Whether your needs are simple or more complicated, our expert Will writers can help you choose the right type of Will to suit you.

It’s easy to do

We aim to make writing your Will as straightforward as possible. That’s why you’ll have a dedicated, expert Will writer who will be your single point of contact. They’ll discuss your wishes with you over the phone and focus on exactly what you want, without all the jargon. With fixed fees, you’ll know exactly what you’re paying for and ongoing storage of the Will we write for you is free.

Our Will writing advice is free

If you have any questions before we start writing your Will, we’re happy to help with free advice. And you can carry on taking advantage of our free advice service after your Will has been written. If, for any reason, your circumstances change and you’re not sure if your Will needs updating, just give us a call and we’ll advise you, all free of charge.

Our friendly team of experts are here to answer any questions you have.

Call us on 0800 707 6499

Why it’s important to have a Will

There are many benefits to having a Will which accurately reflects your wishes and circumstances:

- By having a Will in place, you can make sure that all your property and possessions go to the people you love.
- Writing a Will helps to ensure a secure future for your loved ones, and reduces heartache and stress for them too.
- A professionally-written Will can make it simpler to administer your estate after you’ve gone.
- A small investment now provides complete peace of mind for the future, with the cost of a professionally written Will starting from around £100.

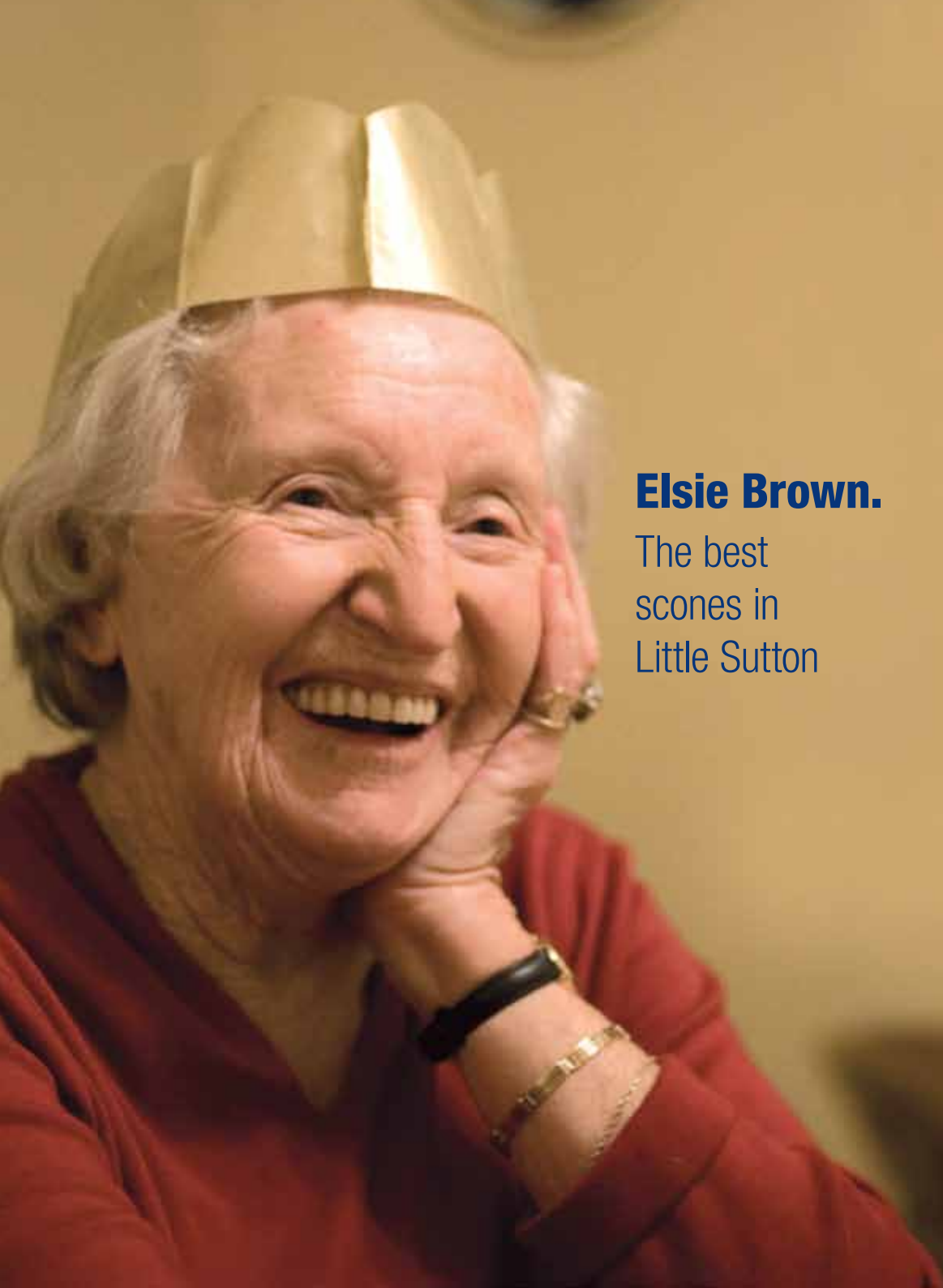
Every life is amazing. Every life should be celebrated

Think about your life. The joys, the thrills, the achievements. The people whose lives you've shared, shaped or created. The things they love about you.

Shouldn't your Will, and eventually your funeral, reflect what makes you special and unique... what you have to pass on... and what you mean to the people who love you?

Elsie and Frank think so. As you'll see over the page, Elsie wanted her Will to reflect her wishes exactly – and Frank wanted his Funeral Plan to celebrate his love of jazz.





Elsie Brown.

The best
scones in
Little Sutton

Elsie's Will reflects her wishes

Elsie hasn't climbed Everest. But she does make delicious, melt-in-the-mouth scones. It's part of what makes Elsie, well, Elsie.

The recipe was handed down to her in a sealed envelope. How do we know? Elsie told Chrissie, one of our advisers, when she was arranging her Will. She wants to pass the recipe onto her grand-daughter in the same way, so her wonderful scones will continue to be enjoyed.

We made writing a Will straightforward

We talked to Elsie about the different types of Will, and helped her to decide what was right for her. "When the time comes, I know everything will be passed on just the way I want – like my recipe," says Elsie. And all her wishes for family and friends will be honoured thanks to the Will we've written for her.

We have the experience and expertise you need

Our experienced team of advisers are here to answer any questions you have about The Co-operative Will writing service. Whatever you have to pass on, whether it be property, possessions or sentimental items, we're here to help. So that, just like Elsie, you end up with a Will that reflects your life and your wishes. Call us today on **0800 707 6499** for more details.

Frank's Funeral Plan celebrates his life

Pop into The Red Lion on a Friday night and you can be sure of two things: a great selection of real ales and some fantastic jazz courtesy of Frank and his band.

When Frank spoke to John, one of our friendly advisers, he wanted his love of jazz to be reflected in his Funeral Plan.

We listened to what Frank wanted and clearly covered the options available. Because he wanted his Funeral Plan to reflect a life-long passion for jazz, Frank chose a Set Plan and recorded his wish for his band, the Jazz Kings, to play live at his service. As Frank said to us, "I don't want it to be a sombre affair, I want it to be a celebration".

We care about what you want

We believe that a person's funeral should be a celebration of their life. And we'll help you plan every detail: the music, the dress code, the service – even the route the funeral cars take.

What's more, many younger people are choosing to plan their funeral now, not only to ensure that it is a celebration of their life, but so their families won't have the worry of making costly arrangements when the time comes. And once you have a Co-operative Funeral Plan in place the cost is fixed, no matter how the prices of funerals rise in the future.

If you have any questions about Funeral Plans, payment terms and options – please give us a call on **0800 023 4710**. We're here to help.

Frank Jenkins.

Trumpet player
for the Jazz Kings,
house band at
The Red Lion





“I’ve walked to the ground a thousand times. That’s the route I want my funeral car to take.”

Anthony DiMarco, York

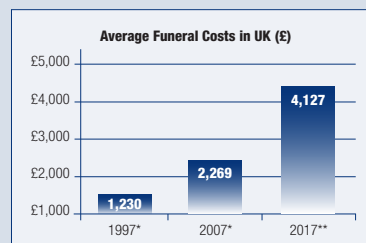
A very personal Funeral Plan

Whether it reflects a love for football, classical music, travel, poetry or anything else – your Funeral Plan should reflect **you**. And we take great care to make sure it happens – whatever your wishes or requirements.

Our experienced advisers can talk you through the options available, and what choices you have for your budget. We’re clear about everything from the very start, so you know exactly where you are.

It pays to plan ahead

With a Funeral Plan you can secure the future costs of a funeral at today’s prices, protecting your family from rising costs. With all the key costs taken care of, and your personal wishes in place, your family won’t have the worry of making these decisions when the time comes.



*Source: Mintel – Funerals, Market Intelligence 2002 & 2007.
 **Source: The Co-operative 2010, UK projected.

The average cost of a funeral in the UK almost doubled from 1997 to 2007.

See just how we compare

You can be certain that you’ll be getting quality and value for money with The Co-operative Funeral Plans, take a look at our online comparison table at www.youramazinglife.co.uk/comparison

And if you’d like to know more about Funeral Plans, the consumer organisation **Which?** has reviewed the key Funeral Plan providers in the UK with some interesting findings. You can view the report and details at their website:

www.which.co.uk/money/insurance/reviews-ns/funeral-plans/

Flexible ways to pay

You can, of course, pay for your Funeral Plan in full, but you may prefer to spread the cost over 12, 24 or 36 months (or up to 60 months for Tailor-made Plans). Prices start from as little as £21 a month for our Bronze Set Plan with the fixed monthly payment option. More details are available at www.co-operative.co.uk/plan-prices

Our promise to you

With The Co-operative you benefit from a personal approach that brings you real value for money:

- It doesn’t matter what happens to prices in the future, because your plan is fully guaranteed so the costs won’t rise at all.
- There’s no need to answer any medical or health questions.
- If you change your mind, no problem. We’ll give you a full refund as long as it’s within the first 30 days.
- You can choose the way to pay that suits you, with costs starting from just £21 a month for a Bronze Set Plan.
- We’ve helped generations of families plan their funeral to the very last detail. We’ll handle everything sensitively and our service is second to none.

Call our friendly team on 0800 023 4710 who are here to help you.

We all need a helping hand sometimes

We all have our ups and downs in life, and at times we all need a bit of help and support. As well as helping you with planning ahead, we also offer the following range of services.

Arranging a funeral

When we lose someone, there are a number of practical issues to deal with: funeral arrangements, paperwork, legal and administrative matters. Such matters can be confusing and stressful, at what is already an extremely hard time. We provide practical, professional and caring support every step of the way – to provide peace of mind for your family.

It's also comforting to know that The Co-operative has over 70 years' experience in helping families through difficult times. Our professional staff will make sure everything runs smoothly and that every care is taken to provide support and reassurance when it matters most.

Help with Probate and Estate Administration

We offer free legal advice and support on what needs to be done following the death of a loved one. We will explain what Probate is and help you understand whether it is required to administer the estate.

With our comprehensive Probate and Estate Administration service, we take all the responsibility for the Grant of Probate application and the administration of the estate – providing support and reassurance for you and your family. Our service is competitively priced, and we will always provide a transparent fixed fee before starting any work. If you prefer, we are happy to make a home visit to discuss what needs to be done and provide a no-obligation quotation.

If you'd like to know more about Probate and Estate Administration just call us on 0800 707 6791.



“ Planning ahead
means I can relax
as things will be
easier for the people
I care about. ”

Millie Edwards, Staines




Introducing our team

If you'd like to talk to us about your particular needs, please get in touch. We have a friendly team who you can talk to in confidence and without obligation.

 **For Will writing call 0800 707 6499**

 **For Funeral Planning call 0800 023 4710**

 **For help with Probate and Estate Administration
call 0800 707 6791**

Lines open 8am to 6pm Monday to Friday, 9am to 1pm Saturdays, excluding public holidays.

 Or visit our website at **www.youramazinglife.co.uk**

 Alternatively you can email us at
wills&funeralplanning@co-operative.coop

The **co-operative** wills and funeral planning

Lines are open Monday – Friday 8am – 6pm, Saturday 9am – 1pm, excluding public holidays.

We may monitor or record telephone calls for security purposes and to improve the quality of our services.

The Funeral Plans are provided by The Co-operative Life Planning (CLP) (registered number IP3081R), an Industrial and Provident Society incorporated in England and Wales whose registered office is New Century House, Corporation Street, Manchester, M60 4ES. CLP is a wholly owned subsidiary of The Co-operative Group Limited (registered number IP525R) also at the same address.

Probate and Estate Administration services and Will writing services are provided by The Co-operative Trust Corporation Limited in England and Wales (registered number 06323818). In Scotland and Northern Ireland different laws apply and we will appoint an agent to act on your behalf. All other legal services are provided by Co-operative Legal Services Limited (registered number 05671209), part of The Co-operative Group Limited.

Prices correct as of September 2010.