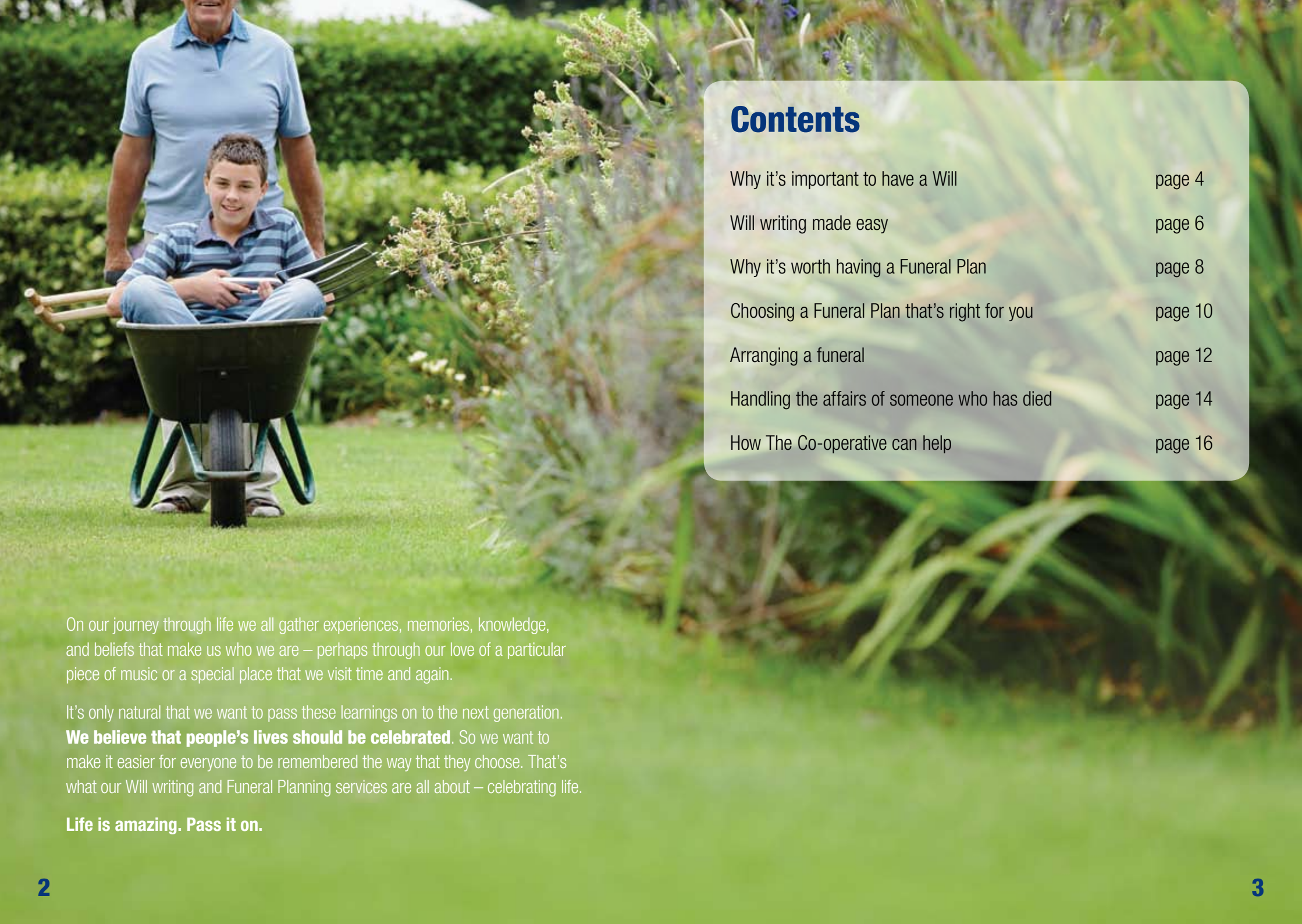


The **co-operative** wills and funeral planning



Your simple guide to planning ahead

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



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On our journey through life we all gather experiences, memories, knowledge, and beliefs that make us who we are – perhaps through our love of a particular piece of music or a special place that we visit time and again.

It's only natural that we want to pass these learnings on to the next generation.

We believe that people's lives should be celebrated. So we want to make it easier for everyone to be remembered the way that they choose. That's what our Will writing and Funeral Planning services are all about – celebrating life.

Life is amazing. Pass it on.

You want to make sure they'll be looked after



Why it's important to have a Will

It's nice to know the things you treasured in life will continue to be appreciated by those you love. And to make sure this can happen, it's important you have a Will in place. Here are some of the reasons why:

- If you are married or in a civil partnership, your partner may not inherit everything.
- An unmarried partner might not receive anything at all.
- If you have children, the Court may decide who looks after them.
- Someone you wouldn't want to benefit may inherit all or part of your estate.

Your circumstances may seem fairly straightforward. However, the only way to be completely certain that your money and possessions will go to the people you choose is to write a Will.

A range of Wills to choose from

There are many different types of Wills available including:

- **Standard Will** – within it you name the beneficiaries of your property and possessions, guardians for any children under 18 and the executors to administer your estate.
- **Discretionary Trust Will** – ideal if you want to protect a vulnerable beneficiary, such as someone who is disabled or in difficult personal or financial circumstances.
- **Property Trust Will** – helps you safeguard the value of your property for your loved ones and best protect it from being used towards the cost of care fees.

Other plans can be put in place during your own lifetime should the need arise:

- **Living Will** – outlines your wishes regarding medical treatment if you become terminally ill.
- **Lasting Powers of Attorney** – gives someone the legal authority to manage your financial affairs if you become unable to do so yourself.

- If you do not have a valid Will, the law will dictate how your property and possessions are distributed.
- Having an accurate and valid Will can simplify the process of Probate and Estate Administration and reduces the likelihood of mistakes being made.
- A Will helps your family carry out your wishes.
- The cost of a professionally written Will can start from around £100.

If you already have a Will, it's important to check that it reflects your current circumstances and wishes. Changes in your relationship status, your family set up or your financial situation may mean you should review it to ensure it reflects your needs.

Thankfully writing or reviewing a Will is straightforward if you have professional support.



It's the simple things in life that make it wonderful

Will writing made easy

Making your Will and planning your funeral can feel a little daunting at first. That's why we've made it as simple and convenient as possible to help you put the right plans in place.

At The Co-operative we believe that everyone would benefit from having a Will. That's why we offer a telephone based Will writing service that is affordable and convenient whilst providing you with the best professional advice and support.

We are here for you whatever your circumstances, providing you with:

- **Free advice**

If you just have a question or want some advice on writing a Will, you can call us for free, no-obligation advice.

- **Expertise**

When we write your Will, you'll have a dedicated expert who will take full responsibility. Having one person to manage everything for you makes the process easier.

- **Fixed Fees**

If you ask us to write your Will, we'll agree the price at the outset. The price we quote is the price we stick to.

DID YOU KNOW?

If you don't have an up-to-date Will, your spouse or civil partner WON'T necessarily inherit all your estate.

- **Free Will storage**

We can store your Will in a secure, fire and waterproof area. This is completely free of charge.

- **Ongoing support**

When we've written your Will, you can come to us for free advice at any time. If your circumstances change and you want to know whether you should rewrite your Will, just ask. We can also provide your family with free practical advice and support when you're no longer here.

Call now for free advice

If you have any questions about Will writing or want to know more about how we can help, please call our Will writing experts on **0800 707 6499**.

We all want to be remembered for the good times



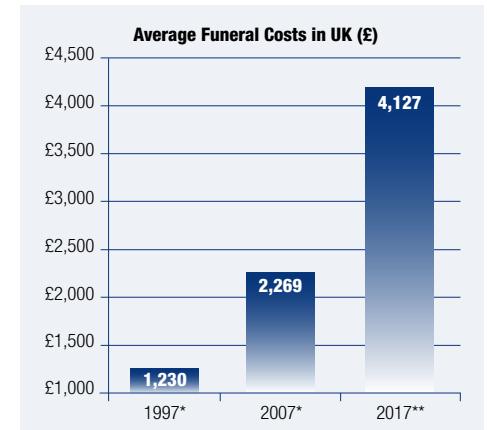
Why it's worth having a Funeral Plan

When our friends and family reflect on our lives, most of us really want them to remember the fun we had and the good times. This is something you can make sure happens when you organise a Funeral Plan. You can detail exactly what arrangements take place and how you are remembered. Some of the reasons why having a Funeral Plan is a good thing are:

- You secure the costs at today's prices and avoid rising funeral costs.
- The funeral costs are covered so you spare your loved ones the financial worry.
- You can plan your funeral exactly the way you want it to be.
- Your loved ones won't have to make decisions about your funeral at a very difficult time.

A cost-effective solution

In 1997, an average funeral in the UK cost just £1,230. However by 2007, this had increased to £2,269. These costs are continuing to rise for a number of reasons including crematoria having to invest in their facilities and the lack of reasonably priced land for cemeteries. By acting now you can protect yourself and your loved ones from any further increases.



*Source: Mintel – Funerals, Market Intelligence 2002 & 2007.

**Source: The Co-operative 2010, UK projected.

A personalised plan that celebrates your life

You can personalise your Funeral Plan exactly how you wish. Choose whether you have a religious or Humanist service, if you prefer burial or cremation, the flowers, readings and the music to be played. You can include your wishes on everything, and make it really personal to you. Making these choices will also help your family as they don't then need to make these decisions at a difficult time.

Any questions? Feel free to call us

If you have any questions on Funeral Plans or for free advice simply call to speak to one of our experts on **0800 023 4710**.

“Having a Funeral Plan is a good thing to do, it makes it easier for the family, and there are the cost benefits too.”

John Connell, Liverpool



It's the differences between us that make life interesting

Choosing a Funeral Plan that's right for you

It would be a dull world indeed if everybody was the same. At The Co-operative we believe your funeral should reflect the life you lived, however individual that may be.

If you choose our unique Tailor-made Funeral Plan you can personalise every aspect of the funeral. We can arrange floral tributes, memorials, environmentally-friendly burials, and anything else you would like.

We can sit down with you and go through all the options available, and help you plan within your budget. Thanks to our guarantee, no matter how prices increase in the future, there will be nothing extra to pay for the items you specify in your Plan.

Set Cremation Plan or Set Burial Plan*

Our Set Plans cover all the essential items for funerals, and the benefit of these plans is that they are quick and simple to arrange.

With a Set Plan, you can choose the level of service you prefer, such as the number of limousines or type of coffin. You can also include your personal wishes such as the music, hymns and dress code. We can help your loved ones add personal touches too, by providing advice on writing eulogies or choosing floral tributes.

Our promise to you

- Everything included in your Plan is fully guaranteed no matter how prices rise.
- You won't have to answer any medical or health questions.
- If you change your mind within 30 days we will fully refund any payments you have made.
- Our range of payment options means you can choose the ideal way to pay, with Funeral Plans from £18.03 a month.



We're here to help

We can offer expert advice either in person or over the phone. If you have any questions at all, call our specialist team on **0800 023 4710**.

*Please note, the cost of a grave plot is not included in a Set Burial Plan due to the variable nature of costs and availability.



We all need a helping hand sometimes

Arranging a funeral

When we lose someone, there are many things to consider, such as dealing with paperwork, contacting a funeral director and arranging for a place where the deceased will rest before the funeral.

Loved ones will also need to speak to the clergy or people leading the service. If specific instructions haven't been left, they may have to make decisions about practical arrangements such as selecting a coffin, choosing the music for the service and organising flowers or donations.

With you every step of the way

At The Co-operative we can give you all the advice you need, and take care of all the practical aspects involved in planning a funeral.

- We can ensure that plans are made in accordance with the wishes of the deceased, help with the paperwork and make all the necessary arrangements with the officiating clergy, the people leading the service, and the cemetery or crematorium.
- We can also help you make the funeral arrangements at home, at a Co-operative Funeralcare Funeral Home or at another location such as a solicitor's office. We'll advise about the issues you'll need to consider, and the choices available. Thanks to our expertise in arranging funerals across all religions and also with non-religious services, we will be able to help whatever the requirements.
- We will contact the family before the funeral to confirm all the details and to answer any final questions. Our Funeral Directors are available at any time should any extra help or guidance be required.
- On the day of the funeral itself we will make sure that everything runs smoothly and in a proper and dignified manner.



The Funeral Director will also call at a convenient time after the funeral to make sure you were satisfied with all the services we provided. We do everything we can to help at a difficult time.



It helps when you know where to turn

Handling the affairs of someone who has died

When someone dies, the associated legal, tax and administrative matters can be complicated and confusing to deal with.

Following the loss of someone, there will be a number of issues that need to be dealt with straight away:

- The death will need to be registered, and the Registrar given the details of the deceased.
- Friends and relatives will need to be informed, as well as organisations like banks and utility providers.
- If a property is left unoccupied, your loved ones will need to consider what to do with it.
- Counselling or emotional support may be needed by friends or relatives.
- There may be issues about benefit entitlements to sort out, such as cancelling existing benefits to avoid repayment issues.

Help with Probate and Estate Administration

The Co-operative can provide clear, free legal advice on what to do when someone has died. We can help identify what needs to be done, and also offer help on planning for the future.

The range of advice can include:

- The immediate steps that will have to be taken, and the options available.
- Whether Probate will be needed to administer the estate. This is when an application is submitted to the Court to obtain the legal right to administer the estate (known as Confirmation in Scotland).
- Help on determining who can administer the estate, with advice on the responsibilities of the role.

With our comprehensive Probate and Estate Administration service, we take all of the responsibility associated with the Grant of Probate application and the administration of your estate, providing support and peace of mind for your family.

DID YOU KNOW?

If you die with assets in your sole name worth more than £5,000* your executors may have to apply to Court for a Grant of Probate.

Our service is competitively priced, and we will always provide a transparent fixed fee before starting any work. If preferred, we can make a home visit to discuss what needs to be done and provide a no-obligation quotation.

Find out how we can help

If you'd like to know more about Probate and Estate Administration, we can give you free advice over the telephone. Just call us on **0800 707 6791**.

*Includes property and savings. Banks and other financial institutions may use a higher threshold, so it is worth checking exactly what they require.

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

How The Co-operative can help

The Co-operative is the only single organisation that can help you with every aspect of planning ahead, providing expertise in Will writing, Funeral Planning, Probate and Estate Administration. We can make it easy for you to put all your plans in place.

So if you have a general question about life planning, or need help with a particular situation you are facing, simply pick up the phone and call the relevant number.

If you'd like help with Will writing



0800 707 6499*

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

For more information on Funeral Planning



0800 023 4710*

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

For help with Probate and Estate Administration



0800 707 6791*

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

*Calls may be monitored or recorded for security and training purposes. Call charges from mobiles may vary and you may want to check this with your service provider.

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) whose registered office is also New Century House, Corporation Street, Manchester, M60 4ES. The Co-operative Funeralcare is a trading name of CLP.

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Probate and Estate Administration services and Will writing services are provided by The Co-operative Trust Corporation Limited in England and Wales. In Scotland and Northern Ireland different laws apply and we will appoint an agent to act on your behalf. All other services are provided by Co-operative Legal Services Limited.