

The **co-operative** funeralcare

Why a Funeral Plan makes good sense

A Funeral Plan gives you the opportunity to ensure your funeral will be exactly the farewell you would like it to be.

Planning things now will give added peace of mind for you and your family as you'll be saving them the worry, uncertainty and much of the expense of arranging things at a difficult and emotional time.

And by paying for your funeral today, you'll be protected against rising funeral prices in the future.



Why choose a Funeral Plan from us?

- With over 1,100 Co-operative owned Funeral Homes across the UK, The Co-operative have over 70 years' experience in arranging funerals.
- The option to choose between burial or cremation.
- You can choose to pay in full with a single payment or pay in full over 12 or 60 months* (with or without a deposit).
- We offer a choice of deposit amounts and you can pay the remainder in monthly payments over 12 or 60 months* - please refer to the Application Form.
- A choice of Plans - to help better meet your individual needs, we have 3 different levels of Funeral Plans to choose from.
- We guarantee there will be no more to pay for the items detailed in your Plan at the time of your funeral.
- Open and fair - there are no medical exemptions and no maximum age limit when you apply for a Plan.
- Easy to arrange - your Co-operative Financial Adviser will be happy to discuss your requirements.

*An instalment charge applies if you choose to pay over 60 months - see the enclosed Application Form for more details

Any questions?

If you need to know more about **Funeral Plans** from The Co-operative Funeralcare, please speak to your Co-operative Financial Adviser. They'll be able to fully explain how the Funeral Plan works and help you to decide whether it's right for you.

Or you can call The Co-operative Insurance Customer Contact Centre on **08457 46 46 46**.

Monday to Friday 8am-8pm and Saturday 8am-5pm
excluding public holidays

Please call 08457 46 46 46 if you would like to receive this information in an alternative format such as large print or Braille.

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 or mobiles may vary and you may want to check this with your service provider.

The Funeral Plan contract is made between you and The Co-operative Life Planning Limited (CLP) (registered number IP30814R), 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. CIS Policyholder Services Limited is an agent of The Co-operative Group Limited and a subsidiary company of Co-operative Insurance Society Limited, the provider of the whole of life insurance policy obtained by The Co-operative Funeralcare. CIS Policyholder Services Limited: registered in England and Wales number 3390839. Registered office: Miller Street, Manchester M60 0AL. The Co-operative Insurance is a brand name used by CIS Policyholder Services Limited.

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in association with

The **co-operative** insurance
good with money

FPA
FUNERAL
PLANNING
AUTHORITY
REGISTERED

Choosing your Funeral Plan

To help you decide which Plan is best for you, a summary of the services included in each Plan is shown below:

	<i>Satin</i>	<i>Velvet</i>	<i>Silk</i>
Funeral Director charges			
Funeral Director's fees and charges	✓	✓	✓
Provision of the funeral service and arrangements	✓	✓	✓
A Maple effect coffin with matt finish, lined and fitted	✓		
An Oak veneer coffin with gloss finish, lined and fitted		✓	
A traditional dark Oak solid* wood coffin lined and fitted (*sides, lid and mouldings are made from solid Oak)			✓
Hearse and attendants at 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
Family support and assistance provided by Funeral Director			
Mutual agreement on time and date of the funeral	✓	✓	✓
Provision of advice on all matters relating to the funeral	✓	✓	✓
Visit to the chapel of rest anytime (subject to pre-arranged appointment)	✓	✓	✓
Bereavement assistance via professional organisations	✓	✓	✓
Cremation – Third party charges			
Doctors' medical fees	✓	✓	✓
Cremation fees at a local crematorium	✓	✓	✓
Minister or Officiant's fee to perform the Crematorium service	✓	✓	✓
Burial – Third party charges			
Burial or interment fee (single), gravedigger fee where applicable, fee for a church service and Minister or Officiant's fees to conduct a service at a local cemetery chapel <i>or</i> church <i>or</i> at the graveside	✓	✓	✓

Your Funeral Plan costs

You can also choose to pay a deposit of £250, £500 or £1,000 on your selected Plan and pay the remainder over 12 or 60 months.

The 60 month option includes an instalment charge equivalent to 25% of the outstanding balance.

Prices valid from April 2010. *60 month option includes an instalment charge equivalent to 25% of Single payment price.

*Price is based on paying in full over 12 or 60 months without a deposit.

	<i>Satin</i>	<i>Velvet</i>	<i>Silk</i>
Single payment	£2,730.00	£2,970.00	£3,205.00
Pay over a set period			
12 months[†] at	£227.50	£247.50	£267.08
Total payable	£2,730.00	£2,970.00	£3,205.00
*60 months[†] at	£56.87	£61.87	£66.77
Total payable	£3,412.50	£3,712.50	£4,006.25