

# Prepaid Funeral Plan

Planning ahead to protect  
your loved ones



Dignity<sup>®</sup>

CARING FUNERAL  
SERVICES



**marsden**  
BUILDING SOCIETY



“ I wanted peace of mind for myself and family knowing all was arranged and everything was sorted, no problems for my family all was paid and arranged how I wanted it to be. They would have enough to think about.

**Mrs G Hewson** ”

This image is a representation and not reflective of Mrs Hewson

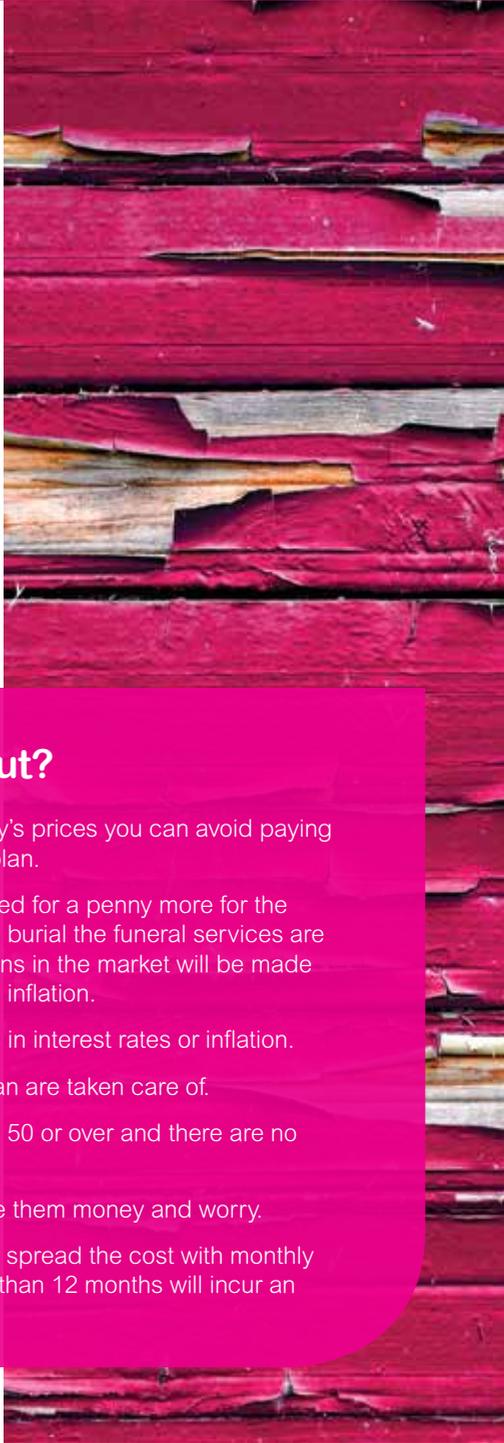
## What is a Prepaid Funeral Plan?

A Prepaid Funeral Plan lets you pay for a future funeral at today's price, protecting you against rising funeral costs and helping you to leave more behind for your loved ones.

It helps protect your family from emotional and financial stress by allowing you to make your wishes known and get your affairs in order.

The plan is guaranteed to everyone aged 50 or over with no health restrictions or medical questions.

You can pay with a lump sum or spread the cost with instalments over a period of up to 5 years\*. The money you pay for your plan goes straight into a secure, independent Trust Fund.



## Why should you take one out?

- **It helps save you money** - by paying at today's prices you can avoid paying future increases for services included in the plan.
- **It's a fixed price plan** - you will never be asked for a penny more for the cremation services included in the plan. For a burial the funeral services are guaranteed and one of the largest contributions in the market will be made towards burial costs which will rise in line with inflation.
- **It guarantees** - to be unaffected by changes in interest rates or inflation.
- **It's practical** - all the arrangements in the plan are taken care of.
- **Guaranteed to be accepted** - if you're aged 50 or over and there are no medical questions.
- **It protects your loved ones** - helping to save them money and worry.
- **It's flexible** - you can pay with a lump sum or spread the cost with monthly instalments. Plans paid over a period greater than 12 months will incur an admin fee.

\*Plans purchased over a period greater than 12 months will incur an administration fee.



## Who are Dignity?

We work in partnership with Dignity, one of the UK's leading funeral plan provider. With a nationwide network of over 1,200 funeral directors who are either owned or approved by Dignity, your funeral will be in professional and caring hands.



When it comes to choosing a funeral plan provider, you want one that you can trust. One with proven experience and expertise. A provider that you can be sure will be there for your loved ones and guide them through a difficult time, leaving them free to celebrate your life.



The funeral director services and cremation costs, as specified in the plan you choose, will be fully covered. **GUARANTEED**



Your loved ones will be able to access support when they need it – 24 hours a day, 365 days a year. **GUARANTEED**



If you opt for a burial service, Dignity provides a contribution towards burial costs that increases each year in line with RPI. **GUARANTEED**



If you move house, your plan will move with you to another, trusted, Dignity-nominated Funeral Director – at no extra cost. **GUARANTEED**



Your money is secure – held in a completely independent Trust Fund. **GUARANTEED**



Once you've paid for your plan, that's it. There will never be any more to pay for the services detailed in it. **GUARANTEED**

## Rising funeral costs

Did you know that the average cost of a funeral is £3,937<sup>†</sup> and this is expected to reach more than £5,200<sup>†</sup> in just five years.

By planning ahead, a prepaid funeral plan can help to ease the worry and financial stress that comes with making funeral arrangements for your loved ones.

Just think what a plan could cost in 10, 20 or 30 years time. By taking out a plan today you are freezing the costs of the services included in the plan and removing the financial worry.

### Average Funeral Costs



2011 - 2016: <sup>†</sup>Matter Communications independent research.

2021: Forecast based on average annual compounded growth rate of 5.79% each year between 2011 and 2016.

## Frequently asked questions

Dignity have a network of over 1,200 owned or approved funeral directors throughout the UK. When you take out a plan, or if you phone Dignity in advance, they will let you know the nearest nominated Funeral Director.

### What happens if I move house?

The plan can be used anywhere in mainland Great Britain and Northern Ireland, Jersey, Isle of Man and Isle of Wight. Just tell Dignity your new address and where necessary/required they will advise you of your new Dignity Nominated Funeral Director.

### Does the plan cover every cost?

The plan guarantees to cover the items listed for a cremation funeral. For a burial the funeral director services are guaranteed and a contribution of £1,200 is included towards burial costs. However, there may be some additional costs for items such as flowers or memorials\*. Regulatory changes could also mean extra charges might apply, e.g. if VAT became payable on funerals.

### What happens if I stop paying my monthly instalments?

Your plan will lapse. The services included in your plan can still be carried out, but Dignity can't offer the price guarantee.

\* This list is not exhaustive

### What happens if I pass away before I've paid all the monthly instalments?

The arrangements and price guarantee in your plan will remain in place provided the person arranging the funeral agrees to pay the outstanding balance to Dignity at the time of the funeral.

### What if Dignity goes out of business?

All the money you pay for your plan is protected whatever happens to Dignity, as the money is held securely in the totally independent National Funeral Trust which no one at Dignity can access. In the unlikely event of Dignity going out of business, the Fund Trustees would appoint or create a new company to ensure all the funerals are performed.

### What if I change my mind, can I have a refund?

Yes, you can have a full refund within 28 days. If you cancel after 28 days, a £395 fee will be deducted from any refund due to you. This is to protect the long term stability of the Trust Fund.



# Get in touch



## In branch

For details of our branch locations and opening hours, visit [www.themarsden.co.uk](http://www.themarsden.co.uk)



## Online

Visit us at [www.themarsden.co.uk](http://www.themarsden.co.uk)



## By phone

Call us on 01282 440500\*



## By post

Write to us at Principal Office,  
6-20 Russell Street, Nelson BB9 7NJ

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We act as an introducer and our funeral plans are provided by Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT Registration No. 486 6081 14. Registered office: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. Telephone No: 0121 354 1557. Fax No: 0121 355 8081.