



### **DIGNITY FUNERAL PLANS**

# Local knowledge and unparalleled expertise

For generations, families have placed their trust in Dignity to create meaningful farewells, crafted with care, respect and understanding.

At Dignity, we understand that saying goodbye is one of life's most profound moments. We have a long and proud history dating back to 1812, when our oldest funeral director was established. Our rich heritage ensures we can deliver our funeral services with local knowledge and unparalleled expertise.

### A funeral plan pioneer

In 1985, we pioneered the launch of the first nationally available funeral plan. We went on to found The National Funeral Trust in 1986, which is an independent trust set up to protect plan holders' money. This set a new benchmark for the industry and has been used as a best practice model for over 30 years.

### Working in the heart of our community

Over the years, many local funeral homes have joined us to work as part of the Dignity family. We maintain the heritage of each of our funeral businesses, employing local people who understand the customs and traditions of their community.

Whether you'd prefer a large gathering, a simple ceremony or something more bespoke, we're here to help you say goodbye your way.

We strive to set the highest standards for the funeral profession in terms of service and care. Every Dignity funeral director is rigorously monitored to ensure its client service, premises and vehicles are up to the high standards we set ourselves.

We treat every customer as an individual and every family with compassion, respect, openness and care.

#### Support when you need us

In this guide we'll explain more about the services we offer and how we can support your family too. We'll explain more about why people choose a funeral plan, and answer some common questions about planning ahead.

When you're ready to set up your plan, or if you have any other questions, call our friendly team on **0808 258 9536**.





#### **GETTING STARTED**

### What is a funeral plan?

A funeral plan is a way of planning and paying for a funeral in advance, at today's prices.

Setting up a funeral plan is a way of making the important decisions about your funeral now, and paying for it in advance. This takes the stress of making difficult decisions away from your family, and removes the financial pressure at an emotional time.

### Protection for your family

Our caring team of professionals are available 24 hours a day, seven days a week. When your loved ones need us, all they need to do is call. With a funeral plan, all the essential costs of the burial or cremation are covered, giving peace of mind to you and support for your loved ones.

### **Protection against rising costs**

By setting up a funeral plan now, you're locking in today's prices. Burial or cremation fees, the cost of a coffin and administrative charges are all subject to inflation. But with a prepaid plan, you won't be affected if costs rise. Paying upfront also means you know exactly how much it will cost, which makes it easier to budget for the future.

### Protection for your payments

Your money is protected by the Financial Services Compensation Scheme (FSCS). It's kept in a secure, independent trust which is set up and managed in line with the Financial Conduct Authority (FCA) regulation.

71% of Dignity customers chose to look into a funeral plan to reduce stress and worry for their loved ones.

Based on 3,799 people surveyed between September 2022 and June 2024.





Lock in today's prices



Support for loved ones

### IT'S GOOD TO KNOW

### Making your choice

Every Dignity plan guarantees the essential services for a burial or cremation, plus support from our specialist team.

From our popular packages to something simpler or more bespoke, we offer a range of funeral plans to match your wishes and your budget.

At Dignity, we have experienced funeral directors in communities across the UK and a network of modern crematoria. This means that every Dignity Funeral Plan guarantees all the essential services for a burial or cremation.

### Do it your way, with Dignity

We understand that for lots of people, an essential part of prepaying for a funeral is taking the financial pressure off loved ones in the future. So, we make it easy to personalise your plan by adding a financial contribution for extra services of your choice, such as funeral stationery, live music or floral tributes.

### Useful things to consider

- Do you have a local funeral director in mind?
- Would you prefer a burial or cremation?
- Would like a family member to lead the funeral, or you would prefer a minister or officiant?
- Would you need a limousine for your family or friends?
- Would you like to include a financial contribution towards things like flowers or stationery?
- Would you like to nominate someone to handle the arrangements when the time comes?



#### **GATHERING TOGETHER**

### **Our Attended Funeral Plans**

Where family and friends attend the burial or cremation to honour and remember their loved one.

An Attended funeral means that family and friends can to come together for a cremation or burial service. With our Gold, Silver and Bronze plans, there are no limits to the number of people who can attend.

Each plan includes the services of an experienced funeral director who will support you and your loved ones with compassion and care. With our Gold, Silver and Bronze plans, you'll be able to choose the time, location and date of the service when the time comes, with guidance from your funeral director.

With a Dignity Funeral Plan the services we deliver are guaranteed. If you would like to, you can include a financial contribution towards extra services too, such as flowers or funeral stationery.

There are lots of simple ways to personalise a service, from asking guests to wear your favourite colour to choosing memorable songs or readings. Whether your plan includes a family member, minister or officiant to lead the funeral, it can be helpful to discuss your wishes with your loved ones.



### **BRONZE**

Attended funeral

**Includes:** 

- Burial or cremation
- A wood effect coffin
- A member of the family to lead the funeral

FROM £3,725\*

### **SILVER**

Attended funeral

Includes:

- Burial or cremation
- A wood effect satin finish coffin
- One limousine
- A minister or officiant to lead the funeral

FROM £4,498\*

### **GOLD**

Attended funeral

Includes:

- Burial or cremation
- A wood veneered coffin
- Two limousines
- A minister or officiant to lead the funeral
- Embalming

FROM £4,947\*

### **Every Attended Funeral Plan includes:**

- Guaranteed cremation or burial fees
- Collection and care of the person who has died
- Dressing in personal clothes
- Choice of the date, time and location of the funeral
- Viewing in a private chapel by appointment
- The hearse
- A coffin
- A service for friends and family

\*Important: The average cost of an equivalent funeral purchased today, based on our national network of Dignity funeral directors, may be higher or lower than the cost of your funeral plan.

Please refer to our FAQs for further details at www.dignityfuneralplans.co.uk/faqs

#### **Excellent service**

We got our Dignity plan through a local funeral director, and the representative, Haley, was incredible. She was extremely professional, very knowledgeable, she was patient and took time for us to absorb each detail. The plan was exactly what we were looking for and at a very reasonable price. Very happy.

**Dignity Customer** 







### **TAILOR MADE**

### A bespoke funeral plan

Say goodbye your way, and express yourself with a funeral plan as unique as you are.

Our **bespoke funeral plans** can be tailor made for either burial or cremation. From horse-drawn carriages to more unusual hearses, musical selections, floral tributes and newspaper notices, we can help you plan and personalise your day.

To explore all the things we offer and find out more about the ways we can support you, talk to one of our funeral plan consultants in your local branch or over the phone. Alternatively, visit us online at: dignityfuneralplans.co.uk.

### **BESPOKE PLAN**

#### Burial or cremation

Includes your choices, for example:

- A burial or cremation
- The coffin or urn
- The hearse and limousines for guests
- Live music, floral tributes and stationery

### **OUR UNATTENDED PLAN**

### **Direct Cremation**

An attended funeral isn't right for everyone. Our Direct Cremation Plan is a no-fuss alternative.

A direct cremation, sometimes called a 'no-fuss funeral', is a cremation without a service at the crematorium. The funeral director will choose the location, time and date of the cremation which family and friends do not attend. After the cremation, the ashes can be either collected or hand delivered to you.

### **DIRECT CREMATION**

Unattended cremation

Includes:

- A simple, respectful cremation without a service at the crematorium for family and friends
- The funeral director will choose the time and location of the crematorium

FROM £1,799\*

### Compare our plans

	DIRECT CREMATION FROM £1,799*	BRONZE FROM £3,725*	SILVER FROM £4,498*	GOLD FROM £4,947*
THIRD PARTY COSTS				
Guaranteed cremation fees	<b>②</b>	<b>②</b>	•	•
Guaranteed burial fees including cost to open/close grave	×	<b>②</b>		
BEFORE THE FUNERAL				
Collection & transport from the place of rest (up to 50 miles)	<b>②</b>	<b>②</b>		
Preparation and care of covered individual	<b>②</b>	<b>②</b>	•	•
Embalming	×	8	8	<b>②</b>
Dressing of deceased in personal clothes	Simple gown	<b>②</b>	•	•
Choice of the date and time	8	<b>②</b>	<b>②</b>	<b>②</b>
Choice of service location	×	<b>②</b>		<b>②</b>
Funeral directors services in arranging the funeral	<b>②</b>	<b>②</b>	<b>②</b>	<b>②</b>
Guidance & advice on all aspects of arranging the funeral	<b>②</b>	<b>②</b>	<b>②</b>	<b>②</b>
Viewing of the deceased in a private chapel by appointment	<b>②</b>	<b>②</b>	<b>②</b>	<b>②</b>
DAY OF THE FUNERAL				
Coffin	Wood effect	Wood effect	Wood effect satin finish	Wood veneer
Hearse to transport the covered individual	Specialist vehicle	<b>O</b>		
Service for family & friends	×	<b>②</b>		
Any number of attendees	×	<b>②</b>		•
Minister/Officiant to lead the service	×	×		•
All necessary staff to attend the funeral	<b>②</b>	<b>②</b>	•	<b>②</b>
Following limousines for family/mourners	×	×	1 limousine	2 limousines
Option to add a personal procession	×	<b>②</b>	<b>②</b>	<b>②</b>
ADDITIONAL SERVICES				
If cremation, ashes to be returned in a simple container	<b>②</b>			
Complimentary bereavement helpline service for next of kin, family and friends	0	0	•	0
Ability to add contributions (e.g. floral tributes, stationery)	<b>Ø</b>	<b>②</b>	<b>Ø</b>	<b>Ø</b>

#### The following are not included in any of the plans above:

• Burial plot

• Doctor's and Coroner's fees

- Costs for removing artificial limbs and mechanisms such as pacemakers
- Repatriation from outside mainland Britain, Northern Ireland, Isle of Wight

### How to set up your funeral plan



1. Decide how to buy your plan: online, in person or over the phone.



2. Choose the plan that suits you best, based on your wishes and budget.



3. Personalise your plan either online or with support from your funeral plan specialist.



4. Confirm you're happy with the funeral plan, and set up a way to pay.



5. Keep your funeral plan documents safe, and let your loved ones know where to find them.

### **CONTACT US FOR** MORE INFORMATION

Pop in to see us in any of our funeral director branches

Call: **0808 258 9536** 

Or visit: dignityfuneralplans.co.uk

### So easy to set up

Dignity funeral plans are so easy to set up. Your advisor listens to you and explains everything at every stage of the process. I found my advisor extremely knowledgeable and very compassionate to my needs.

**Dignity Customer** 



### Choosing your funeral plan

### Paying for your funeral plan

# It may help to talk your choices through with a friends

Before you buy a plan, we'll provide a Funeral Plan Summary which clearly explains what is and what is not included in our plan, along with the option to add contributions and special requests.

Take all the time you need to read through the summary and ask any questions. Our Funeral Plan Consultants are here to help you through the process and explain which plan may best suit your needs. You might find it useful to talk things through with a friend or family member too.

However, Dignity Funerals Limited does not provide recommendations or specific advice – the choice of funeral plan is entirely yours.

### If you change your mind

If you would like to change the services and options outlined in your plan, you can do so at any time. We will let you know how the changes you request impact how much you have to pay before making the changes. You can then decide if you would like to pay any changes in price immediately or spread the difference over the months you have left to pay. Providing financial peace of mind.

### If you need to cancel your plan

You can cancel your Dignity Funeral Plan at any time by contacting us in the following ways:

- Visit us in any of our Funeral Director branches
- Call: 0808 258 0726
- Email: planinfo@dignityfuneralplans.co.uk
- Visit: dignityfuneralplans.co.uk/cancellation
- Write to: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands, B73 6AP



#### Peace of mind for me

Once I had decided which plan was right for myself, going through everything was very straight forward & very easy to do. Being able to pay there & then was peace of mind for me.

### **Dignity Customer**



# You can make a one-off payment or pay by instalments

You can choose to pay for your plan in one go or spread the cost over time. Our instalment plans range from 12 months up to 5 years (subject to eligibility). As we don't charge an instalment fee, you can choose a way to pay that suits you best. You can pay either online, over the phone or in one of our branches with a credit or debit card.

### **The Dignity Promise**

If you choose to pay in instalments and the person covered in the plan dies 12 months or more after the plan was taken out, but before the plan is paid in full, Dignity will cover the rest.

See our terms and conditions for full details.

### Your payments are protected

The money you pay for a plan, less a fee to cover our costs of marketing, setting up and administration of your plan, is placed in The UK Funerals (2022) Trust. This is an independent trust where the trustees ensure the money is prudently managed. We also guarantee to add funds to the trust to ensure it is always fully funded.

The price of your funeral plan is no more than you'd be expected to pay for the same core elements of a funeral at today's prices, plus an additional calculation based on the rising costs of your future funeral.

In the unlikely event we are not able to meet our obligations, and we are unable to pay claims made against us, you (or your estate) may be entitled to compensation from the Financial Services Compensation Scheme. We pride ourselves on providing financial peace of mind.

# You can buy a funeral plan for yourself or someone else

If you and the person you are buying a funeral plan for are over 18 years old, you can buy a funeral plan for anyone, including yourself, a partner, parent, friend or loved one. If you are buying a plan on behalf of someone else, we recommend talking it through with them first.

## We guarantee the essential services for burial or cremation

Our plans guarantee all the essential services for a burial or cremation, plus expert support from a local Dignity Funeral Director.

Our funeral plans do not include the cost of extra third party services, for example the cost of a burial plot, funeral stationery or floral tributes.

We understand that for lots of people, an essential part of prepaying for a funeral is taking the financial pressure off a loved ones in the future. So, when you set up your plan, you can choose to leave a contribution towards those costs, if you would like to.

Contributions are placed in a trust, where they are protected and grow or change subject to the Consumer Price Index (the rate of inflation). When the funeral plan is redeemed, the money will be made available to the person arranging the funeral to put towards these services.

#### Visit our FAQs online

For more information about funeral plans, visit our Frequently Asked Questions, online:

www.dignityfuneralplans.co.uk/faqs

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# A thoughtful approach to life's important plans

Setting up a funeral plan is often the first step in later life planning. Here's a list of other useful things to consider.

### Making your wishes known

### Share your healthcare wishes

Writing down your wishes for medical care or treatments can provide practical help for your family in the future.

### Make a note of your funeral wishes

A funeral plan makes sure all the financial details are taken care of.
Your wishes make the day special.
Make a note of the ways you'd like to be remembered, from music to readings, to your favourite photographs.

### Write a Will, or check your current Will is up to date

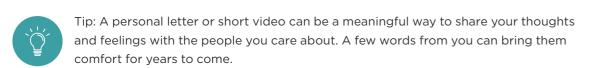
Writing a Will is another way to protect the people you love. If you haven't written a Will, tick it off your to-do list. If you have, make sure it's up to date.

### Storing your documents safely

Once your Will and your funeral plans are in place, store the documents somewhere securely, like a locked drawer or cabinet. To make sure they can be accessed when they're needed, share their location with someone you trust.

## These are some other useful documents to bring together:

- Birth certificate
- Marriage or civil partnership certificate
- NHS card and number
- National Insurance number
- Tax reference numbers
- Insurance policies & pension details
- Property deeds
- Bank details & savings accounts
- Anything else your executors may need



Use this page to jot down notes as you begin to consider your funeral plan.



Tip: Personalise the service with a meaningful venue, favourite colours, significant music, and special touches like flowers or readings.

What type of service would you prefer?

What keepsakes should be provided at the service?

Do you have preferred songs or readings?

Nominate a representative.

Let your loved ones know about your funeral plan by naming someone to handle the arrangements, such as a family member or friend.

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# Create your funeral plan

Call our friendly team

0808 258 9536

Monday to Friday, 9am to 6pm | Saturday, 9am to 12.30pm

Scan the QR code or visit

### dignityfuneralplans.co.uk

Visit us in person - find your nearest Dignity branch for an appointment with one of our funeral experts.



Calls are recorded for monitoring and quality purposes. All calls made to 0800 and 0808 numbers are free of charge whether made from a landline or mobile phone. Dignity Funerals Limited is a company registered in England No. 00041598. VAT registered No. 486 6081 14. Registered office: 4 King Edwards Court, King Edwards Square, Sutton Coldfield B73 6AP. Dignity Funerals Limited is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 967130.

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