

Your guide to the Prepaid Funeral Plan 2016



“I am now in the happy position of not having to worry, or indeed think about, my funeral at all. I feel quite secure that my wishes will be followed while still leaving my children with the freedom to fine tune the service as they wish with no financial worries.”

R Steele, Dignity Planholder

Welcome

Our customers are constantly telling us that it is important to them to maintain control over their affairs, keep their independence and protect those around them from worry and anxiety.

The Prepaid Funeral Plan from Dignity helps to do this by relieving the uncertainty of who will take care of funeral arrangements and pay the associated costs, giving real peace of mind.

Taking out a plan is a simple and straightforward way to ensure the costs of a funeral are paid for as well as taking care of funeral arrangements in advance. And in today's uncertain economic climate, as long as the plan has been paid for, you can rest assured that you will not be leaving loved ones with an unexpected bill for the service included.

I hope this brochure will show how a little thought now can help you prepare for the future, so you really can get on with living for today. If you have any questions we can help you with, please call us on 0800 389 9277.

Thank you for your interest in our plan.

Michael McCollum

Michael McCollum
Chief Executive

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Who is Dignity?

Dignity is a British run company that provides funeral services to families across the UK. We're the UK's leading provider of funeral related services, and because we offer a flexible approach that can accommodate individual requirements, we can ensure that your wishes and those of your loved ones are met. We aim to give the very highest level of personal care and attention to every family we serve.

The UK's leading funeral plan provider

In 1985 we launched the first funeral plan to be offered in the UK, and we have been the market leader ever since. More than 675,000 people have made provisions for funeral costs in advance with Dignity. In 2014, we conducted over 65,000 funerals*, with every service being individually arranged and unique to the families concerned.

This experience really has given us a special understanding of our customers' needs and has allowed us to create one of the most financially secure funeral plans available in Britain today. Our plans guarantee to cover the cost of the services outlined on page 7, no matter how much costs rise in the future.

Dignity has more than 2,800* dedicated employees working to serve customers from our local offices in towns and cities across the country. Our funeral directors have helped and supported families for generations. It's reassuring to know that Dignity

*Dignity Plc Annual Report & Accounts 2014



Funeral Directors can be relied on to give a caring, compassionate and professional service to all the families we serve. In fact, in our customer survey, more than 99%* of our customers' families said that we had met or exceeded their expectations in terms of the quality of service that we had provided, and 98%* would recommend us to friends and relatives.

We are a member of the Funeral Planning Authority, the professional body that oversees the operation of companies offering funeral plans. What's more, as the first funeral provider in the UK to be certified as a CarbonNeutral® service, we are helping to reduce our impact on the environment.

Our UK-based Customer Service Centre is available 24 hours a day, 365 days a year. It is staffed by our friendly Customer Service Advisors who are on hand to answer any questions you may have.

Our people support hundreds of local community initiatives and charitable events each year. In 2014 we raised £90,000 for our corporate charity, Marie Curie Cancer Care, and since January 2012 we've raised £246,000. Fundraising initiatives included charity car washes and taking part in sponsored walks, sky dives and fun runs.

"I would strongly recommend the Dignity Funeral Plan. Once you have made the first call and thanks to all kind and understanding staff it was a very easy process, knowing you can add requests at any time is very reassuring. I am delighted with the service I received."

M Rogers, Dignity Planholder

If you have any further questions or to take out a plan please call us on **0800 389 9277**

What is the Prepaid Funeral Plan from Dignity?

It's a way to give yourself welcome peace of mind about the future

Just like making a Will, a Prepaid Funeral Plan from Dignity is a sensible and practical way of planning for the future.

It is a simple way for you to take control of your affairs, gain peace of mind and help your family at a difficult time.

Deciding which arrangements are right for you is easy. There are three individual funeral plans, each designed to meet different needs. We've made sure that they contain the necessary elements you would expect in a cremation funeral, please see page 7 for further details of what each plan contains.

With the Prepaid Funeral Plan from Dignity you can rest assured that the money you pay for your plan is held in a secure independent Trust Fund, which will ensure the funds are there to pay the funeral director when the time comes. You can read more about how your money is protected on page 8.

Can I personalise my plan?

We appreciate that people may want to include special requests, such as a favourite hymn, piece of music or reading and perhaps an extra limousine, and with a Prepaid Funeral Plan from Dignity we can record these special requests for you, so we can advise your loved ones when the time comes. Any costs incurred from these requests may not be covered by the plan and will have to be paid for at the time of the funeral.

“It may be the last loving thing you can do for your family. They can still be involved as much or as little as they choose to cope with, peace of mind for all.

M Gilroy

Alternatively, you can pay a contribution up front towards any additional requests, meaning your loved ones won't have to cover the full cost when the time comes. We also know that you may want to change your mind, so you can update your list of requests at any time, with no administration fee being charged.

The Prepaid Funeral Plan does what savings and insurance policies can't – it guarantees to cover funeral costs

Over the past 15 years the cost of funerals has risen consistently faster than both inflation and the rates of interest that most people earn on their savings or investments. With interest rates currently lower than they have been for years it is even less likely that your savings will keep pace with the rising cost of funerals.

By taking out a Prepaid Funeral Plan now, you are covering the services in the Plan at the same cost you would pay if the funeral were arranged today, helping to save you and your loved ones money.

Who can take out a plan?

If you're aged 50 or over, you can apply, confident in the knowledge that you will be welcomed to the plan. There are no upper age limits, no health restrictions and no medical questions to answer.



Why you should consider a Prepaid Funeral Plan from Dignity

We offer a choice of three funeral plans, all of which help to relieve the emotional and financial worry loved ones may face if they had to make and pay for the arrangements themselves.

It gives you financial peace of mind

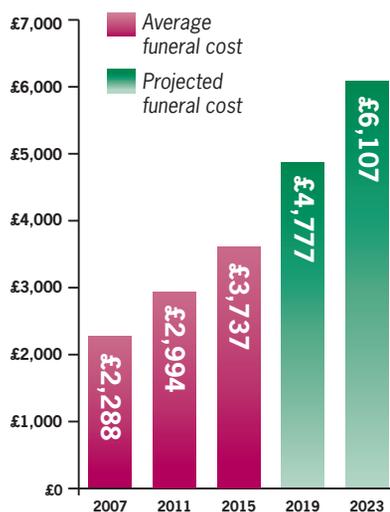
- The plan fixes the documented funeral costs at the price you would pay if the funeral was arranged today. This means that no matter how far in the future the services are required, as long as the plan is paid for, there won't be any extra to pay for the arrangements included in the plan.
- You will have paid in full for the services covered in the plan, with your family only paying for flowers and other special requests at the time.
- Once it's paid for, it's paid for.

Funeral costs continue to rise

Funeral costs have been rising steadily and are still increasing. The graph shows what a funeral could cost in the future, if increases continue as they have done over past years.

A Prepaid Funeral Plan from Dignity guarantees that the cost of the funeral specified in the plan will be covered in full, no matter how much prices rise.

Rising cost of funerals



2007: Mintel: Funerals - UK - 2007
2011-2015: Matter Research October 2015
2019-2023: Forecast based on average annual compounded growth rate of 6.33% each year between 2007 and 2015.

- It removes potential worry about how your funeral will be paid for, especially when savings are often needed to fund retirement.
- Buying a funeral plan may help reduce the amount of inheritance tax that may be payable on your estate.
- The money you pay for your plan is paid into the National Funeral Trust – a totally independent Trust Fund. Dignity is the only major funeral planning organisation to consistently publish a comprehensive Annual Trust Fund Report showing the Trust's performance, which is available on request.
- As an added reassurance, if you change your mind or your circumstances change you have a full 28 days to get a refund of all the money you have paid. However, a cancellation fee is charged if you cancel after 28 days.

It gives you personal peace of mind

- You will have taken care of the funeral arrangements in advance.
- No decisions will be left to strangers.
- You will have recorded your wishes in the plan.
- A well respected and trusted funeral director will perform the service.

It gives peace of mind for your family

- Your family or Funeral Organiser only needs to make one call to Dignity or your Nominated Funeral Director to set your plan in motion.
- Your family will not be left wondering exactly what type of service you would have wanted, as the arrangements are set out in the plan.
- Dignity pays the funeral director the amount of money due from your plan.
- A 24-hour telephone bereavement advice and counselling service is provided for family members.
- The funeral director will provide your family with complete advice and guidance.

If you have any further questions or to take out a plan please call us on **0800 389 9277**

Why a Prepaid Funeral Plan from Dignity makes sense

A prudent way to pay for your funeral

A Prepaid Funeral Plan from Dignity could make more sense than putting money in a building society or over 50s plan, because these won't guarantee to cover the cost of the arrangements. What's more, once you have a Prepaid Funeral Plan there is no need to worry about the money not being available, or about the problems of your family having to gain access to the money before the funeral can be paid for.

Also, and very importantly, banks, building societies and investment companies won't organise your funeral. Dignity will, and our dedicated funeral directors ensure that everything is implemented in accordance with your wishes, helping to reduce some of the stress from your loved ones.

The cost of the guaranteed services in your plan will be covered in full

Dignity guarantees that when the time comes, as long as your plan is paid for, neither your family nor your estate will be asked to pay a single penny more for the guaranteed cremation services included in your plan.

Please refer to the Terms and Conditions for further details, you'll find these at the back of the brochure.

It is simple and easy to arrange

Buying a Prepaid Funeral Plan from Dignity is simple. Our plans are designed to cover a cremation funeral service (although burial is available, see page 7), without you having to visit a funeral director or spend time considering the exact details. The arrangements can be made from the comfort of your own home, and the Application Form is clear and simple to complete.

It's easy for your family too

When the time comes, all that your family needs to do is make one phone call to Dignity. The funeral director will then see to the arrangements, consult with your family at every stage and offer helpful advice and guidance throughout, leaving your family free to focus on their own personal tributes.

There is a range of flexible payment options

Paying for your plan couldn't be easier. You can:

- Make a single one-off payment by cheque, Postal Order, Debit or Credit Card.
- Spread the cost over 12 monthly payments by Direct Debit, at no extra charge.
- Spread the cost over 5 or 10 years or a period to suit you by Direct Debit*.

Please call us if you would like to discuss individual payment requirements.

How much does it cost?

	Amber	Pearl	Diamond
Total Single Payment	£3,585.00	£3,935.00	£4,335.00
Monthly payment over 12 months	£298.75	£327.91	£361.25
Total cost of paying over 12 months	£3,585.00	£3,935.00	£4,335.00
Monthly payment over 60 months*	£68.96	£75.69	£83.39
Total cost of paying over 60 months	£4,137.80	£4,541.77	£5,003.44

*There would be an extra charge if you spread the cost over more than 12 months

What do the Prepaid Funeral Plans include?

Deciding which plan is best for you

The table below shows you what is included in the plans we offer, with our most popular plan being The Pearl. Each plan provides for a cremation funeral service and will cover the cost of the services shown below, no matter how much these prices may rise in

the future. If you need any help deciding which one of the plans is right for you, or would like to discuss a burial funeral, please call one of our friendly UK-based Customer Service Advisors on 0800 389 9277.

Guaranteed Services	Amber	Pearl	Diamond
Advice and guidance on all aspects of the funeral	✓	✓	✓
Guidance on the registration of the death and collection of all necessary paperwork for the funeral to proceed	✓	✓	✓
Transport to the Nominated Funeral Director's premises (within a 20 mile radius, excluding ferry and air fares)	✓	✓	✓
Preparation and care of the body (embalming not included)	✓	✓	✓
Family viewing	During normal business hours	During weekdays by agreed appointment	Anytime by agreed appointment
The coffin	Simple coffin	Quality wood effect coffin	High quality veneer coffin
Funeral director and staff to attend service	✓	✓	✓
Hearse	✓	✓	✓
Limousine for family/mourners	No Limousine	1 Limousine	2 Limousines
Transport to crematorium only	✓	-	-
Transport from home to place of worship (service not included) and on to crematorium or burial site	-	✓	✓
Collection of charitable donations	✓	✓	✓
50 'thank you' cards	-	✓	✓
24 hour telephone bereavement counselling	✓	✓	✓
Third Party Cremation Costs			
The cremation fee**	✓	✓	✓
Minister's or Officiant's fee**	✓	✓	✓

A note on Doctors' Medical Cremation Certificates.

In May 2015, a change in Scottish law means that for deaths registered in Scotland there is no longer a requirement or charge for cremation funerals to receive a second doctors certification. Similar legislation is also being considered for the rest of the UK. In anticipation of this change we have removed Doctors' fees from our plans. If the Planholder were to pass away before any changes to the Death Certification and Coroners Reform Act are introduced into the rest of the UK, then Doctors' fees may still be payable. The Next of Kin or Personal Representative would need to pay these costs at the time of the funeral.

**If a burial is required these services are not included in the guarantee. This is because burial costs vary widely so cannot be fully guaranteed in the same way as cremation. Instead, a contribution of £1,200, which rises in line with Inflation, is made towards burial fees and any services provided by third parties (such as Minister's fees). If you are interested in a burial funeral, please call one of our Customer Service Advisors on 0800 389 9277 (calls may be recorded for training purposes). Please refer to the Terms and Conditions for further information.

If you have any further questions or to take out a plan please call us on **0800 389 9277**

What will Dignity do with your money?

The Prepaid Funeral Plan is specifically designed to cover funeral costs, so you can be sure the money is there when it's needed. Your family won't have to worry about your money being frozen in a bank account and there is no complicated claims process involved.

Many people assume that they will leave enough money to pay for their funeral, but this may not be the case, especially as more and more people are using their savings for living expenses or care fees in later life. This is why it makes such good sense to take out a Prepaid Funeral Plan from Dignity now.

The most sensible way to cover funeral expenses

The money paid for each Prepaid Funeral Plan goes directly into the National Funeral Trust, which was set up in 1986. Here it is held securely and invested carefully to ensure that all of the services in the plan can be paid for in the future.

The Trust is independently managed by some of the most respected names in the financial industry to make sure that every Planholders money is properly protected.

Your money is held securely

Perhaps most importantly, the National Funeral Trust is legally separate from Dignity.

No-one from Dignity has access to the money in the Trust and no money can be paid to any funeral director until after a funeral has taken place.

The Trust is managed by some of the most reputable names in the financial industry, including **M & G Investment Management Ltd**, and has the **Royal Exchange Trust Company** as the **Legal Custodian Trustees** with some activities being carried out by **Capita Trust Company**.

PricewaterhouseCoopers carry out an annual evaluation of the Trust to ensure that the Trust can meet its obligations, and audited annually by **Ernst & Young**.

The National Funeral Trust ensures that our members' money is secure and allows us to meet our obligation to provide the guaranteed services in the plan to every single Planholder.

If you would like to receive a free copy of the National Funeral Trust Annual Report please telephone us on 0800 389 9277



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Frequently Asked Questions

I have savings and life insurance, why do I need a funeral plan?

Firstly, because a Prepaid Funeral Plan from Dignity will guarantee to cover the cost of the services included in the plan no matter how much funeral prices rise or how long you live. Other savings or investments won't do this. Secondly, banks and financial companies won't organise your funeral – Dignity will.

Can I choose my funeral director?

Only funeral directors who agree to the important price and service guarantees are available under the plan. There are more than 1,180 funeral directors throughout Britain who are either owned or approved by Dignity. When you take out a plan, or if you telephone us in advance, Dignity will advise you of your Nominated Funeral Director.

What if Dignity goes out of business?

No matter what happens to Dignity in the future, your funeral arrangements are protected because all the money is invested in the totally independent National Funeral Trust which no-one at Dignity can access. In the highly unlikely event of Dignity going out of business, the Fund's Trustees would appoint or create a new company to administer all the plans and ensure that all the funerals are performed.



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

Yes, you can have a full refund of the money you have paid if you change your mind or your circumstances change within 28 days. If you cancel your plan after 28 days, a cancellation fee will be deducted from any refund due to you. The cancellation fee has to be charged to protect the long-term stability of the Trust Fund and to ensure that we can meet the guarantees we promise all our Planholders. Please refer to the Terms and Conditions for further details.

What happens if I die before I've finished paying all the monthly instalments?

The arrangements and price guarantees in your plan will remain in place provided that the person arranging your funeral agrees to pay the remaining payments in full. An invoice for the balance will then be raised after the funeral has taken place.

What happens if I move house?

Our funeral plans are portable anywhere in mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight. Simply tell Dignity your new address and we will update our records and advise you of your new Nominated Funeral Director, if required, without charge.

What happens once I've applied?

We will process your application and send you a Funeral Plan Documents folder within 14 days. This will contain all the information you will need, plus a second copy of the details for your relatives or Funeral Organiser. Included will be instructions on how to implement the plan when the time comes and contact details so you can get in touch with us at any time.



If you have any further questions or to take out a plan please call us on 0800 389 9277

Taking out a Prepaid Funeral Plan from Dignity is easy

Just follow these four simple steps:

Please tick

Step 1

Select the plan that suits your needs from the table shown on page 7.

Step 2

Choose your preferred payment method and payment period. You can pay by cheque made payable to National Funeral Trust; by Credit/Debit Card; or by Direct Debit. Please complete the appropriate section on the Application Form or call us on 0800 389 9277 for further payment options.

Step 3

Sign and date your completed Application Form.

Step 4

Return your completed Application Form and any cheques or Direct Debit instructions in the prepaid envelope provided (you do not need to use a stamp).

Acceptance is guaranteed for everyone aged 50 or over. There are no medical checks or health questions, when you apply for a Prepaid Funeral Plan from Dignity.



“As the largest company in the business – well established with a proven reputation – the decision to use Dignity was an easy one.”

Mr Mallet

The testimonials are genuine and are representative of the many received from Dignity's customers. Dignity have printed them with the permission of the writers. They are available for inspection, on request. Photographs posed by models to protect customer privacy.



What do people think about our funeral plans?

“ I really appreciated how simple the process of organising my plan was. ”

Mrs Close

“ Loved ones will only have to make one phone call to receive all the help they need, at the time they need it most. ”

Mr Lerner

“ An excellent service that takes any worries or concerns away knowing that relatives were not financially or emotionally affected at such a sad time. ”

Mrs Barnard



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The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT registered No. 486 6081 14. 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. Telephone No. 0121 354 1557. Fax No. 0121 355 8081. Part of Dignity plc. A British company. www.dignityfuneralplans.co.uk

Calls may be monitored or recorded for training and quality purposes.

Details correct at time of going to press.


Dignity
CARING FUNERAL
SERVICES

The Limited Plan from Dignity

Our core guarantees and quality of service, for **£2,995**

To ensure we continue to provide a wide choice of prepaid funeral plans that meet the needs of our clients, we have extended our plan range by introducing the Limited Plan.

The Limited Plan, just like all our other plans, **guarantees to cover all the essential services** you would require and expect of a Dignity Funeral Plan. But in order to reduce the costs it does have some limitations to the service.

What's included in The Limited Plan

- ✓ Nearly 800 professional funeral directors throughout the UK ready to help at one of the most difficult times with compassion, respect, openness and care
- ✓ We will collect and transport the deceased to the funeral director's premises within a 20-mile radius, at any time, 24 hours a day
- ✓ We will stay in regular contact with the family to provide guidance and advice on all aspects of the funeral
- ✓ We will care for the deceased in our own facilities and mortuary
- ✓ We will make all of the funeral arrangements, coordinate flowers and arrange collection of charitable donations
- ✓ We will provide a hearse, funeral director, driver and pallbearers who will attend the service
- ✓ We guarantee that cremation fees and Minister or Officiant's fees are fully paid or, if a burial is required, we will provide a generous contribution of £1,200 towards burial costs, plot and Minister's fees

What's not included

- ✗ The choice of day and time of the funeral is limited
- ✗ No limousine for family and mourners
- ✗ No additional services can be added to the plan, such as an extra limousine
- ✗ The Limited Plan is not available on the Isle of Man

The guide overleaf will help you compare the Limited Plan with our more comprehensive options.

For more information, help with choosing the plan that suits you best or to buy today, please call **0800 389 9277** or complete the enclosed application form.

	Limited	Amber	Pearl	Diamond
	AN AFFORDABLE PLAN	AN ESSENTIAL PLAN	MOST POPULAR PLAN	A PLAN FOR BIG FAMILIES
	£2,995.00	£3,435.00	£3,785.00	£4,185.00
Guarantees				
Covers all the required funeral director services with no more to pay for the services below, regardless of when the plan is needed or how much funeral costs rise in the future	Yes	Yes	Yes	Yes
Covers cremation funeral costs and Minister's or Officiant's fees	Yes	Yes	Yes	Yes
Generous contribution of £1,200 towards burial costs, increasing each year in line with the Retail Price Index (RPI)	Yes	Yes	Yes	Yes
Making the arrangements				
Support from a nationwide network of owned or approved Funeral Directors	Limited to approx. 800 funeral directors [†]	Over 1,190 funeral directors	Over 1,190 funeral directors	Over 1,190 funeral directors
Personal and regular contact with the family to provide advice and guidance on all aspects of arranging the funeral	Yes	Yes	Yes	Yes
Guidance on the registration of the death and collection of all necessary paperwork for the funeral to proceed	Yes	Yes	Yes	Yes
Care of the deceased				
Collection and transportation of the deceased to the Funeral Director's premises, at any time, 24 hours a day (within a 20-mile radius, excluding ferry or air fares)	Yes	Yes	Yes	Yes
Care and preparation of the deceased (embalming not included)	Yes	Yes	Yes	Yes
The Coffin	Basic	Wood effect	Quality wood effect	High quality wood veneer
Viewing of the deceased in a private chapel of rest by agreed appointment	Yes	Yes	Yes	Yes
The service				
Funeral Director, driver and pallbearers to attend the service	Yes	Yes	Yes	Yes
Hearse	Yes	Yes	Yes	Yes
Limousine for family/mourners	None	None	One	Two
Funeral procession (Fees and costs of a service at a separate location not included)	Directly to the crematorium or burial site	Directly to the crematorium or burial site	To a service location, then onto the crematorium or burial site	To a service location, then onto the crematorium or burial site
Mutual agreement on the time and day of the funeral during normal office hours	Restricted days and times [†]	Yes	Yes	Yes
Flexibility				
If you move home your plan moves with you to a new Nominated Funeral Director, at no extra cost	Yes	Yes	Yes	Yes
Personalise the plan at any time by documenting "Special Requests" such as hymns and readings*	Yes	Yes	Yes	Yes
Ability to add additional services to your plan, such as an extra limousine*	No	Yes	Yes	Yes
Ability to make additional contributions towards Special Requests during the lifetime of the plan. Any contributions will increase each year in line with Retail Price Index (RPI)	No	Yes	Yes	Yes
Additional services				
24 hour telephone bereavement advice and counselling service	Yes	Yes	Yes	Yes
Complimentary thank you cards	No	No	Yes	Yes

What is not included in your plan

Medical certification fees. For deaths where a coroner investigation is required, there are no medical certification fees. Also, changes to legislation in May 2015 mean there will no longer be a charge for a medical certification for any deaths registered in Scotland. Similar legal changes are being considered for the rest of the UK, so we do not include provision for these fees in our Plans. If the funeral takes place outside of Scotland, and a coroner is not involved, then if applicable, the medical certification fees must be paid by the next of kin or personal representative, when arranging the funeral.

* Some requests may incur an additional charge and may not be covered by the price guarantee. Any costs incurred from these requests will have to be paid for at the time of the funeral. Such as:

- Embalming, burial plot, memorial or headstone, flowers, catering/wake.
- Costs for removing artificial limbs and mechanisms such as pacemakers.
- This list is not exhaustive, so please refer to the Terms & Conditions for further information.

†Limited Plan – additional restrictions to those listed: There is a restricted choice from approx. 800 Funeral Directors. A restricted choice of date and time for the funeral will be available. Typically this means that with the Limited Funeral Plan the service will take place before 10.30am or after 3.30pm Tuesday-Thursday. You may not make any additional contributions towards the costs of any special requests. Not available on the Isle of Man.

Application Form

1

Proposed Planholder details

Details of the Plan purchaser

If you are applying on behalf of somebody else, please complete their details in the space below and tick this box

Mr/Mrs/Ms/Miss/Other

Forename(s)

Surname

Address

Postcode

Date of Birth

Tel No. (inc. code)

Email^

Mr/Mrs/Ms/Miss/Other

Forename(s)

Surname

Address

Postcode

Date of Birth

Tel No. (inc. code)

Email^

2

Choose your Plan and payment method

Payment Options	Limited Restricted Plan	Amber Affordable Plan	Pearl Most Popular Plan	Diamond For Big Families
Single payment	<input type="checkbox"/> £2,995	<input type="checkbox"/> £3,435	<input type="checkbox"/> £3,785	<input type="checkbox"/> £4,185
12 monthly instalments over 1 year <small>(there is no extra charge for this option)</small>	<input type="checkbox"/> £249.58	<input type="checkbox"/> £286.25	<input type="checkbox"/> £315.41	<input type="checkbox"/> £348.75
60 monthly instalments over 5 years <small>(there is an extra charge for this option)</small>	<input type="checkbox"/> £57.61 <small>total payment £3,456.82</small>	<input type="checkbox"/> £66.07 <small>total payment £3,964.67</small>	<input type="checkbox"/> £72.81 <small>total payment £4,368.64</small>	<input type="checkbox"/> £80.50 <small>total payment £4,830.31</small>

Call 0800 389 9277 for details of other instalments. Amber, Pearl and Diamond Plan prices include £150 discount. Limited Plan price is an introductory offer and does not include a discount. All prices are valid to 31/03/2017.

- 1. Payment by cheque or postal order (made payable to National Funeral Trust)
- 2. Payment by credit/debit card
- 3. Payment by Direct Debit

If you are paying instalments by cheque or postal order you will need to send a £95 deposit. This will count as your first instalment and any subsequent monthly instalments will be adjusted accordingly.

You do not need to add your payment details to this form. Instead please tick and ensure your phone number is added in Section 1. Our Client Service Centre will then contact you for your details.

Please complete Direct Debit mandate on the reverse. Payments are debited on the 25th day of the month, or the nearest working day thereafter.

3

Your choice of cremation or burial

Please indicate your preference

- Cremation Burial Not yet decided

If choosing a burial funeral, please note that we are unable to guarantee burial costs as costs vary significantly from region to region. Instead your Plan includes a contribution of £1,200 towards burial costs. This amount will increase each year in line with the Retail Price Index. Please see the Terms & Conditions for full details.

4

Do you have any Special Requests?

You may have some special requests that you would like noted. For example, a certain hymn, poem or reading. If you know what your special requests are, please fill in the details below. If you would prefer you can return your Application Form now and notify us of any special requests in the future. Please note some special requests may incur an additional cost. Where relevant, special requests may be subject to the approval of the church or local authority. (PLEASE COMPLETE IN BLOCK CAPITALS)

Please continue on a separate sheet if you need to

Your Declaration

I wish to apply for the plan I have indicated overleaf, as described in the brochure provided with this Personal Application Form and subject to the Terms & Conditions and Key Features Summary.

Signature X	
Print name	Date

You are free to change your mind and receive a full refund of all monies paid within 28 days. Any cancellations after this period are subject to a £395 administration fee. **Please note if you are applying for a plan on behalf of someone else, you should sign your name, not theirs.** All correspondence relating to the plan will be sent to the address of the person signing this form.

Data Protection Act 1998

Once you have purchased a funeral plan, Dignity will process your personal information for the purpose of administering your Plan and this may involve contacting you by mail or telephone to inform you of any information relevant to your Plan.

Dignity is the provider of the funeral plan. If you were introduced to Dignity by one of our business partners, then we may provide your details back to the Partner who introduced you to Dignity for the purposes of updating their records.

Please tick if you do not wish to be kept up to date on other products and services brought to you by Dignity or other relevant third parties .

^By giving us your email address, you are agreeing to be kept up to date by email on products and services from Dignity or other relevant third parties.

You may obtain a copy of your personal information held by Dignity by writing to: Data Protection Officer, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. A fee, not exceeding the statutory maximum, may apply.

Instruction to your Bank or Building Society to pay by Direct Debit

Capita Trust Company Limited Re National Funeral Trust

Please fill in the whole form using a ballpoint pen and send it to: National Funeral Trust (c/o Dignity), 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP.

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

Address: _____

Postcode: _____

Name(s) of Account Holder(s)

Bank/Building Society Account Number

Branch Sort Code

Service user number

9 2 0 1 4 9



Reference

Instruction to your Bank or Building Society.

Please pay Capita Trust Company Limited Re National Funeral Trust Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Capita Trust Company Limited Re National Funeral Trust and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s):

Date:

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

Have you...?

- 1. Completed the details of the person whom the plan is for?
- 2. If you are applying for a friend or relative – completed your personal details as well as the details of the plan holder?
- 3. Selected your plan and the payment period, i.e. lump sum or one of the monthly instalment options?
- 4. Ticked your preferred payment method and if paying by Credit or Debit Card, completed your telephone number in Section 1, or enclosed your cheque if appropriate, or completed the Direct Debit Instruction overleaf?
- 5. Signed and dated the form above?



The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT registered No. 486 6081 14. 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. Telephone No. 0121 354 1557. Fax No. 0121 355 8081. Part of Dignity plc. A British company. Calls may be monitored or recorded for training and quality purposes. All calls to 0800 numbers are free of charge.

Please use the prepaid envelope provided to return the form to us or post to: Dignity, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP.

Prepaid Funeral Plan

Terms & Conditions

Terms and Conditions

Dignity Prepaid Funeral Plan

The Dignity Prepaid Funeral Plan (the 'Plan') provides the funeral services set out in the Limited Plan, Amber Plan, Pearl Plan and Diamond Plan so long that you make all of the payments in accordance with the detail set out in your Plan.

Definitions

In these terms:

"Additional Special Requests Form" means the form, which we will send to you after we have received your Application for the Plan, which allows you to notify us of any alternative or additional Special Requests;

"Agreement" means the written agreement between us made up of the Application, the Funeral Plan Schedule, Funeral Plan Services Document, Key Features Summary and these Terms and Conditions;

"Application" means the Application form you have completed and either returned by post, submitted online via a website or portal or completed over the telephone;

"Funeral Plan Schedule" means the schedule setting out all the details of your Plan, which we will send to you once we have received your Application for the Plan;

"Funeral Plan Services Document" means the document setting out the details of the services which are guaranteed by the Plan, which we will send to you once we have received your Application for the Plan;

"Inflation" means a sustained increase in the general level of prices for goods and services measured as an annual percentage increase in line with the Retail Prices Index;

"Instalment Charge" means the additional payment included in the price of any Plan where instalments are being paid over a term beyond 12 months;

"Key Features Summary" means the document summarising the key features and benefits and exclusions and limitations of the Prepaid Funeral Plan to allow you to assess whether it meets your requirements;

"Nominated Funeral Director" means the funeral director, the details of which are set out in the Funeral Plan Schedule, or such other funeral director as we may appoint to carry out your chosen funeral;

"Planholder" means the person named in the Funeral Plan Schedule whose funeral is covered by this Plan;

"Personal Representative" means your Personal Representative(s) after your death, as defined by the Administration of Estates Act 1925;

"Plan" means the funeral Plan you have chosen, as governed by the Agreement;

"Price Guarantee" means the price guarantee in respect of the Nominated Funeral Director charges or any cremation funeral costs indicated as guaranteed in the Agreement;

"Special Requests" means any personal wishes as to how you would like your funeral performed which have been notified to us in your Application, Additional Special Requests Form, by email, in writing or over the telephone;

"Trust" means the Trust described in more detail in the "Care of your Money" section below;

"we" or **"us"** or **"our"** refer to Dignity Pre Arrangement Limited and our details are set out below; and

"you" or **"your"** or **"applicant"** means the person applying for the Plan.

Do You Qualify For This Plan?

This Plan is available to Planholder's who are aged 50 or over at the date of application.

This Plan covers the cost of certain funerals provided they are conducted in mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man (Limited Plan not available on the Isle of Man). The funeral must be conducted in the territories mentioned above. The Plan does not cover the costs of repatriation.

Your Plan

Payment

As the purchaser of this Plan, the rights and benefits set out in this Agreement accrue to you and you are responsible for making payments to us in accordance with this Agreement.

If you have named a different person as the Planholder on the Application, the rights and benefits set out in the Agreement will nevertheless accrue to you and not to the Planholder.

What the Plan Covers

What Your Plan Includes

Subject to these Terms and Conditions, and as set out below, details of the services guaranteed by your Plan are set out in the Funeral Plan Services Document.

Once you have fully paid the amounts set out in the Plan, we promise to cover these goods and services at no further charge to your Personal Representative. This Price Guarantee only applies to the services set out in the 'What the Plan Covers' section.

Your Nominated Funeral Director

Your Plan covers the services of the Nominated Funeral Director to provide the goods and services described in your Agreement after receipt by us of the Application. If any of the goods or services, which are to be directly provided by the Nominated Funeral Director, are not available at the time of the funeral we will provide an alternative of at least equal

quality and value at no further charge.

If your Personal Representative does not agree to the alternative arrangements, we may cancel the Plan and refund to your estate any monies due less a £395 cancellation fee.

We will appoint the Nominated Funeral Director to carry out your chosen funeral. If the Nominated Funeral Director cannot for any reason perform your funeral, we will appoint an alternative Nominated Funeral Director for you.

Please note that we reserve the right to appoint a different or new Nominated Funeral Director to carry out your chosen funeral for any reason. We will inform you before we do so.

Change of Address

The Plan provides for your funeral to be carried out by the Nominated Funeral Director. You must notify us at the address shown at the end of this document of any permanent change of address so that, if appropriate, we will appoint an alternative Nominated Funeral Director for you.

Cremation Services

If you choose or have chosen a cremation funeral as part of your Plan, the price you have paid for your Plan will cover;

1. The cremation fee charged by the crematorium. We reserve the right to select the crematorium used. This will usually be a crematorium close to and normally used by the Nominated Funeral Director.
The cremation fee does not include any additional charges made by the crematorium, for example, any cost payable to the crematorium for use of an organist.
2. The Minister of Religion or Officiant's fee, up to the maximum amount recommended by the Church of England Stipend Authority.

In the unusual event that the, Minister or Officiant charges more than the recommended amount, then you or your Personal Representative will be responsible for paying that additional amount to the Nominated Funeral Director.

Burial Funeral

If you require a funeral with burial, your Nominated Funeral Director will arrange certain services which are provided by third parties, for example, the provision of a burial plot, digging a new plot or opening an existing grave, and cemetery fees and fees for a Minister of Religion or Officiant may also be payable. However, as the cost of these services varies widely throughout mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight, therefore your Plan does not guarantee to cover these costs.

Your Plan contains a contribution towards these burial costs and other third party costs. The current rate is £1,200, which will rise in line with Inflation. We will advise your Personal Representative of the value of the burial contribution at the time of arranging the funeral.

If the contribution towards burial costs does not cover the actual burial costs in full your Personal Representative will be required to pay the additional sum at the time of the funeral. Where the actual burial cost is less than the value of the contribution towards burial costs, we will either repay the difference to your Personal Representative, or put it towards other funeral costs incurred at the time.

What the Plan Does Not Cover

The Plan includes the services described in the Funeral Plan Schedule, which forms part of the Agreement.

The cost for other services, for example a memorial, headstone, flowers, and catering are not included in the Plan. If you have purchased an Amber, Pearl or Diamond Plan and you would like to make a provision for services not already included in your Plan you may do so by making a contribution towards these costs. We will then make sure the value of that contribution increases in line with Inflation.

However, if that contribution does not cover the then current rate for those goods or services, you or your Personal Representative must pay the difference between the value of your contribution (adjusted for Inflation) and the actual cost at the time of the funeral. Where the actual cost is less than the value of your contribution we will repay that difference to you or your Personal Representative.

Any fees payable to doctors or a coroner for the issue of death or cremation medical certificates, or coroners certificates will not be included in your Plan and if they are charged for they will need to be paid for separately at the time of the funeral.

Your Special Requests

You may ask for Special Requests for your funeral, but if these incur additional costs they will fall outside the Plan and will not be covered by the Price Guarantee. Once you have notified us of any Special Requests, we will send you a Special Requests Certificate confirming these Special Requests. Your Special Requests will be used as a guide for your Personal Representative and the Nominated Funeral Director. If you have an Amber, Pearl or Diamond Plan you are entitled to make a contribution payment towards the cost of any Special Requests and any contribution you do pay towards Special Requests will be increased each year in line with RPI inflation. But we do not guarantee that your contributions will cover the cost of all of the Special Requests. If you have a Limited Plan you may not make contribution payments towards the costs of any Special Requests. Your Personal Representative will be advised of the value of this contribution at the time of arranging the funeral. If you have any queries please call Dignity Pre Arrangement Limited on 0800 389 9277.

There are a number of common requests which incur additional costs which are not included in the Plan. These might include (but are not limited to):

- an additional charge for conducting the burial, cremation or funeral service on a weekend or public holiday;

- a religious or other service where the venue charges for the use of that venue, heating, an organist, choir, etc;
- if the crematorium charges extra for music, choir or an organist, or any other services (including any levies).

Extra Charges

Save in respect of any service specified as paid for in the Agreement we may charge reasonable extra amounts for the following requirements:

- the removal of mechanisms such as pacemakers (which must be removed before a cremation);
- any doctors or coroners fees that the funeral director is asked to pay on your behalf;
- providing a funeral which is not a normal funeral service;
- conducting the funeral, burial or cremation on a weekend, at an unusual hour or public holiday; or
- any adjustments to prices that reflect the additional cost to us of any change in regulations, tax, laws or generally accepted practice, and affect the conduct of the funeral (not available with the Limited Plan).

Repatriation and Transport

This Plan does not cover the costs of repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Wight and Isle of Man (Limited Plan not available on the Isle of Man) to the Nominated Funeral Director).

If we need to transport the Planholder to or from a distance of more than 20 miles of the proposed funeral site, crematorium or burial place or if we need to incur ferry or air fares, we may charge you reasonable additional costs, less any contribution towards the cost of travel specified in your Plan.

Care Of Your Money

All payments you make are passed to the Royal Exchange Trust Company Limited as custodian trustee of the National Funeral Trust (the "Trust") to be held in accordance with the Trust deed of the Trust. Following the transfer of Royal Exchange Trust Company Limited to Capita plc, some activities are carried out by Capita Trust Company Limited under a Power of Attorney.

Payments are made out of the Trust to us for funerals when they are performed, and for the cost of offering, selling and administering the Plans, and for refunds to Plan purchasers.

Instalment Payments

If you choose to pay for your Prepaid Funeral Plan by instalments the following rules will apply:

If you choose to pay by instalments of more than 12 months

Where instalments are being paid over a term beyond 12

months an Instalment Charge is required because the Trust does not have all the money to invest at the Plans inception.

If the Planholder dies before all of the instalment payments for the Plan have been paid

We will provide the funeral in accordance with this Agreement. However, your Personal Representative will be responsible for paying the outstanding instalments due at the time of the funeral.

If you fail to pay all of your instalment payments

If any instalment is not paid within 60 days of its due date, the Price Guarantee in your Plan will lapse. However, provided that the Plan has not been cancelled, your Personal Representative may request, and we may agree, to arrange for the funeral to be carried out by the Nominated Funeral Director. The cost of the funeral will then be charged at the Nominated Funeral Director's then current market rate and we will credit any instalment payments already made towards the cost of the funeral.

For these purposes the value of the payments made will be increased annually in line with Inflation, from the date on which the Price Guarantee has lapsed to the date of the funeral. Your Personal Representative will be liable to pay the difference between the amounts paid (subject to Inflation) and any outstanding amount to the Nominated Funeral Director.

If any instalment is not paid within 60 days of its due date and the Plan has not been cancelled, you may reinstate the Plan by restarting payment. However, the total amount payable for the Plan will be increased to the then current price of the Plan you have chosen. We will take account of payments already received, increased by Inflation from the date the Plan lapsed, and we will adjust future instalments accordingly.

Cancellation

You have 28 days from the date you receive your Agreement to decide that the arrangements you have made meet your requirements and that you do not wish to cancel your Plan. If you do decide to cancel your Plan, you must:

- notify us by completing and returning the cancellation form entitled "Notice of the Right to Cancel" which will be included with the documents that make up your Agreement or
- otherwise notify us in writing, by telephone or by email;

- Dignity Pre Arrangement Limited, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP

- 0800 389 9277

- planinfo@dignityuk.co.uk

Any notification of cancellation should specify all of the following details: (i) the Plan number; (ii) the full name and address of the Planholder (iii) the Planholders date of birth; and (iv) a telephone number and/or email address for contact purposes should there be any issue with the cancellation. There will be additional security questions where the Plan is cancelled by telephone or by e-mail.

Provided we receive such notification within 28 days of entering into the Agreement, we will refund all the money you have paid within 14 days of us receiving notification of cancellation.

If you wish to cancel your Plan after the Cancellation Period, we will refund any money you have paid, less a cancellation fee of £395, within 14 days of us receiving notification of cancellation. In the event that the Plan is not used and cancellation is requested after the death of the Planholder we may require additional information from the person cancelling the Plan before we can complete the cancellation.

Any refund will be made to the person who originally paid for the Plan or to the Planholder's estate.

We may cancel your Plan by giving notice to you if:

- an instalment remains unpaid more than 60 days after it is due;
- a funeral director is appointed independently by you who is not a Nominated Funeral Director;
- the funeral is to be conducted outside mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man (Limited Plan not available on the Isle of Man); or
- the funeral cannot be performed because of circumstances outside our control or outside the control of the Nominated Funeral Director (for example war, terrorism, or riot).

If we cancel the Plan, we will refund any money you have paid, less the £395 cancellation fee, and we will have no further obligations to provide the benefits set out in the Plan. The Plan is designed to cover funeral costs and is not an investment product, and we will not pay interest on money refunded.

Value Added Tax ("VAT")

VAT is not currently charged on a funeral service. However, if VAT or any other form of tax becomes chargeable on a funeral service or part of it in the future, you or your Personal Representative must pay the VAT or additional tax at the time of the funeral.

If you are paying for any Special Request as part of your Plan then any third party suppliers who provide those goods or services may charge VAT, which we will pay and recover from you, or your Personal Representative.

The Agreement

Once we have confirmed your Application for the Plan, the following documents all make up the Agreement:

- your Application
- the Funeral Plan Schedule
- the Funeral Plan Services Document
- the Key Features Summary
- these Terms and Conditions

Please keep these documents in a safe place for the attention of your Personal Representative. You are advised to discuss your funeral arrangements with the person who will be your Personal Representative.

These documents together make up the Agreement concerning your funeral arrangements. Anything which is not documented in writing in the Agreement will not be effective. If there is any ambiguity between the documents, the terms set out in this document take precedence over the others. English law shall apply to this Agreement. If anything in this Agreement is invalid or unenforceable, then this Agreement will be interpreted as if that part were modified or deleted to make it valid and enforceable, and the rest shall remain in force.

If we fail to exercise or delay in enforcing our rights (such as our right to cancel the Plan in the event of unpaid instalments), such failure or delay will not restrict our rights to do so, and a waiver of any such rights or of any breach of any term will not be deemed to be a waiver of any other right or any later breach.

You may propose a change to the Plan, but no change will take effect unless it is agreed in writing. If you wish to change your Plan then this will take effect through a new Agreement. Please call Dignity Pre Arrangement Limited on 0800 389 9277 if you wish to change the terms of your Plan.

The Agreement is personal to you and may not be assigned (transferred) or made the subject of any trust, mortgage or charge given as security for any obligation to any third party. Only you or your Personal Representative is entitled to claim the rights or benefits set out in this Agreement. The Nominated Funeral Director may also claim the rights or benefits set out in this Agreement. Otherwise, no other person (including the Planholder or their Personal Representatives) has

any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement. This does not affect any other rights these people may have. These Terms and Conditions apply to all Plans entered into from 1/12/2016.

How To Make A Complaint

We make every effort to excel in the service we provide. However, if you feel we have not met your expectations, please contact our Client Liaison Officer who will acknowledge your complaint within 2 working days and will do their utmost to ensure any complaint is dealt with as quickly and efficiently as possible.

Contact details are as follows:

Client Liaison Officer
4 King Edwards Court
King Edwards Square
Sutton Coldfield
West Midlands
B73 6AP
Telephone: 0800 731 0655
Email: clientrelations@dignityuk.co.uk

If you are dissatisfied with the response from us you can take the matter further. Dignity Pre Arrangement Limited is registered with the Funeral Planning Authority (FPA), an independent organisation whose Code of Practice we follow.

The FPA can be contacted by;

- Telephone: 0845 601 9619
(Calls to this number cost 5p a minute plus your phone company's access charge)
- E-Mail: ceo@funeralplanningauthority.co.uk
- Web: www.funeralplanningauthority.com

You also have access to an Online Dispute Resolution (ODR) platform which is provided by the European Commission. It allows consumers to submit complaints through the site and the complaint will then be allocated to an approved and appropriate Alternative Dispute Resolution (ADR). For more information on this service visit <http://ec.europa.eu/consumers/odr>.

The Funeral Planning Authority when handling complaints uses one of the approved Alternative Dispute Resolution providers and you can gain access to them by using the FPA contact details provided above.

Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Capita Trust Company Limited Re National Funeral Trust will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Capita Trust Company Limited Re National Funeral Trust to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Capita Trust Company Limited Re National Funeral Trust or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to you must pay it back when Capita Trust Company Limited Re National Funeral Trust asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



The Prepaid Funeral Plan is 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. Part of Dignity Plc. A British company. www.dignityfuneralplans.co.uk. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority.

Calls may be monitored or recorded for training and quality purposes. All calls to 0800 numbers are free of charge whether made from a landline or mobile phone.



Dignity Prepaid Funeral Plan Key Features Summary

About this Key Features Summary

This document is intended to provide you with a summary of the key features and benefits of the Dignity Prepaid Funeral Plan to allow you to assess whether it meets your requirements.

Please refer to the Plan literature and Terms & Conditions that accompany this document for full details on the Plan.

What is the Dignity Prepaid Funeral Plan?

Our Plan offers a choice of four Prepaid Funeral Plans, which let you pay for certain funeral costs in advance and include the main services for a funeral.

Who is Dignity Caring Funeral Services?

Dignity is the UK's leading provider of funeral plans. Dignity launched the UK's first nationally available funeral plan in 1985 and has helped over 700,000 people plan for their funeral in advance. Dignity plc is one of the UK's largest operators of Funeral Directors and crematoria and is a British company listed on the London Stock Exchange.

Who is the Prepaid Funeral Plan for?

You can have a Dignity Prepaid Funeral Plan if the person who the funeral is for is aged 50 or over and the funeral is to take place in mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man (Limited Plan not available on the Isle of Man).

What will the Prepaid Funeral Plan provide?

The Dignity Prepaid Funeral Plan will provide the guaranteed services included in the Plan through a Dignity Nominated Funeral Director when the time comes. Provided that the Plan is paid for in full there will be nothing further to pay for the guaranteed services covered by the Plan.

All Plans guarantee to cover the following services:

Funeral Director Services;

- Advice and guidance on all aspects of the funeral including the registration of the death and collation of all necessary paperwork for the funeral to proceed
- Transport of the deceased to the Nominated Funeral Director's premises within 20 miles
- Preparation and care of the body
- The coffin provided within the selected Plan
- Funeral Director and staff to attend service
- Provision of a hearse
- 24 hr telephone bereavement counselling.

Third Party Cremation Costs;

- The cremation fee
- Ministers or Officiant's fee up to the maximum amount recommended by the Church of England Stipend Authority.

Dependent on the Plan chosen, the following are also guaranteed:

- Family viewing by appointment or at any time
- Limousines to transport the mourners
- Transport to place of worship prior to cremation or burial
- 'Thank you' cards.

Burial Funerals

- If burial is chosen, the Plan will include a contribution of £1,200 towards third party burial costs in place of the guaranteed Third Party Cremation Costs listed above. We will increase the value of the £1,200 contribution each year in line with the Retail Prices Index (RPI) inflation to help it keep pace with rising costs.

What won't the Prepaid Funeral Plan provide?

The Plans do not include:

- Embalming
- Transport of more than 20 miles from the Nominated Funeral Director. Any charge for additional miles will be payable to the Dignity Nominated Funeral Director at the time
- The cost of special requests such as memorials, flowers, catering, newspaper obituaries etc.

- The cost of removal of mechanisms such as pacemakers (which must be removed before a cremation)
- Costs for conducting the funeral, burial or cremation on a weekend, at an unusual hour or public holiday
- Any additional charges that are passed to us due to changes in regulations, tax, laws or generally accepted practice
- The cost of repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man (Limited Plan not available on the Isle of Man).
- Any Doctor's fees & Coroner's fees.

Other Plan limitations include:

- If the Plan is paid for by instalments and the funeral is required before the final payment has been paid, your Funeral Organiser would have to pay the outstanding balance at the time of the funeral
- Any taxes. Value Added Tax is not currently charged on a funeral service. However, if this or any other tax becomes chargeable on a funeral service or part of it, your Personal Representative must pay the tax at the time of the funeral.

Limited Plan limitations:

- There is a restricted choice from approximately 800 Funeral Directors.
- You may not make any financial contribution payments towards the costs of any Special Requests.
- A restricted choice of date and time for the funeral will be available. Typically this means that with the Limited Funeral Plan the service will take place before 10.30am or after 3.30pm Tuesday–Thursday.
- Not available on the Isle of Man.

What are the prices of the Plans?

Dignity's Prepaid funeral plans are designed to meet our customers' different requirements and budgets. For example you can make a single payment or spread the cost of your Plan over 12 monthly instalments. The prices for these options are:

Single Payment	12 Monthly Instalments There is no extra charge for 12 monthly instalments
■ Limited Plan – £2,995	£249.58 per month
■ Amber – £3,585	£298.75 per month
■ Pearl – £3,935	£327.91 per month
■ Diamond – £4,335	£361.25 per month

Longer fixed term instalments are available should you wish to spread the cost of the Plan. Please note that plans purchased over a period greater than 12 months will incur an additional fee. Prices stated are valid from the 1st December 2016.

How can I pay?

Payment methods include Credit or Debit Card, Cheque and Direct Debit. You can pay for your plan online, over the telephone by speaking with one of our advisors or, by enclosing payment with your paper application form.

How is the money I pay protected?

The money that you pay for your Plan is paid directly into the National Funeral Trust. The National Funeral Trust is completely separate and legally independent from Dignity.

- The Trust is run by Managing Trustees, the majority of whom are independent of Dignity
- Ernst & Young are the appointed auditors and conduct annual audits of the Trust's accounts
- PricewaterhouseCoopers conduct an annual actuarial valuation of the Trust Fund, which determines if there is enough money in the Trust Fund for Dignity to meet its liabilities and promises to Planholders
- The Trust adheres to the rules of the Funeral Planning Authority, who receive copies of the Trust's accounts and valuations and other information it requests.

What happens to the money in the Trust Fund?

All the money you pay for the Plan goes straight into the Trust Fund's bank account. From the money held in the Trust:

- Dignity is paid an allowance for the marketing, administration and lifetime customer management of the Plan
- There are annual costs for Trust management services, audits, valuations and other scheme expenses
- An amount from each Plan is retained in the Trust to help the Trust maintain a surplus so it can better withstand unexpected rises in funeral costs or better cope with poor investment returns
- The remaining balance is available to pay the Dignity Nominated Funeral Director, after the funeral has taken place, who agrees to provide all the guaranteed services for this sum

We publish a Report on the National Funeral Trust annually and it is available upon request.

What happens if there is not enough in the Trust to pay for the funeral?

In the unlikely event that the Trust does not have enough money to cover the future cost of funeral services promised to Planholders, Dignity would still honour the guarantees made to Planholders. Dignity owns a nationwide network of Funeral Directors and crematoriums and even in extreme circumstances should still be able to meet the promises made to Planholders.

What happens if Dignity goes out of business?

The money for your funeral would still be protected because it is legally separate from Dignity. In the unlikely event that we were to go out of business it may however mean that we would be unable to provide the funeral we had promised to provide. If this happened the Managing Trustees of the Trust would work with the remaining Nominated Funeral Directors, and where necessary seek to appoint new Nominated Funeral Directors, to continue to provide services to Planholders.

We are a registered provider with the Funeral Planning Authority and in this scenario other Registered Providers would co-operate in the delivery of the Authority's "Pledge to Customers" by which the other Registered Providers will examine the ways in which they might assist in delivering the funerals of customers of the insolvent Registered Provider.

What will I be sent after I apply for a Plan?

Once your Application Form has been received, your Plan will be set up within 14 days and you will be sent your Planholder pack. This will contain confirmation of the Plan you have purchased, the amount you have paid, what is covered, details of the Funeral Director and how to claim. It will also contain a pack to be given to your Funeral Organiser.

What happens if I move home?

You must inform us so we can update our records. If you have moved to a new area we may need to allocate a new Nominated Funeral Director. There is no charge for this, as your Plan is portable, and all the Plan guarantees will still be honoured.

Can I choose my Funeral Director?

We will allocate a Funeral Director to your Plan, which we refer to as the Nominated Funeral Director. For the Amber, Pearl and Diamond Plans there are over 1,190 Nominated Funeral Directors and for the Limited Plan there are approximately 800 Nominated Funeral Directors across the UK. If you would like to check if your Plan can be allocated to a specific Funeral Director please contact us before you purchase. We may change your Plan to a different Nominated Funeral Director if required.

What happens if the Nominated Funeral Director goes out of business?

If this were to happen, Dignity would re-allocate your Plan to a new Nominated Funeral Director. All the guarantees made in your Plan would still stand and you would not be charged any additional fees.

How to claim

When the person who the Plan is for passes away the Funeral Organiser should telephone Dignity direct at any time 24 hrs a day on 0800 085 0994. Alternately you can call or visit the Nominated Funeral Director, whose contact details will be confirmed in the Planholder Pack.

What happens if my family or representative doesn't use the Plan?

If the Plan is not found until after the Planholder's funeral is arranged, or if your Next of Kin or Executor chooses not to use the Plan, they can cancel the Plan and receive a refund of the original amount paid for the Plan less the £395 cancellation fee.

Cancellation

You can cancel your Plan at any time. To receive a full refund of any payments made you must cancel the Plan within 28 days from the date you receive your Planholder Pack and Agreement. We will charge a fee of £395 for cancellations after 28 days. Refunds will be completed within 14 days of the request being received.

If you wish to cancel your Plan tell us either by completing and returning the form included in the Planholder Pack we send you or otherwise tell us by:

- Post: Dignity Pre Arrangement Limited, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP
- Telephone: 0800 085 0994
- Email: planinfo@dignityuk.co.uk

How to make a complaint

If you wish to complain please contact our Client Liaison Officer who will acknowledge your complaint within 2 working days and will do their utmost to ensure any complaint is dealt with as quickly as possible. Contact details are as follows:

Client Liaison Officer
4 King Edwards Court
King Edwards Square
Sutton Coldfield
West Midlands
B73 6AP
Telephone: 0800 731 0655

Email: clientrelations@dignityuk.co.uk

Regulation

Dignity is a Registered Provider with the Funeral Planning Authority, the professional body that oversees the operation of registered funeral Plan companies. If you are dissatisfied with the response from us you can make a complaint to them. Their details are:

- Telephone: 0845 601 9619 (calls to this number cost 5p a minute plus your phone company's access charge)
- Email: ceo@funeralplanningauthority.co.uk
- Web: www.funeralplanningauthority.com

The Dignity Prepaid Funeral Plan is not a regulated financial services product and as such is not regulated by the Financial Conduct Authority or covered by the Financial Services Compensation Scheme.

Law

English law applies to this agreement.

This Key Features Summary applies to Dignity Prepaid Funeral Plans purchased from 1st December 2016.

Need to Contact us?

If after reading this document you have any questions here are our contact details;

- Post: Dignity Pre Arrangement Limited, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP
- Telephone: 0800 085 0994
- Email: planinfo@dignityuk.co.uk

Please see the Terms & Conditions for further details.