



Pride Planning

*Trust in us to protect you*

## Your guide to Pride Planning Pre-Paid Funeral Plans





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[prideplanning.co.uk](http://prideplanning.co.uk)

## Who Are Pride Planning?

As one of the UK's leading pre-paid funeral plan providers, we pride ourselves on customer care, with our dedicated team tailoring the perfect day and service for you. With national coverage, we guarantee to allocate a local funeral director and certify that your plan is in place within 28 days of instruction. We understand that planning your funeral can be a particularly difficult time, and we want to take away the stress by assisting every step of the way.

Our dedicated team of professional advisors provide you with the best advice, helping you make informed choices about your funeral wishes. Pride Planning offers a range of plans suited for all needs, and guaranteed acceptance for those with health issues, no questions asked. For customers wishing to make a funeral plan on behalf of their loved ones, we can even take care of this for you too. We treat your requests with the upmost of respect and confidentiality and strive for 100% customer satisfaction.

With an extensive network of funeral directors across the UK, Pride Planning can be relied upon to deliver a personal local service that is right for you. In fact, more than 99%\* of our customers have said that we had met or exceeded their expectations in terms of the service that we had provided, furthermore 98%\* would recommend us to friends and family.

### **Taking a plan for a loved one**

If you're looking to take out a plan for a parent, partner or anyone else other than yourself, Pride Planning can help. We understand that loved ones may want to take matters into their own hands and prepare for others in advance. Pride Planning deal with sensitive matters daily and we personally guarantee absolute confidentiality.

### **Your money is protected**

With Pride Planning your payments are completely protected and held in Trust with Barclays bank. Your money is paid into the Pride Planning Trust, which is run by an independent Board of Trustees who, along with independent key professionals to include; International fund manager Investec, qualified actuary of Rowanmoor, award winning chartered accountants and business advisors Kay Johnson Gee (KJG LLP), and one of the UK's top 100 law firms Gordons solicitors, manage the Trust's funds on behalf of our plan holders and safeguard future payments to funeral directors. When the time comes, the funeral director's services included in your plan are guaranteed to be covered.

## What is a Funeral Plan?

A Pride Planning Pre-paid Funeral Plan is the simplest, considerate, and most practical way to remove the financial and emotional burden attached to unexpected funeral arrangements. Putting your wishes into a plan and prepaying for your funeral, puts you in control of your affairs, whilst providing you with the peace of mind that those closest to you will not face choices and decisions surrounding your final wishes, that only you know how to make.

With several options, available, we believe that our carefully constructed fixed-price funeral options each featuring specific standard arrangements are competitively price, and within a guaranteed set price structure. Once a plan has been chosen, payment arrangements agreed, and your chosen funeral director nominated and confirmed, you can rest assured that your funeral wishes will be fulfilled and that the cost of your funeral will not rise.

### What is included in a Pride Planning funeral plan?

At Pride Planning we offer four different types of funeral plans; Pride Practical, Pride Simplicity, Pride Essential and Pride Plus.

All our plans include the following as standard;

- Arranging all necessary funeral preparations
- Taking care of the funeral directors' professional services
- Removal of the deceased to a funeral directors' premises
- Preparation and care of the deceased prior to the funeral
- Use of the chapel of rest for viewing arrangement
- The attendance of the conductor and bearers
- All funeral staff which are required



## Our Pre-Paid Funeral Plans

	Pride Simplicity	Pride Essential	Pride Plus
Attending to all necessary funeral arrangements	✓	✓	✓
Funeral Directors Professional Services	✓	✓	✓
Removal of the deceased to funeral director's premises within 25 miles, normal working hours	✓	✓	✓
Advice on certification and registration	✓	✓	✓
Preparation and care of the deceased prior to funeral	✓	✓	✓
Use of the chapel of rest for viewing arrangements	✓	✓	✓
The coffin type	standard coffin	superior coffin	premium coffin
Attendance of the conductor and bearers	✓	✓	✓
Provision of hearse and limousine direct to crematorium or cemetery	hearse	Hearse & 1 limousine	hearse & 2 limousines
All funeral staff required to conduct the service	✓	✓	✓
Full list of floral tributes	✗	✓	✓
Cremation or interment, Doctor and Minister costs*	✓	✓	✓

\* the sum paid towards these costs to increase with the CPI. These may require an additional payment at the time of the funeral  
 N.B. the funeral director's fees and services are guaranteed to be covered in full.

## How You Could be Affected by 2018

### The rising costs by region†

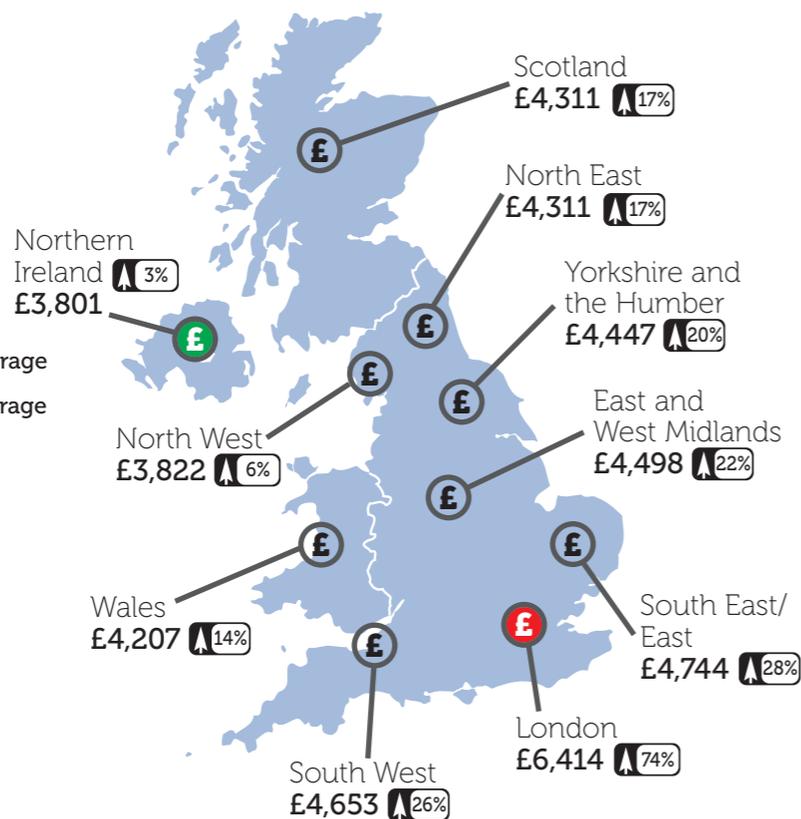
#### KEY

● Highest

● Lowest

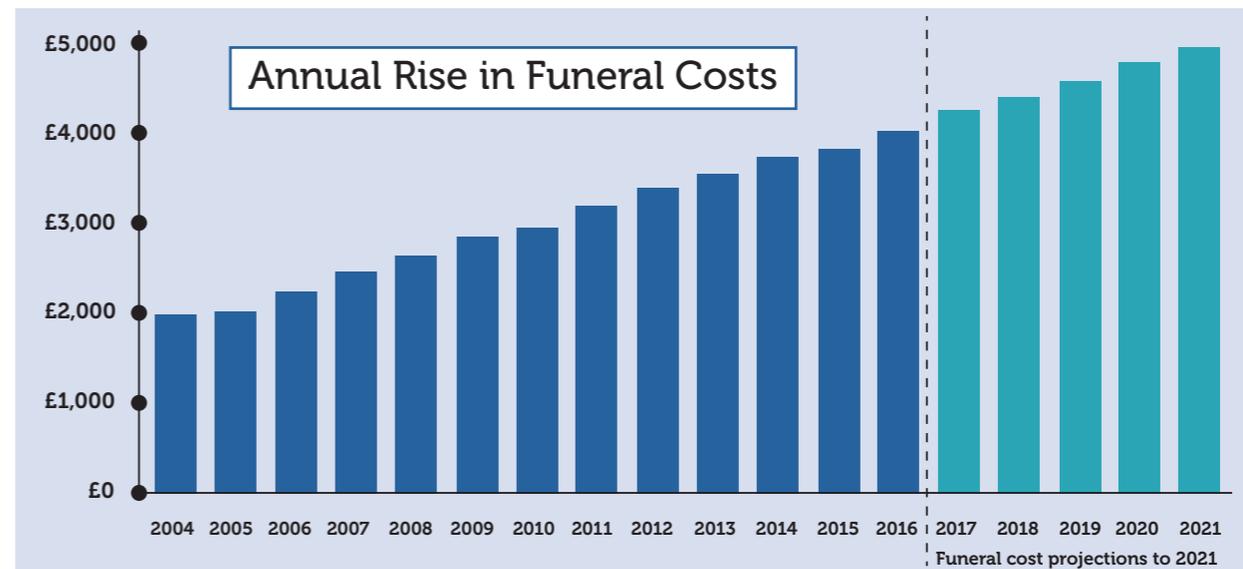
▼ % below current national average

▲ % above current national average



## The Annual Rise in Funeral Costs is of Real Concern

The average cost of a basic funeral has risen for the 11th year in a row and now stands at £3,693, an increase of more than 90% since 2004\*\*, which is why freezing your costs at today's prices with a prepaid funeral plan is a great idea. With one of our pre-paid funeral plans you can rest assured knowing that those closest to you won't have to worry about the expenses of a funeral when you are gone. The price of an average funeral is rising year on year and by 2030 it is expected that the average cost of a funeral will be more than £11,000.



### How a Pride Planning Funeral Plan can help you pay less

A funeral plan allows you to secure the cost of your funeral, inclusive of your director's services at today's prices, putting you in control over your funeral arrangements. So, no matter how much funeral prices rise, you only pay the agreed price at the time of taking out your funeral plan.



## Arranging a Pride Planning Funeral Plan Today

### Peace of mind for you and your family

Aside from the financial burden, for grieving loved ones a funeral is a huge emotional responsibility. Loved ones often feel obligated to carry out the wishes of the deceased, and so make assumption based choices. A funeral plan could avoid difficult decisions at a very stressful time, and in addition prevent any financial worries over how to pay for the funeral costs.

We believe it's important for you to receive the funeral you deserve, exactly how you want it, and for your family to receive a genuine personal service when it really matters. With a network of accredited funeral directors, we at Pride Planning can appoint a local funeral director to take care of your requests immediately rather than at the time of need, and if you have a preferred funeral director in mind, just let us know and we will endeavour to do our up most to place your plan with them. However, where a preferred funeral director is not on our panel and it is established that they will not accept your plan, we will locate an alternative accredited local funeral director on your behalf.

When the time arrives, just one phone call to the funeral director is all that is required to activate your plan. From there, everything else will be taken care of, and your wishes will be realised on your behalf without any additional stress to your loved ones.

### Save money

That's why it pays to act now. With a plan from Pride Planning, no matter how much the price of your funeral director's services increase in the future, your family will have nothing more to pay for those services included in your plan – guaranteed. And the sooner you take out a plan, the greater the saving could be.

# Frequently Asked Questions

## What if I want extra services that aren't included?

Any requirements can be discussed upon enquiry, and if necessary right up until the time of need with your allocated funeral director. Please note, if any of your requests incur additional costs which are not included in your plan, either you or your loved ones will need to arrange for these to be paid.

## Can I choose whether I have a burial or cremation?

You can choose to have either a burial or cremation – it's up to you. You just need to be aware that the cost of the burial plot is not covered by the plan. You or your loved ones will need to arrange the cost for your burial plot and headstone separately.

## How do my family go about activating the plan at the time of need?

We make this really simple for your loved ones. When you take out a plan, you will receive two copies of certification for your plan, on which you will find your allocated funeral director details. You should give one of the certificates to someone you know to keep safe. Then when the time comes, your family will need to inform the funeral director of the death and provide a death certificate (which the funeral director can help with). The funeral director will take care of all the other arrangements based on your wishes when you set up your plan.

## How is the funeral director and funeral home selected?

Pride Planning have a network of funeral directors across the country, and will endeavour to allocate a funeral director based on their geographical location to your home, and you can rest assured that your plan is safe as all allocated funeral directors will be members of at least one of the following associations; National Association of Funeral Directors, British Institute of Funeral Directors.

## What happens if my allocated funeral director goes out of business?

Where a funeral home closes or changes hands, Pride Planning will undertake to find a replacement funeral director to carry out the funeral.

## How is my money protected?

With Pride Planning your payments are completely protected and held in Trust with Barclays bank. Your money is paid into the Pride Planning Trust, which is run by an independent Board of Trustees who, along with independent key professionals to include; International fund manager Investec, qualified actuary of Rowanmoor, award winning chartered accountants and business advisors Kay Johnson Gee (KJG LLP), and one of the UK's top 100 law firms Gordons solicitors, manage the Trust's funds on behalf of our plan holders and safeguard future payments to funeral directors. When the time comes, the funeral director's services included in your plan are guaranteed to be covered.

## What are funeral directors' fees?

Funeral directors' fees cover all elements of the funeral that are provided by the funeral director directly - such as the hearses, limousines, care and preparation of the deceased, etc.

## Can I purchase a funeral plan on someone else's behalf?

Yes. Upon application, simply make us aware that this is your intention.

## Do I have to take a medical?

No, there are no medical examinations or questions. In fact, all our funeral plans are available to anyone, regardless of health or medical history.

## Are there any hidden charges?

No. We have taken great care to highlight all charges associated with each of the plan options. If you require any further clarity, please call us and we'll make sure you understand exactly what is included within the price of your chosen plan.

## Can I choose my funeral director?

Yes you can as long as they have an agreement in place with us and they meet our stringent service standards. Alternatively, we will appoint a local funeral director on your behalf.

## I've already set aside some money for my funeral expenses

Setting money aside is always a good idea. However, with interest rates so low and funeral expenses rising, many saving and insurance plans therefore fall short of the actual cost.

## I'd prefer to have the security of an established Bank or Building Society

Taking into account the fact a Bank or Building Society cannot freeze funeral director's costs at today's prices every penny you put into the Pride Planning Funeral Plan is looked after in an Independent Trust Fund and is completely safe controlled by a Board of Trustees.

## Do I have to pay all at once?

Pride Planning offer a flexible payment scheme if you don't wish to pay for the funeral plan outright. Payments can be spread from 12 months to 120 months. (If you take it out over one year, it is instalment charge free).



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