

Guaranteed Funeral Plan



Prices with effect from 1st April 2007
(Please check current prices if this date is more than a year old)

| <u>Plan</u> | <u>Price</u> | <u>(including disbursements of)</u> |
|-------------|--------------|-------------------------------------|
| Economical | £2180 | £650 |
| Traditional | £2440 | £650 |
| Classical | £2860 | £700* |

Included in the prices of the Plans are contributions for other necessary expenses or 'disbursements' such as cemetery or cremation fees and Clergy fees if applicable. These amounts are based upon national averages and are increased regularly in line with inflation. So most, if not all, of the costs will be covered, but they are outside of the control of Funeral Planning Services Limited and cannot be guaranteed. Although the amounts covered are based upon cremation costs they can be put towards a burial instead. You may include a larger amount if you wish - simply add the extra cost to the price of the Plan. (NOTE: if you require burial, the cost of a grave plot is NOT included in the Plan price). *The amount for disbursements included in the Classical Plan is greater than the other plans because it includes a contribution towards an announcement in a local newspaper.

A down payment of either £500 or £250 may be made followed by 36 or 48 monthly instalments respectively. Payment may also be by 60 monthly instalments without a down payment.

| <u>Plan type</u> | <u>Down payment</u> | <u>Monthly instalment</u> | <u>Plan completed</u> | <u>Total cost</u> |
|------------------|---------------------|---------------------------|-----------------------|-------------------|
| Economical | £500 | £56.00 x 36 | 3 years | £2516 |
| Economical | £250 | £50.00 x 48 | 4 years | £2650 |
| Economical | £0 | £46.00 x 60 | 5 years | £2760 |
| | | | | |
| Traditional | £500 | £64.00 x 36 | 3 years | £2804 |
| Traditional | £250 | £56.00 x 48 | 4 years | £2938 |
| Traditional | £0 | £51.00 x 60 | 5 years | £3060 |
| | | | | |
| Classical | £500 | £77.00 x 36 | 3 years | £3272 |
| Classical | £250 | £66.00 x 48 | 4 years | £3418 |
| Classical | £0 | £60.00 x 60 | 5 years | £3600 |

IMPORTANT

Instalment plans should not be applied for unless the applicant is sure that payments will be kept up. Applicants with limited life expectancy or uncertainty about their financial ability to pay, should not commence an instalment plan. The plan guarantees are not in force until the plan has been fully paid for. See brochure and terms of sale for further details.

YOUR RIGHTS TO A REFUND

If, for any reason at all, you decide you do not want your **Guaranteed Funeral Plan**, you may return the plan documents to Funeral Planning Services Limited and, provided you return them within 28 days of when they were issued, you will receive a full refund of all money you have paid without question. If you wish to cancel after 28 days, you are strongly advised to contact Funeral Planning Services Limited to discuss the various alternative options available. If you cancel your plan after 28 days from the date your documents were issued, Funeral Planning Services Limited have the right to deduct their administrative charges from your refund. These are, currently, £430, £479 and £610 for an Economical, Traditional and Classical plan respectively.