

Leave your loved  
ones something  
they'll appreciate.

The **co-operative** funeralcare

Part of The Midcounties Co-operative



# What is a funeral plan?

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*The only way to guarantee all your funeral costs are covered.*

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If you've ever had to arrange a funeral for a loved one, you'll know what an emotional and distressing time it can be. Especially if you have no idea what sort of funeral event your loved one wanted.

Add to that the burden of finding the money to pay for the funeral and it can all add up to a very stressful experience.

## **Giving you and your family peace of mind.**

A funeral plan allows you to protect your friends and family from all that emotional and financial stress when it comes to arranging your funeral.

With a funeral plan, you make all your own decisions about what you want for your funeral event, and then pay for the funeral in advance at today's prices. You and your family can then relax in the knowledge that everything's been taken care of, knowing that you will be protected from rising funeral costs in the future.

Taking out a funeral plan puts you in control. It's practical, sensible and should be an essential part of your financial planning.

# Why pre-pay for your funeral?

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*The funeral you want. Exactly how you want it.*

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A Funeral Plan from the Midcounties Co-operative provides an easy, cost effective way to organise your arrangements in advance, specify your wishes, and take care of the costs.

Our Plans will save your family worry and expense, and help make things easier for them at a difficult time.

When the time comes, your family need make only one simple phone call to the Midcounties Co-operative to put the funeral arrangements in motion. Your family won't need to choose a funeral director, decide what kind of funeral you wanted, deal with paperwork or organise the service as we'll do it all for them – based exactly on how you want it.

Our Plans also guarantee that once paid for, the services included in your Plan will be automatically covered, and there will be nothing more for your loved ones to pay for those services when the time comes. And if they want to add their own personal touches at the time such as flowers, readings, and music – they can.\*

Our Funeral Plans can be a weight off your mind.

\*There may be an additional charge at the time for additional or special requests not included in the Plan.

## Leave your loved ones a legacy they'll appreciate.



You **create a unique tribute to your life**, so you're remembered the way you want to be.



You **select the arrangements**, so your loved ones don't have to make difficult decisions.



You **remove any financial burden** by covering the costs of the funeral in advance.



You give your family the chance to **add their own personal touches** when the time comes.



You **protect your family** from rising costs, because a Funeral Plan is set at today's prices.



# An essential part of your financial planning.

*40% of people organising a funeral said it cost more than they expected.\**

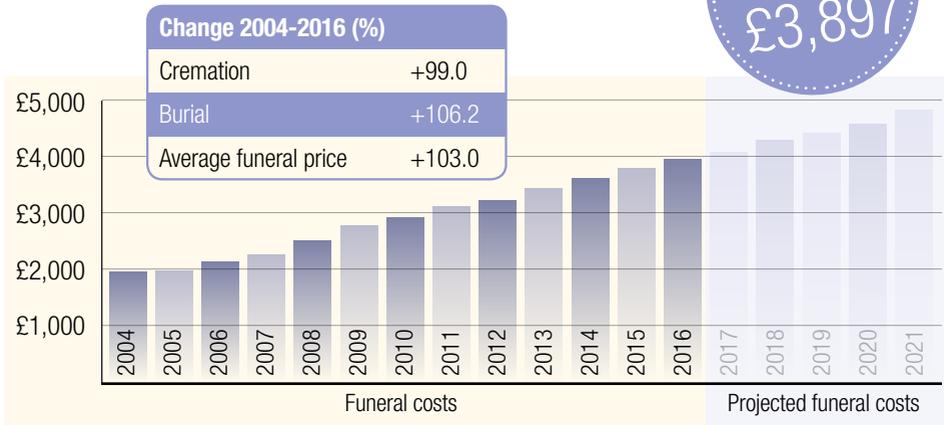
Every year the cost of a funeral goes up in the UK and that rise is predicted to continue – at a rate greater than most bank or building society returns and faster than the rate of inflation. In 2016, the average cost of a funeral was £3,897, and that is expected to rise to £4,620 by 2020.

This increase is being driven by a lack of reasonably priced land for cemeteries, and the need for crematoria to invest in their facilities to comply with UK and EU regulations.

Our Funeral Plans fix funeral costs at today's prices and **guarantee** to cover the cost of everything included in your Plan. We promise that your loved ones will have nothing more to pay for the services included in your Plan when the time comes, regardless of how much funeral costs increase in the future.

So, the sooner you take out a Plan, the more you could save.

## The rising cost of funerals in the UK



\* Sun Life Cost of Dying Report 2016

## Third party costs

Third party costs refer to those additional services such as crematoria, ministers' and doctors' fees. It is these fees that are driving the rising cost of a funeral and are outside of a funeral director's control.

Unlike many other funeral plans available today, our plans include these third party costs in the cost of your Plan. We **guarantee** there will be nothing more to pay for these costs in your Plan - even if there is a shortfall when the time comes.

## Spreading the cost of your Plan

We offer flexible payment options with **new lower monthly repayments** that make paying for your Funeral Plan easier. You can

pay up front with a one-off single payment, or spread the cost with manageable monthly instalments. The choice is yours.

Take out a Funeral Plan with the Midcounties Co-operative Funeralcare today and protect your family from rising costs.

Call us on **0800 454 940**, go to **[www.coopfuneralplans.co.uk](http://www.coopfuneralplans.co.uk)**, or complete the enclosed application form today.



It's never too early to  
protect your family against  
rising funeral costs.



# A Funeral Plan from the Midcounties Co-operative gives you

- Peace** of mind that all services included in the Plan are guaranteed to be paid in full – no matter how much prices increase in the future
- Reassurance** that your funeral costs are fixed at today's prices
- Comfort** that your funeral arrangements have been taken care of in advance, exactly how you want
- Confidence** that your funeral arrangements will be in the hands of a trusted and experienced Funeral Director

At the Midcounties Co-operative we recognise that everyone is unique and we all have different preferences and budgets. That is why we believe in giving you choice, flexibility, and complete control when it comes to planning your funeral.

Whichever level of Funeral Plan you choose, with the Midcounties Co-operative the cost of the funeral included in your Plan is guaranteed. We guarantee there will be nothing more to pay towards the cost of your funeral or any third party charges. And if your family wants to add their own personal finishing touches to your funeral, these can be easily added and paid for when the time comes.



# Simple Set Cremation Funeral Plan

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*Simply respectful. Simply affordable.*

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Our Simple Funeral Plan is a simple, lower cost funeral plan that offers families an affordable, respectful way to say goodbye, without compromising on our high standards of care and attention.

Our Funeral Director will arrange for you to be brought into our care after death and we will care for you until the day of the cremation. A hearse and funeral bearing team will convey you to the crematorium. The date and time of the funeral is chosen by our Funeral Director when the time comes and we will assist with making all the necessary arrangements at a local crematorium.

Our Simple Funeral Plan is ideal for those wanting a less traditional funeral service, but still offers a dignified way for your funeral wishes to be carried out without compromising on quality and standards.

Once paid in full, the services in the Simple Funeral Plan are guaranteed to be covered, no matter how much funeral prices may rise in the future so you can give your family and friends peace of mind that they won't need to worry about how they pay for your funeral in the future.

**Choose to pay in full or spread  
the cost over 12 months.**

## Guaranteed Services included in **Simple Cremation Plan**

- Confidential advice and guidance on all aspects of the funeral
- Making the necessary arrangements with the crematorium
- Advice on death certification, registration and all required legal paperwork
- Bringing the deceased into our care from within a 50 mile radius in the UK (24 hours)
- Hygienic preparation, personal care and attention from our dedicated professionals right up to the day of the funeral
- Visits to our private Chapel of Rest during normal working hours, by agreed appointment
- Simple coffin with four handles, lined and fitted
- Gown
- Traditional hearse from our care directly to the crematorium (at a time and day of our choosing)
- A bearing team to attend the crematorium
- Local crematorium, minister or officiant and doctors' fees
- Funeral ceremony
- Limousine for family/mourners
- Choice of funeral procession route

# Bronze Set Cremation Funeral Plan

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*The Bronze Funeral Plan includes all the services necessary for a cremation funeral.*

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The Bronze Funeral Plan includes a plain wood effect coffin, a hearse and funeral procession via a route of your choosing, and allows loved ones to visit our private Chapel of Rest during normal working hours by agreed appointment.

Once paid in full, the services in the Plan are guaranteed to be covered, no matter how much funeral prices may rise in the future, so loved ones won't have the worry of finding all the money. They will also receive the services of a trusted and professional Co-operative Funeralcare Funeral Director, who will guide and support them when they need us most.

Fully Inclusive Funeral Plan

**Choose from our wide range of payment options up to 120 months.**

## Guaranteed Services included in **Bronze Cremation Plan**

- Confidential advice and guidance on all aspects of the funeral
- Making the necessary arrangements with the crematorium
- Advice and assistance on death certification, registration and required legal paperwork
- Funeral Director's professional fees in arranging and conducting the funeral
- 24 hour transfer of the deceased into our care from within a 50 mile radius in the UK (24 hours)
- Hygienic preparation, personal care and attention from our dedicated professionals right up to the day of the funeral
- Visits to our private Chapel of Rest during normal working hours, by agreed appointment
- Plain wood effect coffin with matt finish, lined and fitted
- Mutual agreement on time and date of funeral
- Traditional hearse and funeral procession from home to crematorium via a route of your choice
- Funeral Director and bearers as required
- Inclusion of all necessary third party fees such as doctors' medical fees, crematorium fees and minister or officiant's fees to perform the cremation service
- Professional bereavement advice via professional organisations
- Funeral ceremony
- Limousine for family/mourners

# Silver Set Cremation Funeral Plan

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*The Silver Funeral Plan includes all the services necessary for a cremation funeral, with an extra finishing touch for your family by including a limousine.*

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The Silver Funeral Plan includes a panelled wood veneer coffin, a hearse and limousine funeral procession via a route of your choosing, and allows loved ones to visit our private Chapel of Rest during normal working hours by agreed appointment.

Once paid in full, the services in the Plan are guaranteed to be covered, no matter how much funeral prices may rise in the future, so loved ones won't have the worry of finding all the money. They will also receive the services of a trusted and professional Co-operative Funeralcare Funeral Director, who will guide and support them when they need us most.

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Fully Inclusive Funeral Plan

**Choose from our wide range of payment options up to 120 months.**

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## Guaranteed Services included in **Silver Cremation Plan**

- Confidential advice and guidance on all aspects of the funeral
- Making the necessary arrangements with the crematorium
- Advice and assistance on death certification, registration and required legal paperwork
- Funeral Director's professional fees in arranging and conducting the funeral
- 24 hour transfer of the deceased into our care from within a 50 mile radius in the UK (24 hours)
- Hygienic preparation, personal care and attention from our dedicated professionals right up to the day of the funeral
- Visits to our private Chapel of Rest during normal working hours, by agreed appointment
- Panelled wood veneer coffin with gloss finish, lined and fitted
- Mutual agreement on time and date of funeral
- Traditional hearse and funeral procession from home to crematorium via a route of your choice
- Funeral Director and bearers as required
- Inclusion of all necessary third party fees such as doctors' medical fees, crematorium fees and minister or officiant's fees to perform the cremation service
- Professional bereavement advice via professional organisations
- Funeral ceremony
- 1 following limousine for family/mourners

# Gold Set Cremation Funeral Plan

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*The Gold Funeral Plan is perfect if you have a large family or want something a little more extravagant.*

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The Gold Funeral Plan includes a superior solid wood coffin, hearse and two limousines funeral procession via a route of your choosing, Loved ones are able to visit our private Chapel of Rest at anytime, by agreed appointment.

Once paid in full, the services in the Plan are guaranteed to be covered, no matter how much funeral prices may rise in the future, so loved ones won't have the worry of finding all the money. They will also receive the services of a trusted and professional Co-operative Funeralcare Funeral Director, who will guide and support them when they need us most.

Fully Inclusive Funeral Plan

**Choose from our wide range of payment options up to 120 months.**

## Guaranteed Services included in **Gold Cremation Plan**

- Confidential advice and guidance on all aspects of the funeral
- Making the necessary arrangements with the crematorium
- Advice and assistance on death certification, registration and required legal paperwork
- Funeral Director's professional fees in arranging and conducting the funeral
- 24 hour transfer of the deceased into our care from within a 50 mile radius in the UK (24 hours)
- Hygienic preparation, personal care and attention from our dedicated professionals right up to the day of the funeral
- Visits to our private Chapel of Rest at any time by agreed appointment
- Solid wood coffin\*, lined and fitted
- Mutual agreement on time and date of funeral
- Traditional hearse and funeral procession from home to crematorium via a route of your choice
- Funeral Director and bearers as required
- Inclusion of all necessary third party fees such as doctors' medical fees, crematorium fees and minister or officiant's fees to perform the cremation service
- Professional bereavement advice via professional organisations
- Funeral ceremony
- 2 following limousines for family/mourners

\* where local crematoria regulations allow.

# Unique Tribute Funeral Plans – as unique as you are

If none of our Set Cremation Funeral Plans are what you are looking for, or you would prefer a burial option, we can help you design a Unique Tribute Plan. These plans allows you to tailor every element of your funeral, exactly how you want it. So if you want a VW Camper van hearse, a woodland burial, an eco-friendly coffin, or live music at your funeral service, we can create your funeral plan to your wishes.

Whatever your thoughts, talk to us and we'll be able to help you make it happen. We will then detail all the costs and charges to calculate the cost of your Unique Tribute

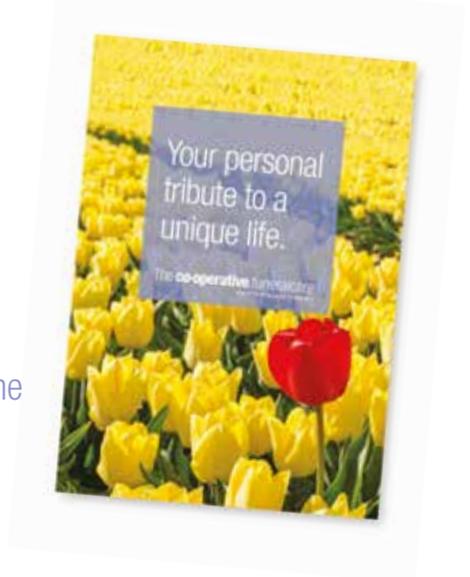
Funeral Plan. Whatever your agreed plan, we promise to provide the funeral of your choice with absolutely no further costs for what is included when the time comes.

Call us on **0800 454 940** to arrange one of our experienced Funeral Plan Specialists to visit you in the comfort of your own home or call into your nearest Midcounties Co-operative Funeralcare.

## Taking out a Plan on behalf of a loved one

None of us like to think about the funeral of someone close to us. But a Funeral Plan could help you create a truly fitting send-off for them, whilst also relieving you of difficult decisions and the financial burden when the time eventually comes. You can purchase a Funeral Plan for a partner, spouse, close relative or dependent.

99% of funerals may not be exactly as the deceased would have wished - Sun Life Cost of Dying Report 2016



# Making it affordable

Our Funeral Plans relieve the financial burden a funeral can often present. And to make a Funeral Plan even more affordable to you, we give you a range of payment

options - choose to pay in full or spread the cost over a longer period with our low cost monthly instalment options - whatever works best for you.

## Pay in full for immediate cover

Make a single payment when you arrange your Set Cremation or Unique Tribute plan and relax knowing everything is taken care of. Cover is immediate, and payment can

be made via the telephone, at your local Midcounties Co-operative Funeralcare or online at [www.coopfuneralplans.co.uk](http://www.coopfuneralplans.co.uk).

## Spread the cost of a Funeral Plan with our wide range of low monthly repayments

Make your Set Cremation or Unique Tribute Plan more affordable by spreading the cost over smaller, monthly Direct Debit instalments for a fixed period.

to pay for your plan over 12, 24, 36, 60 or 120 months.\*

We give you the flexibility to choose a payment term that works for you - choose

Your monthly payment will never rise, no matter how much funeral prices increase. And once paid in full, everything in the Plan is covered.

\*An Instalment Charge is included in the Plan cost if you choose to pay by 24, 36, 60 or 120 months.

Apply online at [www.coopfuneralplans.co.uk](http://www.coopfuneralplans.co.uk) or visit your local Midcounties Co-operative Funeralcare.



# How safe will my money be?

The Midcounties Co-operative Funeralcare is a Funeral Planning Authority (FPA) registered provider. The FPA is a self-regulatory body for funeral planning companies, which means you will benefit from the protection available through the Funeral Planning Authority's regulations.

When you buy a funeral plan from the Midcounties Co-operative, 100% of your money is used to buy a whole of life insurance policy with Royal London, the largest mutual insurer in the UK. Royal London are authorised and regulated by

the Financial Conduct Authority (FCA) and comply with the Rules and Code of Practice of the Funeral Planning Authority (FPA) on safeguards for such investments. These safeguards ensure that when the time comes, the funeral will be provided in accordance with that Plan.

The Midcounties Co-operative Funeralcare has no access to your money and Royal London will only release the funds in your plan to us upon receipt of the necessary death certificate.

## Why choose the Midcounties Co-operative Funeralcare?

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*We are funeral experts that will be here for you when you need us.*

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With over 80 local funeral homes, we are part of the largest independent co-operative in the UK. As a co-operative business, we have always had a purpose beyond profit

and are committed to developing and managing the business in a responsible and sustainable manner to make a real difference to the communities we serve.



We are working towards creating a better, fairer world for the communities we serve.

Concern for the community is one of the co-operative principles on which we base our business, and we look to give something back to our communities in a number of ways. We are **owned by our communities, led by our communities and we reward our communities.**

From volunteering and fundraising, to supporting local schools and charities, to donating a share of our profits back to organisations that need our support, there are many ways we are engaging with the communities we serve. So when you buy a Funeral Plan from the Midcounties Co-operative, you are helping us invest in your local community.



Community  
Owned



Community  
Led



Community  
Rewarding

## The Co-operative Membership

As we are a co-operative business, you can choose to become a member. As a member of the Midcounties Co-operative, you not only have a say in how our business

is run, but also benefit from a share of the Midcounties Co-operative's profits, based on your transactions with our family of businesses.

To find out more about the benefits of Membership or to become a member, **call 0800 435 902** for an application form or visit **[www.midcounties.coop/membership](http://www.midcounties.coop/membership)**.

If you would like to take out a **Set Cremation Plan**, simply complete and return the enclosed application form, apply online at **[www.coopfuneralplans.co.uk](http://www.coopfuneralplans.co.uk)**, or visit your local Midcounties Co-operative Funeralcare.

For a **Unique Tribute Funeral Plan**, please visit your local Midcounties Co-operative Funeralcare or call **0800 454 940** to arrange an appointment with one of our Funeral Plan Specialists.

## The **co-operative** funeralcare

Part of The Midcounties Co-operative

Registered office: The Midcounties Co-operative, Co-operative House,  
Warwick Technology Park, Warwick CV34 6DA

[www.coopfunerals.co.uk](http://www.coopfunerals.co.uk)

