



JAMES McMULLAN & SON
FUNERAL DIRECTORS



Funeral pre-payment plans

Peace of mind for you and your loved ones

The advantages

The advantages of a pre-payment funeral plan



Many people wish to make financial provision for their funeral and a funeral pre-payment plan is a caring, sensible and cost-effective way to do so.

By taking some time now you can provide both financial and practical help for your loved ones in the future. It can be comforting and reassuring to know you've taken care of these essential arrangements. What's more, putting plans in place needn't be as distressing as you might think.

A funeral plan through us guarantees that our direct costs will be covered, no matter how much prices rise. As long as we carry out your funeral and your requirements don't change, your family won't be

asked to pay a penny more for our direct costs regardless of how long you live or what happens to costs in the meantime.

The plan can also include a contribution towards third party costs such as the fees for cremation or burial, medical fees and payment to a minister or officiant. Please refer to the Terms and Conditions for more details.



“It’s the sensible thing to do, and very easy. I would recommend it to anyone.”

- You can choose your own funeral arrangements, for your peace of mind.
- You will save your family from having to make difficult decisions, trying to guess what you would have wanted, at such a distressing time.
- Choose from a range of funeral services or personalise your plan to your specific requirements and budget.
- Financial security – every penny of the full plan value (excluding the initial management fee) is held securely to pay for your funeral. The funds cannot be used for anything else for your total peace of mind.
- There is no upper age limit and there are no awkward health questions.
- You can make a single payment or pay by monthly instalments, whichever suits you.
- All enquiries and arrangements are treated in confidence.

Peace of mind

*“I’m so pleased
with the plan that at
every opportunity
I will tell my friends.”*



Dedicated to serving the local community

James McMullan & Son have been caring for and serving the local community since 1905. The business is owned and managed by Andrew McMullan, the third generation of the family. Our aim as independent funeral directors is to provide a caring,

dignified and complete funeral service for our community, including providing pre-payment options. Our funeral plan customers can be assured that when the time comes, their arrangements and wishes are carried out with the greatest care and respect.



Andrew McMullan

Local Service

JAMES McMULLAN & SON
FUNERAL DIRECTORS

Choosing a plan is *easy*...

Everyone has their own ideas about the type of funeral they would like.

Choosing a plan

You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches. These can be accommodated within your funeral plan or you may prefer one of our most commonly-selected plans. We will discuss different options with you so you can decide on the best arrangements for you.

Third party costs

You can choose to include a contribution towards third party costs such as fees for cremation or burial, medical fees and minister's or church fees. These costs are outside of our control. If these costs, as listed in the plan details, are not covered by the plan value at the time of need, there will be a balance to pay. Please refer to the Terms and Conditions for more information.

The Funeral Plans

The TRADITIONAL

This is a popular choice, including the following items:

- The funeral director's professional services.
- Provision of a hearse with funeral director and staff for the funeral.
- Removal from place of death anywhere in Northern Ireland.
- The service may take place at a local residence, in our funeral church or a local church followed by committal at a local Churchyard or Cemetery.
- Giving guidance to your relatives or executors on the registration of the death, making all the arrangements for the funeral and dealing with all necessary paperwork.
- The collection and administration of charitable donations.
- Care of the deceased in accordance with the wishes of the family as well as facilities for viewing at our funeral home or at a local private residence including dressing in your own clothes.
- A contribution towards other expenses or third party costs such as church fees, gravediggers, cemetery fees, newspapers, etc. is included in this plan. This is intended to cover most if not all of the usual third party costs, but they are outside of our control and cannot be guaranteed. There may be more to pay at the time of the funeral.
- The supply of a quality wood veneer coffin with a raised lid, fully furnished in the local style.



The CLASSIC

This provides the following variations to The Traditional Plan:

- Supplying a superior wood veneered panelled coffin.
- Supplying a following limousine.

The SIMPLE

This provides for a simple funeral:

- Funeral director's Professional Services.
- Removal of the deceased from within 15 miles of our premises during normal hours.
- A simple coffin.
- Supply of a hearse to a local cemetery during normal hours.
- A contribution towards other expenses.

Please note: Viewing, taking the coffin home or a service in a church is not included in this plan.

The PERSONALISED

Tailored to your personal requirements

A funeral is a very personal occasion and many people have their own particular wishes.

If none of the above plans suit your requirements then please ask and we will prepare a personalised plan just for you, to allow for whatever services you require, for example a solid oak coffin or casket, a willow coffin or a non-religious funeral, etc.

Plan Options

Terms and conditions apply - please ask us for a copy.

Questions & Answers

Questions

Here are some of the questions you might want to ask, but please call us if there is anything you would like to know about the plans.

Is there an age limit or health restrictions?

Anyone aged 18 or over can take out a plan. There's no upper age limit and no medical or health questions to answer.

Can I pay by instalments?

Yes, you can pay over 12, 24, 36, 48, or 60 months. Please note there is an additional cost for paying by instalments over 24, 36, 48, and 60 months but this additional cost is held within the plan to pay for your funeral when the time comes.

What if I die away from home?

We recommend that you take out travel insurance when you go on holiday, especially if you travel abroad, which usually covers bringing you back home if necessary. Alternatively we can quote for the extra cost involved.

What if I move home?

If you move, you should be able to transfer your plan to a funeral director near your new home. However, there may be additional costs depending on local prices. Please refer to your Terms and Conditions for details or speak to a member of the team.

Can I buy a plan for someone else?

Yes, we find that many of our customers choose to do this.

Can I change my funeral plan arrangements?

Yes, you can make changes to your plan after you have taken it out. Just let us know what you wish to change. There may be an additional cost if you add new features and services to your plan.

What if I change my mind later?

You can cancel your plan at any time. If you choose to cancel the plan up to 30 days from the date of purchase you'll receive a full refund. If you cancel the plan after 30 days, you'll receive a refund of monies paid, excluding the management fee.

What happens if I pay by instalments and need to cancel future payments?

If you choose to pay by monthly instalments and you wish to stop paying for any reason, you can either cancel the plan and receive a refund

of the money you have paid excluding the management fee, or you can leave what you have paid in the plan to be used as a contribution to your funeral when the time comes.

And if your plan is needed before you have completed your instalments, the payments you have made will be used as a contribution to your funeral and your wishes will be clearly documented, giving your family peace of mind.

What happens to my money?

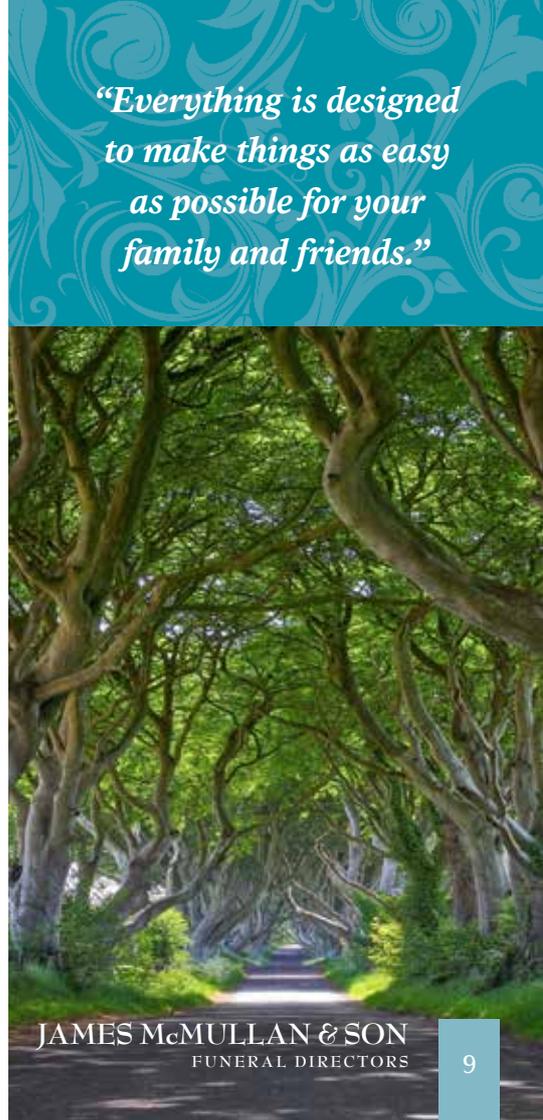
Every penny of the full value of your plan (excluding the initial management fee) is held securely and ring-fenced to pay for your funeral.

Funeral plan funds are held in guaranteed whole of life assurance policies with a life assurance company that is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and Financial Conduct Authority (FCA). Funeral plans themselves are not regulated by the PRA or FCA but are regulated by the Funeral Planning Authority.

Funeral pre-payment plans are provided by Ecclesiastical Planning Services which is part of the Ecclesiastical group. Ecclesiastical has been protecting people, property and funds since 1887 and Ecclesiastical Planning Services is a registered provider of the Funeral Planning Authority and adheres to its Code of Practice and high professional standards.

“Everything is designed to make things as easy as possible for your family and friends.”

& Answers



“Everything is set up to make things as easy as possible for my family and friends.”



Purchasing a plan is easy... And it only takes a few minutes

1 Have a think about how you want to be remembered and decide what service you require. Contact us to discuss any special wishes.

2 Choose whether to make a single payment or, if you prefer to pay by instalments, decide over what period (up to five years).

3 Do you have any questions? If so please ask us or, if you prefer to contact Ecclesiastical Planning Services direct, call them on 0800 633 5626.

4 We will help you complete your application and forward it along with your payment to Ecclesiastical Planning Services who will administer the plan.

Purchasing

FUNERAL PLANS -

A Code of Practice

Our funeral plans are bound by the Code of Practice of the Funeral Planning Authority, which ensures:

- Fair terms and conditions for the customer.
- Security of funds - with strict controls and regular monitoring.
- A procedure for independent arbitration of complaints.
- A full copy of the Code of Practice is available on request.

This plan complies with the requirements of the Financial Services and Markets Act 2000.

When you've taken out your plan

Within five days of receiving your application and payment, Ecclesiastical Planning Services will send you a welcome pack including your Certificate of Entitlement which should be kept in a safe place.

Simply let your family members know about your plan and then relax knowing that all your affairs are in order for when the time comes.



JAMES McMULLAN & SON

FUNERAL DIRECTORS

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Care, compassion & consideration in your time of need



Ecclesiastical
PLANNING SERVICES



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