


# Pre-paid funeral plans

from your local funeral director

A photograph of a field of blue cornflowers (Centaurea cyanus) with a white circular callout containing text. The background is a solid blue gradient at the top and bottom, with a white curved band separating the top text from the middle image. The bottom of the image is a white curved band containing the company name and tagline.

Reduce the  
worry for  
loved ones

**JAMES McMULLAN & SON**  
FUNERAL DIRECTORS

*Care, compassion & consideration in your time of need*



*Taking out a funeral plan is one of the most thoughtful and caring things you can do. It provides real financial benefits too.*

## Welcome

Planning for later life is never an easy thing to do, but it can be comforting and reassuring to know that you've taken care of your arrangements, including your funeral. By taking some time now, you can provide both financial and practical help for your loved ones in the future.

If you've ever had to arrange a funeral for someone, you'll know just how much there is to decide and how difficult it can be. Many people never get round to talking to their families about the kind of funeral they would like. This can lead to all sorts of worry and anxiety for loved ones when the time comes.

A pre-arranged funeral plan is a simple and straightforward way of removing this worry and can provide real peace of mind for you and your family.

We deal with funeral plans on behalf of customers on a daily basis and see the difference they can make. What's more, making funeral arrangements needn't be as distressing as you might think.

# Funeral costs are steadily increasing

Funeral costs continue to rise and further increases are predicted in coming years so it makes sense to make financial provision in advance.

The funeral plans we offer guarantee that the funeral director's 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 funeral director's costs regardless of

how long you live or what happens to our costs in the meantime.

You can also include an allowance 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 information.

## What happens to my money?

The plans we offer give you exceptional financial security for your money.

Unlike some plans, every penny of the full value of the plan (excluding the initial management fee) is held securely in a whole of life assurance policy and ring-fenced to pay for your funeral when the time comes. The money is made immediately available at the time of need and the funds cannot be used for anything other than your funeral for total peace of mind.

The 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 the Financial Conduct Authority (FCA).

Funeral plans themselves are not regulated by the PRA or FCA but our plan provider is registered with the Funeral Planning Authority.

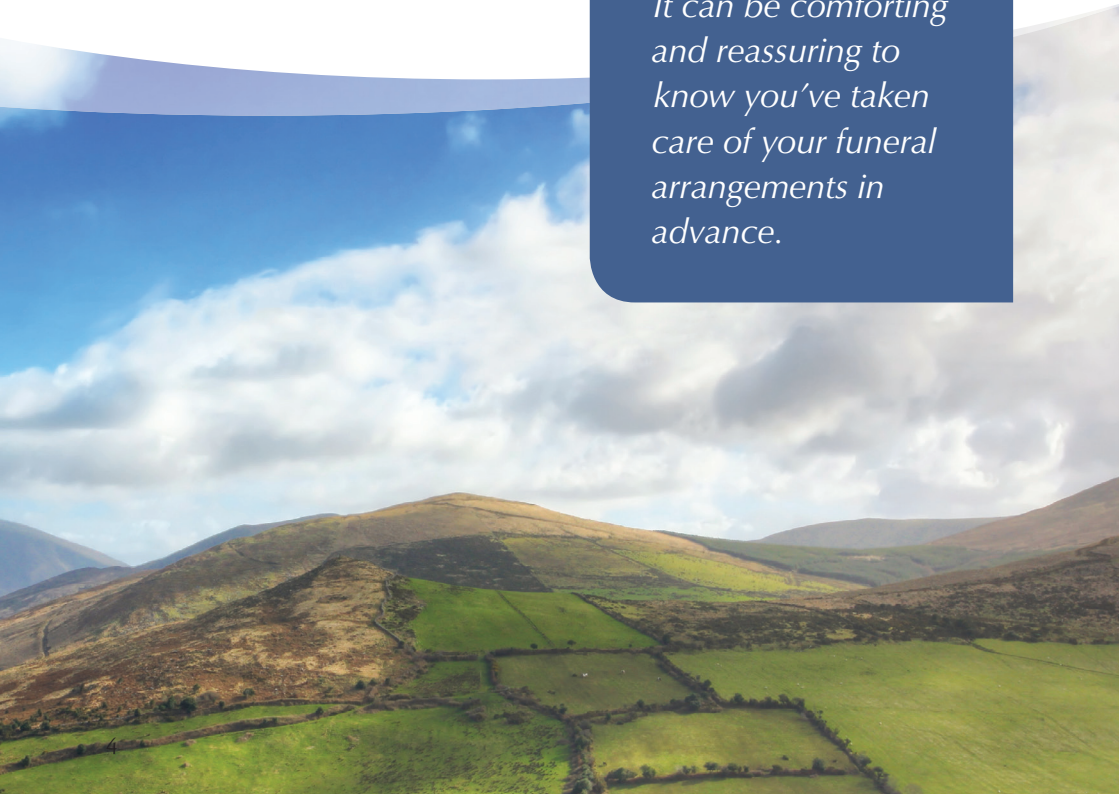
Find out more about what to consider when buying a funeral plan in our guide on page 4.

# Complete peace of mind for you and your family

Whether you want a funeral that celebrates your life or something more traditional, a funeral plan lets you:

- Pre-arrange all the details of your funeral and remove the worry for loved ones
- Fix the funeral director's costs
- Make your wishes known in advance
- Choose from a range of funeral services with flexible payment options or personalise your plan to your specific requirements and budget

*It can be comforting and reassuring to know you've taken care of your funeral arrangements in advance.*





# A choice of services to suit you

Everyone has their own ideas about the funeral they would like. After all, it's a very personal decision. You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches.

You can choose from a range of services.

**The table below shows some of the typical services that are available. You can use this list to consider what you'd like to include.**

Please select the services you'd like	<input checked="" type="checkbox"/>
The services of your funeral director	<input type="checkbox"/>
Conveyance of the deceased to the funeral director's premises	<input type="checkbox"/>
Care of the deceased until the funeral takes place	<input type="checkbox"/>
Deceased to rest at our funeral home	<input type="checkbox"/>
Deceased to rest at home	<input type="checkbox"/>
A simple coffin	<input type="checkbox"/>
A traditional coffin	<input type="checkbox"/>
A panelled-side coffin	<input type="checkbox"/>
A wicker coffin	<input type="checkbox"/>
A church service or service at our funeral home	<input type="checkbox"/>
A hearse with funeral director and staff for the funeral	<input type="checkbox"/>
Provision of one or two limousines for family and friends	<input type="checkbox"/>
The collection and administration of charitable donations	<input type="checkbox"/>
A contribution towards other expenses or third-party costs	<input type="checkbox"/>

Also, think about whether you'd like to personalise your funeral and if so how.

# Your quick guide to buying a funeral plan

There's an abundance of funeral plans and providers in the UK and it can be difficult to find the best product for your needs. There are a few things to ask before buying a funeral plan:

## **Q. What happens to my money?**

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.

The funeral plans we offer give you exceptional financial security for your money. Every penny of the full value of every plan (excluding the initial management fee) is held securely and ring-fenced to pay for your funeral for your peace of mind.

A funeral plan ensures your wishes will be clearly documented, giving both you and your family peace of mind.

## **Q. Who is eligible?**

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

## **Q. Can the plan include special wishes?**

You can add special wishes and requests such as song choices, readings, information for a eulogy and so on. There is no charge to add these details. There may be more to pay if you require additional features, services or upgrades.

## **Q. What happens if I move to a different part of the country?**

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 the Terms and Conditions for details or speak to a member of the team.



*Anyone aged 18 or over can take out a funeral plan.*

## Some other commonly asked questions

### **Q. Can I buy a funeral plan for someone else?**

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

### **Q. 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.

### **Q. Is the plan guaranteed to cover the entire cost of the funeral?**

The plan is guaranteed to cover the funeral director's costs listed in the plan details as long as your requirements don't change and we carry out your funeral.

The plan can also include an allowance towards third party costs such as the fees for cremation or burial, medical fees and payment to a minister or officiant. 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.

### **Q. Can I cancel my plan?**

Yes, 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 the original amount paid, excluding the management fee.

### **Q. Can I pay for my plan by instalments?**

Yes, you are able to pay over 1, 2, 3, 4 or 5 years. Please note there is an additional cost for paying by instalments over 2, 3, 4 or 5 years. The additional cost is held in the pre-payment plan and used for the funeral when the time comes.

### **Q. 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.

### **Q. What happens if I die abroad?**

The plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy covers this situation.



# Funeral Plans - A Code of Practice

The 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.

*With a funeral plan you can relax knowing your affairs are in order.*



# Taking out a plan is easy

Simply follow these three steps to put your funeral plan in place.

1

Have a think about how you want to be remembered and decide what services you require.

2

Next, choose whether you want to make a single payment or spread the cost and pay by monthly instalments.

3

Finally, complete the application process to take out a plan.

If you would prefer a cremation rather than a burial, or wish to discuss a Personal Plan which can be tailored to your own wishes, please call us. If you want to buy a plan for someone else, would like to set up a joint plan, or want to pay by instalments, please contact us and we will arrange this for you.

## When you've taken out your plan

Once you've taken out your funeral plan you'll receive your 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.

# Talk to someone you know and can trust

Care, compassion & consideration in your time of need

We arrange funerals personally and with compassion and care through our dedicated and professional team, treating your family as we would like to be treated ourselves.

We pride ourselves on giving you the highest levels of care, always taking time to understand your requirements. As part of your local community, we are here for you and your family 24 hours a day, seven days a week.

Our funeral plans, although locally priced and packaged, are provided by Ecclesiastical Planning Services, a national provider, to give you complete peace of mind and financial security. Our staff can answer any questions you may have, and put plans in place so you can relax knowing your affairs are in order.



*Andrew McMullan*





## JAMES McMULLAN & SON

FUNERAL DIRECTORS

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