

funeral plan

Skipton Funeral Plan

A simple way to pay for
funeral costs in advance

Provided by



mutualmatters



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This guide tells you all about the Skipton Funeral Plan. It explains what a funeral plan is, and how it can benefit both you and your family by ensuring your funeral costs are taken care of in advance. It also details the personalised compassionate guidance and complete support your family would receive from a trusted funeral director.

Brought to you with Dignity

The Skipton Funeral Plan is provided by our specially selected partner, Dignity, the UK's leading funeral service provider. Dignity has a network of over 900 funeral directors nationwide, many of which have been serving their local communities for generations.

Key information about Dignity

- **Dignity launched the UK's first funeral plan in 1985 and has been the market leader ever since.**
- **More than 480,000 people have taken out a funeral plan with Dignity.¹**
- **Each year, Dignity conducts around 64,000 funerals in the UK.¹**
- **Dignity is a member of the Funeral Planning Authority, the official body that oversees the operation of companies offering funeral plans.**
- **In their latest customer survey more than 99% said that Dignity had met or exceeded their expectations in terms of the quality of service that had been provided, and 98% would recommend Dignity to friends and relatives.**

¹Dignity Annual Report and Accounts 2010

If you take out a Skipton Funeral Plan this will be on the basis of a contract between you and Dignity Pre Arrangement Limited.

How does the Skipton Funeral Plan work?

We all want to do our best by our family, which is why funeral planning is every bit as important as making a Will. Not only does the Skipton Funeral Plan make your final wishes known but it also offers your family financial protection and expert support at a difficult time.

It's a simple way to pre-pay for funeral costs

The Skipton Funeral Plan offers a simple way to cover the cost of a traditional cremation funeral in advance, bringing real savings because the cost of the funeral will be fixed at today's prices, and once it's paid for, it's paid for.

It's easy for your family too

As well as guaranteeing to pay for the funeral services outlined in the plan in full, the Skipton Funeral Plan also takes care of all the funeral arrangements. So, when the time comes, your family won't be left wondering what type of service you wanted. One phone call will set your plan into motion, removing the worry of finding a funeral director, deciding on the most appropriate arrangements and dealing with payments. Not only will they have the support and guidance of the UK's leading funeral plan provider they will also benefit from the services of a trusted funeral director, who will offer all the help and guidance needed.

When you take out a plan, Dignity will send you your plan documentation and inform you who the nearest Dignity Funeral Director is.

Designed for the over 50s

If you are over 50 you'll be accepted, no questions asked. It's all very simple. There's no upper age limit, no health restrictions and no medical questions to answer. So you can apply with confidence, because the answer will be 'yes'.

Reassurance in uncertain times

Protection against rising funeral costs

Over the past 11 years funeral costs have risen steadily and are still increasing, at a rate higher than inflation. With the current low interest rates, any money invested in savings accounts may not grow sufficiently to cover the cost of a funeral when the time comes.

A Guaranteed Funeral Plan guarantees that the cost of the cremation services included in your plan will be covered in full, no matter how much prices rise.

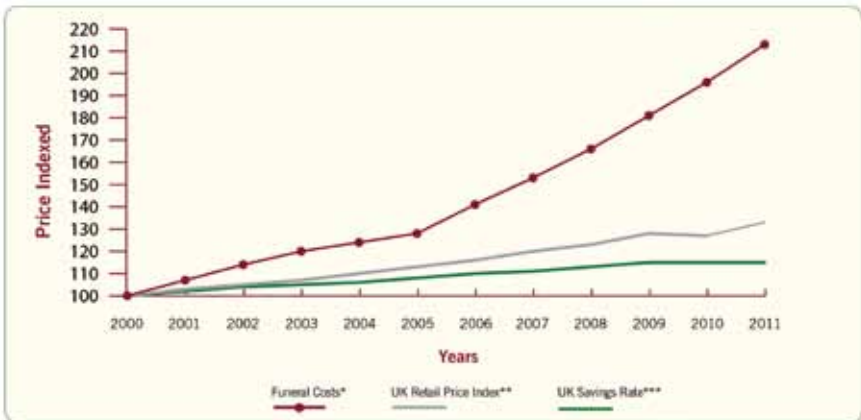
Save money by fixing funeral costs at today's prices

The average cost of a funeral has more than doubled in the past 11 years and is projected to rise to £4,751 by 2016¹. But with a Guaranteed Funeral Plan, the cremation services in your plan are guaranteed at the same cost you would pay if the funeral were arranged today.

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¹The average cost of a funeral has risen from £1,580 in 2000 to £3,368 in 2011 – an average increase of 712% per year. If costs continue to rise at this rate a funeral would increase to £4,751 by 2016.

How funeral costs have increased



- * 2000-2006 = Mintel: Funerals – UK – January 2007
2007-2010 = Calculated using average annual increase of 8.65% from 2006 to 2011
2011 = Funeral costs research carried out by Matter Communications
- ** Office for National Statistics (ONS)
- *** Calculation and data source – The Investment Research Partnership Copyright 2011
UK Savings £2,500 Net Source – Morningstar Copyright 2011

Why the Skipton Funeral Plan makes sense

Taking responsibility for funeral costs can save your loved ones money and worry

- There is a choice of three cremation funeral plans where the services in the plan are guaranteed. For each plan there is also an option of a burial funeral, where a contribution is made towards burial fees.
- It's easy to pay for your plan. Just decide whether you want to pay for your plan in full right now or spread the cost over 12 or 60 monthly payments.
- You can add special requests into the plan at any time (e.g. flowers, a favourite hymn, specific piece of music or an extra limousine) though extra costs may apply.
- A funeral plan will always cover the cost of the cremation funeral services included in your plan, no matter how much prices rise or when it's required. Other savings and investments cannot guarantee to do this. Additionally, financial companies won't organise your funeral – but Dignity will. A life insurance plan only provides a lump sum intended to pay for your funeral - it doesn't provide any funeral planning service.
- At the time of the funeral, a single phone call to Dignity is all that is needed for your funeral organiser to put the plan in motion.
- A trusted Dignity Funeral Director will provide support and guidance to your funeral organiser to ensure that the funeral takes place as you would have wished.
- Your family can also access a 24-hour telephone bereavement advice and counselling service if they need practical help or emotional support.

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“I was so thankful that Mother had the foresight to arrange her funeral in advance – it really did help me so much at a time when I was shocked and sad, and therefore really appreciated the fact that so much had been organised for me.”

Mrs E Arnold, Hertfordshire*

Your money's in safe hands

The money you pay for your plan goes straight into the National Funeral Trust – an independent Trust Fund.

The Trust is managed by Prudential M&G Investment Management Ltd, one of the most respected investment firms in the UK, and has the **Royal Exchange Trust Company** as the custodian trustee.

PricewaterhouseCoopers carry out an annual audit of the Trust to check the Trust can meet its obligations. You can ask for the National Funeral Trust Annual Report, if you would like to know more about the Trust's performance, by calling Dignity on 0800 171 2748*.

Customer Services

Skipton and Dignity will make every effort to make sure you receive the highest level of customer service. If, however, you think we could improve upon our products or services, or if you have a complaint, please let us know. If you would like to find out more about our internal complaints procedure, please ask for details at any branch or from our Principal Office.

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"I am writing to let you know that I was very pleased with the service offered by yourselves of the pre-paid funeral, it's obviously nice to know that under difficult circumstances something runs so smoothly. I was pleased by the service conducted by the funeral directors. I certainly will have no hesitation in recommending this type of policy to any of my friends and I thank you for making something difficult much easier.

"Mrs I Wade, Chichester"

Additional Information

1. If a burial is required the Doctors' Medical Cremation certificates, the cremation fee, the Minister's or officiant's fee would not be provided by the plan. The plan will provide a contribution of £1,030 towards burial costs instead, which rises in line with inflation. If the burial costs more than this amount the difference would need to be paid at the time. We cannot guarantee to fully cover the cost of a burial funeral because prices vary from region to region. If you would prefer a burial funeral please call Dignity on 0800 171 2748*.
2. You can pay for your plan with a single payment by cheque, postal order, credit or debit card or spread the cost over 12 or 60 monthly payments, by Direct Debit. (Please be aware that there is an extra charge when paying in instalments of more than 12 months – see the application form for the total payable.) If you would like to discuss further payment options available please call Dignity on 0800 171 2748*.
3. You can add special requests into your plan at any time by calling Dignity who will make the arrangements and advise you of the additional costs. This would be paid for at the time of the funeral as they are not covered by Dignity's Price Guarantee. You can change the special requests in your plan as many times as you require at no extra charge.
4. You will receive a membership pack which tells you everything you need to know. This includes important information for your Funeral Organiser, the person who will be responsible for setting the plan in motion when the time comes. The pack also explains how you can add personal touches or request additional services to your plan if you wish.
5. A plan may be purchased by someone who is resident outside of mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or the Isle of Man, but the cost of repatriation is not covered by the plan.
6. If the funeral director were to go out of business, an alternative Dignity approved funeral director would be allocated to the plan.
7. No matter what happens to Dignity in the future, your funeral arrangements are protected because all the money is invested in the totally independent National Funeral Trust which no one at Dignity can access. In the unlikely event Dignity go out of business, the Fund Trustees would appoint or create a new company to administer all the plans to ensure that all the funerals are performed and paid for.
8. You have 28 days from the date we send you your agreement to cancel the plan and receive a full refund. Cancellations after that time are subject to a £395 cancellation fee, which will be deducted from your refund. Once selected, the funeral plan cannot be downgraded outside the 28 day cancellation period.
9. If you die before you have finished paying for your plan the arrangements and price guarantees in your plan will stay the same. The person arranging your funeral will be asked to pay the outstanding balance in full. They will receive an invoice for the amount at the time of the funeral.

*The testimonials within this brochure are real and like many others we receive from customers' families. The writers have agreed to us printing them. Please ask if you'd like to see the originals.

If you have any questions regarding the Skipton Funeral Plan:



Visit your local branch



go to [skipton.co.uk](https://www.skipton.co.uk)



call one of our professional advisers on **08457 171777***

To apply for this product simply complete an application form and return it to your local branch

Principal Office, The Bailey,
Skipton, North Yorkshire BD23 1DN
Telephone: 08458 501700*

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The Skipton Funeral Plan is provided by Dignity Pre Arrangement Limited. If you take out a Skipton Funeral Plan this will be on the basis of a contract between you and Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT registered No. 486 6081 14. 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands, B73 6AP. Telephone No. 0121 354 1557. Fax No. 0121 355 8081. Part of Dignity plc. A British company.

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