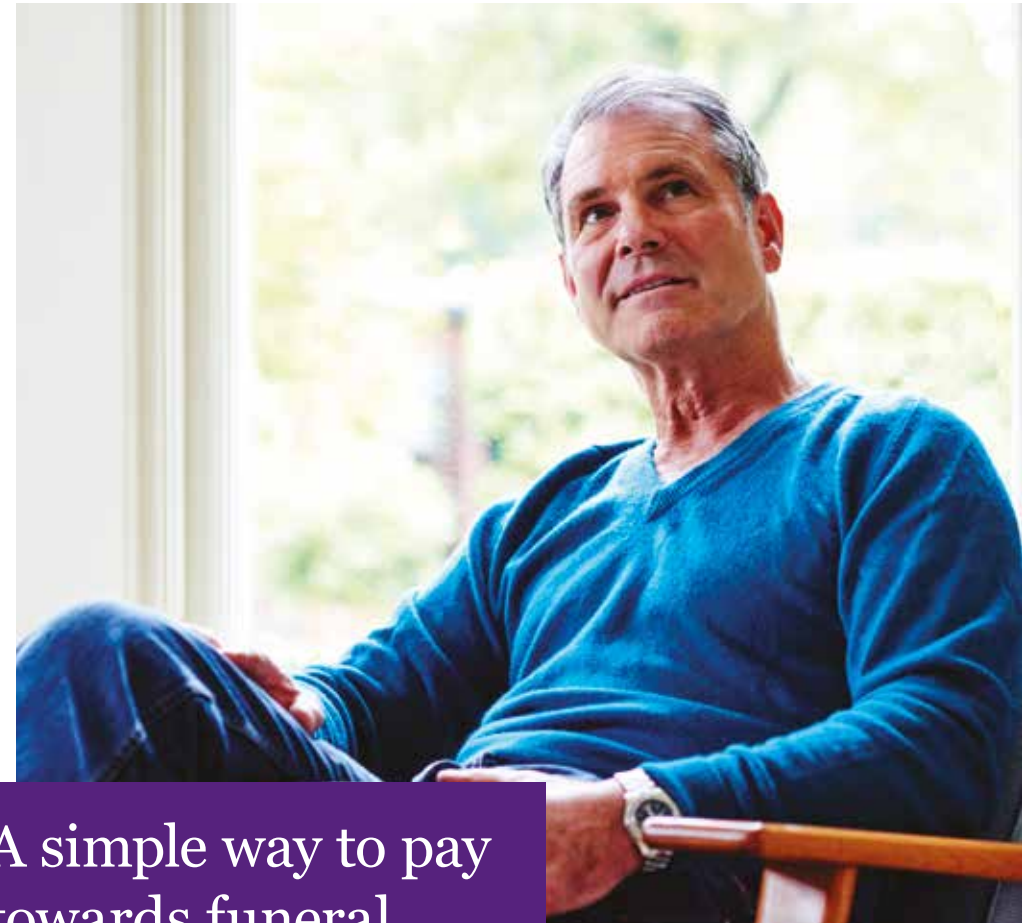


FUNERAL PLANNING



A simple way to pay
towards funeral
costs in advance

Call in **branch** | Talk to us today **0345 607 9821** | Visit **skipton.co.uk**

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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. Registered Office: 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. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority. The Prepaid Funeral Plan is not regulated by the Financial Conduct Authority and the Prudential Regulation Authority Stock Code: 11-0305_311043_05/12/17



Make sure everything's in place, the easy way

This guide tells you all about our funeral plans. It explains what a prepaid funeral plan is and how paying towards funeral costs in advance could benefit you and your loved ones. It also tells you about the compassionate guidance and personal support offered to your family or friends from a trusted funeral director.

In partnership with Dignity

The Skipton Funeral Plan is provided by Dignity, our carefully selected partner and a national provider of prearranged funeral plans since 1985. Dignity has a network of more than 1,200 owned or approved funeral directors nationwide. Many of them have been serving their local communities for generations.



Choose from our three plans

We offer three prepaid funeral plans. Each of them covers the funeral arrangements listed in the plan at today's prices, and the table overleaf shows what is included and the differences between each plan.

About Dignity

As one of the UK's most trusted funeral plan providers, Dignity:

- launched their first prepaid funeral plan in 1985
- has helped more than 740,000 people arrange their funeral in advance*
- arranged more than 70,000 funerals in the UK during 2016*
- is registered with the Funeral Planning Authority, the professional body that oversees how registered funeral plan companies operate
- report that more than 98% of customers' families said Dignity had met or exceeded their expectations in terms of the quality of service provided. And more than 97% would recommend Dignity to friends and relatives.*

*Dignity plc Annual Report and Accounts 2016. 30,603 people responded to the 2016 survey.

If you take out a Skipton Funeral Plan, the contract will be between you and Dignity Pre Arrangement Limited.

Once you've chosen the plan that suits you and paid for it, Dignity will provide all the guaranteed services detailed in your plan, no matter how far in the future that may be.

Current pricing and payment options are available on our price leaflet. Please ask in branch or visit skipton.co.uk

See overleaf to find out what is included in the three plans we offer.

Call in
branch

Talk to us today
0345 607 9821

Visit
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Guaranteed Services	The Amber	The Pearl	The Diamond
Covers the funeral director costs included in your chosen plan for a cremation or a burial funeral	✓	✓	✓
For a cremation funeral the plan also covers; The crematorium fee - At a local crematorium The Minister of Religion or an Officiant's fee - Equal to the amount paid for a standard funeral service at the crematorium or cemetery as listed in the Church of England Table of Parochial Fees	✓	✓	✓
For a burial funeral the plan also provides; A contribution of £1,220 towards burial costs, plot and Minister's fees - This contribution increases each year in line with the Retail Price Index (RPI) for the plan's duration	✓	✓	✓
Support from a nationwide network of owned or approved funeral directors	Over 1,200 funeral directors	Over 1,200 funeral directors	Over 1,200 funeral directors
Personal and regular contact with the family to provide advice and guidance on all aspects of arranging the funeral	✓	✓	✓
Guidance on the registration of the death, and collection of all necessary paperwork for the funeral to proceed	✓	✓	✓
Collection and transportation of the deceased to the funeral director's premises, at any time, 24 hours a day (within a 50-mile radius, excluding ferry or air fares)	✓	✓	✓
Care and preparation of the deceased (embalming not included)	✓	✓	✓
The coffin	Wood effect	Quality wood effect	High quality wood veneer
Viewing of the deceased in a private chapel of rest by agreed appointment	Normal office hours	Weekdays	Any time
Funeral director, driver and pallbearers to attend the service	✓	✓	✓
Hearse	✓	✓	✓
Limousine for family/mourners	None	One	Two
Funeral procession (fees and costs of a service at a separate location not included)	Hearse to proceed directly to the crematorium or burial	To a service location, then onto the crematorium or burial site	To a service location, then onto the crematorium or burial site
Mutual agreement on the time and day of the funeral during normal office hours	✓	✓	✓
If you move home your plan moves with you to a new Nominated Funeral Director, at no extra cost	✓	✓	✓
Personalise the plan at any time by documenting special requests such as hymns and readings ¹	✓	✓	✓
Ability to make additional contributions towards special requests during the lifetime of the plan. Any contributions will increase each year in line with Retail Price Index (RPI)	✓	✓	✓
24 hour telephone bereavement advice and counselling service	✓	✓	✓
Complimentary thank you cards (50 cards provided).	X	✓	✓

What is not included

Medical certification fees

For deaths where a coroner investigation is required, there are no medical certification fees. Also, changes to legislation in May 2015 mean there will no longer be a charge for a medical certification for any deaths registered in Scotland. Similar legal changes are being considered for the rest of the UK, so we do not include provision for these fees in our plans. If the funeral takes place outside of Scotland, and a coroner is not involved, then if applicable, the medical certification fees must be paid by the next of kin or personal representative, when arranging the funeral.

- embalming, burial plot, memorial or headstone, flowers, catering/wake
- repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight
- costs associated with changes in regulations, tax, laws or generally accepted practice, which result in additional costs or affect the conduct of the funeral
- costs for removing artificial limbs and mechanisms such as pacemakers
- any additional charge for conducting the burial, cremation or funeral service on a weekend or public holiday or at an unusual hour
- doctor's or coroner's fee
- fees and costs for a service at a separate location to crematorium or burial site.

This list is not exhaustive, so please refer to the Terms & Conditions for further information.

¹Some requests may incur an additional charge and may not be covered by the price guarantee. Any costs incurred from these requests will have to be paid for at the time of the funeral or alternately a contribution can be made towards these costs which will increase each year in line with the Retail Price Index (RPI)



How the Skipton Funeral Plan works

We all want to do our best by those closest to us, which is why funeral planning is important. Not only does a Skipton Funeral Plan make your wishes known, it also offers your nearest and dearest financial protection and support at a difficult time.

A simple way to prepay & save

All plans cover the cost of the guaranteed services included in the plan, no matter how far in the future it may be needed and how much funeral costs may rise in that time.

Our plans cover the crematorium fee and Minister or Officiant's fee or, where a burial is requested provide a contribution towards burial costs which rises in line with RPI inflation.

It's easy for your loved ones too

The Skipton Funeral Plan also takes care of funeral arrangements, so your family or friends won't be left wondering what type of funeral you wanted. One phone call sets your plan into motion. It removes the worry of finding a funeral director, deciding

on the arrangements and paying for the services covered by your plan.

Not only will they have the support of a well-established provider of prearranged funeral plans, they'll also have the services of a trusted funeral director. Someone who'll offer all the help and guidance they need with the funeral.

When you take out a plan, Dignity will send you a plan holder pack and let you know who is your nearest Dignity Nominated Funeral Director.

Available if you're 50 or over

As long as you're aged 50 or over, our funeral plan is open to you. There are no health restrictions and no medical questions to answer.

Reassurance in uncertain times

Protection against rising funeral costs

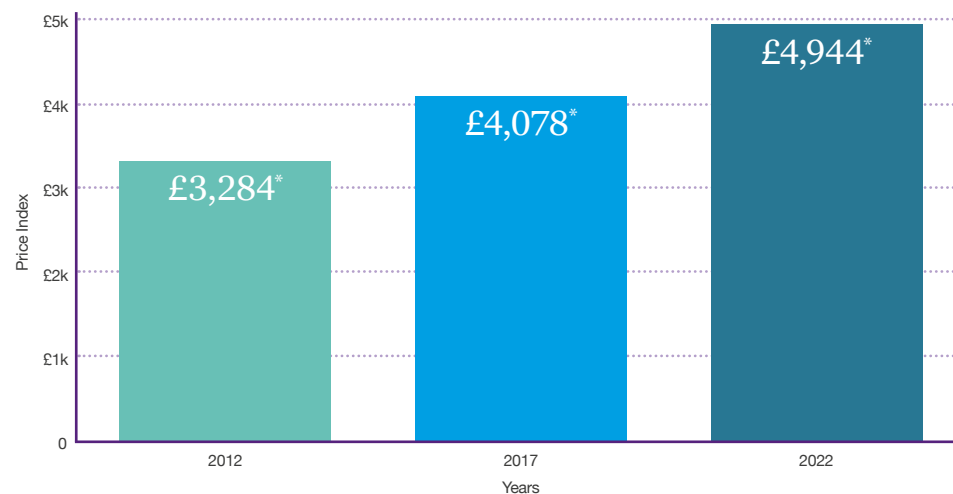
Over the past 10 years funeral costs have increased by more than 70%*, rising faster than the rate of RPI inflation each year.

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

Save money by fixing funeral costs at today's prices

Average funeral costs rose from £3,284* in 2012 to £4,078* in 2017 and are forecast to reach £4,944* by 2022. But with a Skipton Funeral Plan, the guaranteed funeral services in your plan are fixed at today's prices, which are set out in our application form or on our website.

The rising cost of funerals



* Source: SunLife Cost of Dying Report 2017

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Why the Skipton Funeral Plan makes sense

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

- You can have peace of mind knowing that your plan will cover the cost of the guaranteed funeral services included in your plan, no matter when the funeral is and how much prices have risen. Other savings and investments can't guarantee to do this. Also, a life insurance plan only provides a lump sum – it doesn't help your loved ones arrange your funeral, but Dignity will.
- As it's a fixed price plan, once it's paid for, there isn't a penny more to pay for the guaranteed services included in the plan.
- Any special wishes you have will be recorded in your plan. You can add other special requests into your plan (such as flowers, a favourite hymn or an extra limousine) at any time, but there may be extra costs.
- One phone call to Dignity is all that's needed for your funeral organiser to set your plan in motion.
- A trusted funeral director, nominated by Dignity, will give support and guidance to your funeral organiser to help the funeral take place as you would have wished. Your loved ones will also have access to a 24-hour telephone service providing bereavement advice and counselling.
- You can choose from three prepaid funeral plans to suit your preferences and budget, and once your plan has been paid in full, the guaranteed services included are covered. For a cremation, the crematorium fee and ministers fees specified in the plan are included and for a burial, the plan makes a contribution towards the cost which rises in line with RPI inflation.
- It's easy to pay for your plan. Just decide whether you'd like to pay for it in a single payment or spread the cost over 12 monthly instalments. Alternative fixed instalment periods of up to 10 years are available provided that all payments over any instalment term longer than 12 months are completed by the 85th birthday of the eldest person named on the plan. Plans purchased over a period greater than 12 months will incur an additional fee.

Your money's in safe hands

The money you pay for your plan goes straight into the National Funeral Trust. It's an independent trust fund run by some of the most respected investment firms in the UK.

The Royal Exchange Trust Company are the legal Custodian Trustees, and some activities are carried out by Link Corporate Trustees (UK) Limited.

Customer services

Skipton and Dignity make every effort to ensure you receive the highest level of customer service. If you're not satisfied with the service you get from Skipton, however, we'd like to know about it. For details of our complaints procedure, please call us on 0345 850 1722, ask in a branch or visit www.skipton.co.uk.

If you're not happy with the way we handle your complaint, the Financial Ombudsman provides a free independent service. You can write to The Financial Ombudsman Service, Exchange Tower, London E14 9SR,

An annual audit of the National Funeral Trust is carried out to check it can meet its obligations. In December 2016, it had £407m under investment, as confirmed in its Annual Report.

If you'd like to know more about the National Funeral Trust's performance, you can ask for a copy of its Annual Report by calling Dignity on 0800 804 8071.

call 0800 023 4567 or visit www.financial-ombudsman.org.uk

If your complaint relates to your funeral plan, please contact Dignity directly by calling 0800 731 0655, emailing clientrelations@dignityuk.co.uk or writing to:


Client Liaison Officer
Dignity Pre Arrangement Limited
4 King Edward's Court
King Edward's Square
Sutton Coldfield
West Midlands B73 6AP

If you're dissatisfied with the response from Dignity you can take the matter further. Dignity Pre Arrangement Limited is registered with the Funeral Planning Authority (FPA) and follows its Code of Practice. You can contact the FPA by calling 0845 601 9619 (calls to this number cost 5p a minute plus your phone company's access charge). You can also email ceo@funeralplanningauthority.co.uk or visit www.funeralplanningauthority.com

You also have access to an Online Dispute Resolution (ODR) platform which is provided by the European Commission. It allows consumers to submit complaints through the site and the complaint will then be allocated to an approved and appropriate Alternative Dispute Resolution Provider (ADR). For more information on this service please visit <http://ec.europa.eu/consumers/odr>

The Funeral Planning Authority when handling complaints uses one of the approved Alternative Dispute Resolution providers and you can gain direct access to them by using the FPA contact details provided above.

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Frequently asked questions

Can I have a burial if I have a Skipton Funeral Plan?

Yes, but the costs for a burial funeral can't be guaranteed in the same way as a cremation funeral. Your funeral director will arrange certain services, which are provided by third parties. But, as the cost of these services varies widely across the country, we can't promise that your plan will cover them. Instead, a fixed contribution (rising with RPI inflation) will be made towards burial fees and any services provided by third parties (such as Minister's or Officiant's fees).

How can I pay for my plan?

You can pay for your plan with a one-off payment by cheque, postal order or credit or debit card. Or you can spread the cost over 12 monthly payments by Direct Debit.

Alternative fixed instalment periods of up to 10 years are available provided that all payments over any instalment term longer than 12 months are completed by the 85th birthday of the eldest person named on the plan. Plans purchased over a period greater than 12 months will incur an additional fee.

Can I add special requests into my plan?

Yes, you can add them at any time by calling Dignity. They'll make the arrangements and tell you if your requests will cost extra. You can contribute towards the cost of special requests, and the amount you've contributed will rise in line with RPI inflation. If you decide not to contribute, any additional costs relating to special requests would need to be paid for at the time by the person arranging the funeral.

How will my loved ones know what to do?

When you set up your plan, Dignity will send you a plan holder pack that tells you everything you need to know. This includes important information for your funeral organiser – the person who'll be responsible for setting your plan in motion when the time comes. The pack also explains how you can add personal touches or request extra services to your plan if you wish.

Do I have to live in the UK to buy a plan?

The plan covers the cost of certain funerals, as long as they're conducted in mainland Great Britain, Northern Ireland, Jersey, the Isle of Man or the Isle of Wight. You need to be able to provide a fixed UK address in order for Dignity to allocate a Nominated Funeral Director. If you reside abroad, Dignity would anticipate you having family in the UK if you intend for your funeral to be conducted here, so you could provide the address of a relative. The plan does not cover the cost of repatriation from outside of Great Britain, Northern Ireland, Jersey, the Isle of Man or the Isle of Wight.

What happens if Dignity goes out of business?

No matter what happens to Dignity, your funeral arrangements are protected because the money required for the funeral is securely managed in the totally independent

National Funeral Trust. No one at Dignity can access this trust.

In the unlikely event that Dignity were to go out of business, the money for your funeral would still be protected because it is legally separate from Dignity. Should this happen the Managing Trustees of the Trust would work with the remaining Nominated Funeral Directors, and where necessary seek to appoint new Nominated Funeral Directors with the aim of continuing to provide services to plan holders where possible.

If your funeral director were to go out of business, Dignity would nominate another approved funeral director for your plan.

What if I change my mind – can I have a refund?

From the date you receive your agreement, you have 90 days to cancel your plan and receive a full refund. If you cancel after that time there's a £395 cancellation fee, which will be deducted from your refund.

If I pay for my plan by monthly instalments and I pass away before I've finished paying, is my funeral still guaranteed?

The arrangements and price agreed in your plan will stay the same, as long as the person arranging the funeral agrees to pay the outstanding balance. They'll receive an invoice for the amount after the funeral has taken place.