

Funeral
Services

East of
England
CCOP



Pre-paid funeral plans

For peace of mind, plan ahead
and save your family from
financial burden



✓ No hidden
extras

✓ Inflation
proof

✓ Fully
underwritten

Pre-plan your funeral so you can get on with enjoying life

It's something we should all think about – what kind of funeral would we choose? How can we be sure our loved ones won't be burdened with the costs or left second-guessing our wishes?

In times of grief, having a funeral pre-arranged can be a great relief to your family and if planning ahead would give you peace of mind, we are with you every step of the way. We'll help you get the small details right with an East of England Co-op Funeral Plan that suits your needs and protects your money, so you know it's all taken care of and can get on with enjoying life.

The benefits of pre-planning your funeral

Avoids leaving your family to second-guess your wishes

Saves your loved ones from financial burden

Records your personal wishes for the day
e.g. music choices, dress code, route to service

A choice of payment plans to suit your wishes and your pocket

Protects your money against the rising cost of a funeral

No worries about the rising costs of funerals

Like most other things, the cost of a funeral will inevitably rise in the future. With a Pre-Paid Funeral Plan you don't have to worry. You'll pay at today's prices and your family won't have to pay a penny more for the plan, when the time comes.

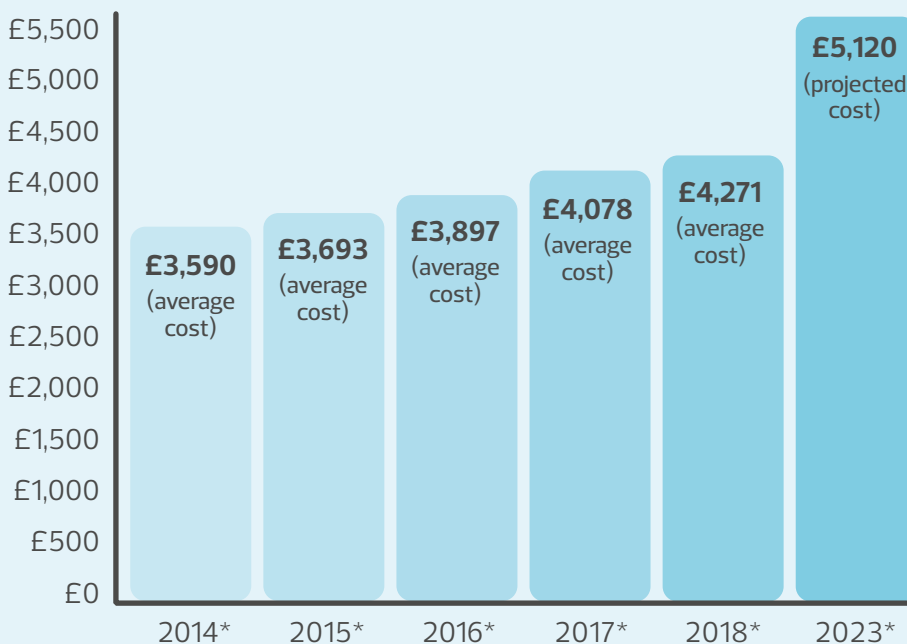


One of the biggest concerns people have about funerals is the cost. Since 2004 the cost of a basic funeral has risen by 122.5%. It is predicted average funeral costs could increase to £5,120 by 2023*.

At the East of England Co-op, we believe in helping people avoid financial worry and get the most out of life. That's why we've created our Pre-Paid Funeral Plans. No matter how much prices rise, we will always honour your Funeral Plan. So you and your loved ones will have complete peace of mind.

You can also be assured that our Funeral Plans are fully underwritten by Royal London Group.

Rising funeral costs



*Based on average basic funeral costs. Source: SunLife (2018), Cost of Dying Report, sunlife.co.uk/costofdying2018

“We both took out our funeral plans, we wanted to save our family the cost of paying for our funerals. It's reassuring to know that everything is arranged and the family knows exactly what our wishes are.”

Nora, Funeral Plan holder from Essex



Choose a plan that suits you

To make things easy, we've put together a choice of six Funeral Plans which offer a range of features to meet your wishes and budget.

Using our many years' of experience and expertise in funeral planning, we've put together these plans to make the choices easier, allowing you to focus on other things that would make the day more personal. We want you to be able to plan your funeral just as you want it with complete control over the costs.

Our plans at a glance

	Without Ceremony	Silver	Gold	Platinum	Diamond	Bespoke
Coffin	Basic	Simplistic	LifeArt (ECO) Aylesbury	LifeArt (ECO) Picture Collection Blenheim	Chichester	Your choice
Disbursements	✓	✓	✓	✓	✓	Your choice
Number of following limousines	N/A	0	0	1	2	Your choice
Burial/cremation	Cremation only	✓	✓	✓	✓	Your choice
Flowers	N/A	X	X	Large wreath	Large double spray	Your choice
Order of Service	N/A	X	X	80 x 4 page colour	80 x 4 page colour	Your choice
Visits to Chapel of Rest	N/A	Mon to Fri 10am–4pm	✓	✓	✓	Your choice
Choice of route	N/A	X	✓	✓	✓	Your choice
Horse-drawn hearse	N/A	X	X	X	✓	Your choice

Our plans in detail

The Silver Plan

We understand that not everyone wants, or can afford, an expensive funeral. That's why we offer a straightforward, low-cost Pre-Paid Funeral Plan.

The Silver Plan is ideal if you prefer a simple, dignified ceremony, or have a limited budget. It gives you peace of mind, knowing your family won't face additional costs.

What's included

- 24-hour Freephone Funeral Careline (free from a landline, mobile charges may vary)
- Professional services, including making all necessary arrangements, taking care of official documentation, advice and guidance on certification and registration
- Local removal of the deceased to one of our Chapels of Rest (24-hour service*)
- Visits to the Chapel of Rest by appointment (available Monday to Friday, 10am–4pm)
- Care and preparation of the deceased
- A simplistic coffin
- A quality robe or the option for the deceased to wear their own clothes
- A hearse plus the services of a Funeral Director and attendants
- The choice of burial or cremation at your local crematorium or graveside service and interment (allocated time slots)
- Receipt and care of floral tributes
- Donation management
- Disbursements (third-party fees), such as Doctors and Ministers' fees

For payment options go to page 13.

* Extra charges may apply if the deceased is not within a 30-mile radius of one of our Chapels of Rest in Essex, Suffolk, Norfolk and Cambridge. For more information see 'Your questions answered' on pages 14–15.

PLEASE NOTE: Embalming is not included in any of our Plans. Please ask our Funeral Arrangers in branch for details.

Exclusive grave rights is the purchase of the lease for the grave plot. This is excluded in all our plans. Ask your Funeral Arranger for more information.

The Gold Plan

For greater flexibility, our Gold Plan enables you to choose the time and route to be taken to the ceremony. It also allows loved ones to visit our Chapels of Rest at any time that suits them.

The Gold Plan also enables you to choose a classic or more environmentally friendly coffin.

What's included

- 24-hour Freephone Funeral Careline (free from a landline, mobile charges may vary)
- Professional services, including making all necessary arrangements, taking care of official documentation, advice and guidance on certification and registration
- Local removal of the deceased to one of our Chapels of Rest (24-hour service*)
- Visits to the Chapel of Rest at any time (by appointment)
- Care and preparation of the deceased
- The choice of an Aylesbury or Lifeart Enviroboard coffin
- A quality robe or the option for the deceased to wear their own clothes
- A hearse plus the services of a Funeral Director and attendants
- The choice of burial or cremation, with full service, at a mutually agreed time
- Flexibility to choose the route to be taken to the ceremony
- Receipt and care of floral tributes
- Donation management
- Disbursements (third-party fees), such as Doctors and Ministers' fees

For payment options go to page 13.

* Extra charges may apply if the deceased is not within a 30-mile radius of one of our Chapels of Rest in Essex, Suffolk, Norfolk and Cambridge. For more information see 'Your questions answered' on pages 14–15.

PLEASE NOTE: Embalming is not included in any of our Plans. Please ask our Funeral Arrangers in branch for details.

Exclusive grave rights is the purchase of the lease for the grave plot. This is excluded in all our plans. Ask your Funeral Arranger for more information.

The Platinum Plan

Our Platinum Plan includes everything you need for a dignified service, plus those extra touches including a limousine for your loved ones and floral tribute.

With an Order of Service and the option to personalise the LifeArt Collection Picture Enviroboard coffin, the Platinum Plan provides those additional opportunities to add those personal touches to reflect treasured memories and passions in life.

What's included

- 24-hour Freephone Funeral Careline (free from a landline, mobile charges may vary)
- Professional services, including making all necessary arrangements, taking care of official documentation, advice and guidance on certification and registration
- Local removal of the deceased to one of our Chapels of Rest (24-hour service*)
- Visits to the Chapel of Rest at any time (by appointment)
- Care and preparation of the deceased
- The choice of a Blenheim or LifeArt Picture Collection Enviroboard coffin
- A quality robe or the option for the deceased to wear their own clothes
- A hearse and one limousine, plus the services of a Funeral Director and attendants
- The choice of burial or cremation, with full service, at a mutually agreed time
- Flexibility to choose the route to be taken to the ceremony
- Order of Service (four pages, 80 printed copies)
- Large floral wreath
- Receipt and care of floral tributes
- Donation management
- Disbursements (third-party fees), such as Doctors and Ministers' fees

For payment options go to page 13.

* Extra charges may apply if the deceased is not within a 30-mile radius of one of our Chapels of Rest in Essex, Suffolk, Norfolk and Cambridge. For more information see 'Your questions answered' on pages 14–15.

PLEASE NOTE: Embalming is not included in any of our Plans. Please ask our Funeral Arrangers in branch for details.

Exclusive grave rights is the purchase of the lease for the grave plot. This is excluded in all our plans. Ask your Funeral Arranger for more information.

The Diamond Plan

For larger ceremonies, our Diamond Plan provides the option to replace our Jaguar hearse with a traditional carriage and horses, with two limousines for loved ones to follow.

What's included

- 24-hour Freephone Funeral Careline (free from a landline, mobile charges may vary)
- Professional services, including making all necessary arrangements, taking care of official documentation, advice and guidance on certification and registration
- Local removal of the deceased to one of our Chapels of Rest (24-hour service*)
- Visits to the Chapel of Rest at any time (by appointment)
- Care and preparation of the deceased
- A Chichester coffin
- A quality robe or the option for the deceased to wear their own clothes
- A hearse, or two black horse and carriage, and two limousines, plus the services of a Funeral Director and attendants
- The choice of burial or cremation, with full service, at a mutually agreed time
- Flexibility to choose the route to be taken to the ceremony
- Order of Service (four pages, 80 printed copies)
- Large double spray floral tribute
- 'Thank you' cards
- Receipt and care of floral tributes
- Donation management
- Disbursements (third-party fees), such as Doctors and Ministers' fees

For payment options go to page 13.

* Extra charges may apply if the deceased is not within a 30-mile radius of one of our Chapels of Rest in Essex, Suffolk, Norfolk and Cambridge. For more information see 'Your questions answered' on pages 14-15.

PLEASE NOTE: Embalming is not included in any of our Plans. Please ask our Funeral Arrangers in branch for details.

Exclusive grave rights is the purchase of the lease for the grave plot. This is excluded in all our plans. Ask your Funeral Arranger for more information.

The Bespoke Plan

We want you to be able to plan a celebration of your life that perfectly reflects who you are. With our Bespoke Plan you can personalise your funeral in the way you wish.

Here are just a few ways you can personalise your funeral plan:

- Choose an environmentally friendly funeral.
- Request a special place to be buried, for example a woodland or 'natural' burial site.
- Choose a special design of coffin. We offer a wide selection, from elegant veneers, solid wood to cardboard, seagrass, willow eco-coffins, picture coffins or American-style caskets.
- Name the type of hearse you'd like, for example traditional, horse-drawn, Land Rover, VW Van or motorcycle.
- Specify a particular route, perhaps taking in favourite places.

Share your thoughts with us

We're open to ideas, so don't be afraid to ask if there's something special you have in mind. We'll do our very best to incorporate your choices into your Funeral Plan.

Why not talk through your ideas with one of our experienced, friendly funeral team? They will be happy to give you a no-obligation consultation to help you plan your funeral exactly the way you want it. Call us on **FREEPHONE 0800 0744361** (free from a landline, mobile charges may vary).

Without Ceremony Plan

As the title suggests, unlike our other Plans, this Plan has no ceremony.

This makes it very cost effective and gives your loved ones the flexibility to celebrate your life outside the boundaries of a structured service.

What's included:

- 24-hour Freephone funeral careline (free from a landline, mobile charges may vary)
- Professional services including making all necessary arrangements, taking care of official documentation, advice and guidance on certification and registration
- Local removal of the deceased to one of our Chapels of Rest and transportation to crematorium (24-hour service)*
- Care and preparation of the deceased
- A simple coffin
- Return of ashes to branch

What's not included:

- Visiting of the person who has died
- It's not possible to choose what date or time the cremation will take place
- The crematorium is of our choosing
- As there is no ceremony, no mourners are able to attend the crematorium on the day
- No additional products or services can be added

* Extra charges may apply if the deceased is not within a 30 mile radius of one of our chapels of rest in Essex, Suffolk, Norfolk and Cambridge. For more information see 'Your questions answered' on pages 14-15.



“Since taking out my East of England Co-op Funeral Plan, I feel relieved that my funeral will be just as I want it.”

Ellen, Funeral Plan holder from Sproughton, Suffolk



Whichever Funeral Plan you choose, pay in full or spread the cost, it's up to you

How to pay

To make our Funeral Plans convenient and affordable, we offer a choice of ways to pay.

Option 1 – single payment

Make one simple payment for the whole cost of your Funeral Plan by cash, cheque or debit/credit card.

Option 2 – pay over 12 months

We'll divide the cost of your Plan into 12 manageable monthly payments.

Option 3 – pay over a longer period

We also offer a range of options to spread the cost of your Funeral Plan over a longer timescale. Please see the up-to-date-price list for details of affordable payment terms over 24, 36, 48, 60 and 120 months. Please note: an arrangement fee applies to the payment terms of 24 months or over.

Dividend points for members



Members of East of England Co-op receive **10 dividend points for every pound spent** on qualifying goods and services included in a Funeral Plan.

For more information see 'Your questions answered' on pages 14–15.

If you're not already a member, you can find out more and join online at www.eastofengland.coop/membership or call the Membership Support Team on **FREEPHONE 0800 3895354** (free from a landline, mobile charges may vary).

Once you've chosen your funeral plan, you may want to think about contributing to the cost of your memorial.

We've made it easy with our special Memorial Vouchers. Each has a face value of £500 and you can invest up to £2,000 in advance.

When the time comes, the vouchers will contribute to the cost of a memorial from our stonemasons, HL Perfit, who have been handcrafting memorials for over 150 years. Your loved ones can choose from a wide range of unique designs and quality materials.

Your questions answered

We want to make choosing your Funeral Plan as simple as possible, so we've answered the questions we're most frequently asked below. If you have a query that we haven't answered here, don't worry. Just contact a member of our friendly, knowledgeable team and they will be happy to help. Call us on **FREEPHONE 0800 0744361** (free from a landline, mobile charges may vary). One of our friendly, experienced team will be able to help you over the phone or, if you prefer, we can arrange to visit you at home.

Am I eligible for a Funeral Plan?

The simple answer is 'yes'. There are no restrictions on taking out a Funeral Plan and we guarantee we will accept you – no matter what your age or state of health.

Will my family have to pay anything extra towards my funeral costs?

No, absolutely not. All costs specified are paid for by the Plan. Of course, your loved ones may wish to purchase additional services, such as floral tributes, when the time comes.

PLEASE NOTE: some services may not be available if you have chosen our Silver Plan or Without Ceremony Plan.

Can I change my mind and cancel my Plan?

Yes, you can cancel your Plan within 30 days from the date of purchase and we will refund all your payments. If you cancel after 30 days, we will charge you an administration fee of £250.

Can I change my Plan?

Yes. You can upgrade to another Plan at any time by requesting and paying for any additional services you choose.

What happens if I move?

If you move away we can appoint another quality Funeral Service at no extra cost, within Great Britain or Northern Ireland. If you move overseas, we recommend you to take out insurance to cover the costs of repatriation, should you die abroad. We can assist with arranging repatriation although the cost for this service is not included in any of our Plans.

What happens if the Plan holder (or nominee) dies before all Plan instalments have been paid?

If this happens, the person arranging the funeral has two options:

- They can either settle the balance of outstanding payments allowing the funeral to go ahead as planned, at the price you reserved when you took out your Plan – this is usually the most economical option.
- Alternatively, we can cancel your Plan and refund all your payments less an administration fee of £250.

What if East of England Co-op goes out of business? Is my money safe?

Yes, your money is safe. Your Funeral Plan is underwritten by Royal London Group (RLG) a mutual that has served its members since 1861 so your money is always independently safeguarded. All Funeral Plan monies paid (which excludes £250 administration fee) to the East of England Co-operative Society will be invested in individual whole-of-life insurance policies between the East of England Co-operative Society and the Royal London Mutual Insurance Society Limited. The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA.



Reassurance and protection

East of England Co-op Funeral Services is a member of the National Association of Funeral Directors and we adhere to their strict Code of Practice, ensuring we always treat our customers with honesty, integrity and fairness. We are also registered with the Funeral Planning Authority, offering you added protection.

Do I earn dividend points on Pre-paid Funeral Plan purchases?

Yes. Dividend points are earned on qualifying goods and services only. In our pre-paid Funeral Plans disbursements paid on your behalf, including fees for ministers, doctors and the crematorium, **do not** qualify for dividend.

When do I receive dividend points?

Once you have paid in full for your Funeral Plan, the qualifying dividend points will be added to your membership account. Dividend is payable on transactions made during our previous financial year.

How many dividend points will I earn?

You will receive 10 points for every qualifying £1 spent. To find out the current value of qualifying spend for your chosen Funeral Plan, ask at your local funeral branch or call the Funeral Plan advice line on FREEPHONE 0800 0744361 (free from a landline, mobile charges may vary).

How to apply for your Funeral Plan

Once you've chosen the East of England Co-op Funeral Plan that meets your needs and wishes, it's easy to apply.

Choose from one of the following options:



Fill in the enclosed application form and return it to us in the Freepost envelope provided



Pop in to your local East of England Co-op Funeral Services branch and talk to a member of our friendly team



Apply online at **www.eastofengland.coop/plans**



Call our Funeral Plan advice line on **FREEPHONE 0800 0744361** (free from a landline, mobile charges may vary).

We're here for you

If you have any questions or you'd like more information about our Pre-Paid Funeral Plans, call our advice line on 0800 0744361. A member of our friendly team can talk you through the options. You can also make an appointment at your local East of England Co-op Funeral Services branch or we can arrange to visit you at home.



Making arrangements appropriate to your faith

For more information, please call our Funeral Plan advice line freephone* **0800 0744361**

Monday to Friday, 9am – 5pm

24-hour funeral careline ***0800 0744362**

www.eastofengland.coop/plans

*Free from a landline, mobile charges may vary.

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