

Funeral pre-arrangement and pre-payment options

your questions answered



Including details of how to record **your funeral wishes** with Tamworth Co-operative Funeral Service.

Tamworth Co-operative Funeral Service

Your funeral wishes

Making a record of the sort of funeral *you* would like

The subject of your own mortality is one that, quite naturally, you try to avoid for as long as possible. After all, there's more than enough to think about from one day to the next without worrying about what will happen sometime in the future. However, many people do begin to realise that life doesn't go on forever and that making a few considered choices now could have benefits both for you and those you eventually leave behind.

Why choose to make a record?

Some things in life you can't control - the weather, the cost of petrol, teenagers. However, when it comes to your own funeral, you do at least have the opportunity to express your personal wishes and to make a lasting record of the kind of service you would like.

By making a record of your funeral wishes you could help to ensure your thoughts are respected after your death. A precise record of your wishes could also remove uncertainty from the minds of those who are left with the responsibility of organising your funeral.

Tamworth Co-op's funeral wishes recording service is **completely free** and you're not obliged to use any of our other services, now or in the future.

Who can make a record?

Anyone at anytime. You don't have to be any particular age or in any particular state of health. You don't even have to be a Tamworth Co-op member*. You only have to take a little time to think about what would be best for you and for those you leave behind.

How do I record of my wishes?

You can either, have a confidential discussion with one of our trained advisors or, pick up and complete in your own time one of our funeral wishes recording forms. Whichever method you choose, you will be able to **express your personal preferences for your funeral service.**



For instance, do you have a favourite hymn or text for a reading? Is there a particular member of the clergy you would like to conduct the service? Do you want your interests or hobbies expressed through the funeral service? These and many other points can be carefully considered and your precise wishes established.

Thinking about such things might seem strange at first but you will be offered guidance and prompted to ask questions you might not have thought of.

Once you're happy all your wishes have been recorded we suggest you let friends, family or someone you trust know and also, keep a copy with your personal papers.

Is there anything else to consider?

The average cost of a funeral in the UK is now around £3,000 and expected to rise significantly in the next few years. With that in mind you might like to consider how your funeral expenses will be met, who will be responsible for them and whether you can guard against inflation.

* Tamworth Co-operative Society members earn dividend on pre-payment plans.

Forward planning

Funeral pre-arrangement and pre-payment options

If you've decided on the sort of funeral service you'd like it makes perfect sense to think about how it will be arranged and when it will be paid for. **Pre-arrangement**, for instance, means that when the time comes your wishes will be carried out precisely, no matter how far in the future that might be. **Pre-payment** ensures that the costs of your funeral are fixed at today's prices and, once paid, are guaranteed not to rise with inflation.



So what are the various options?

If you want to make arrangements for your own funeral, secure in the knowledge that they will be carried out, Tamworth Co-op offers three options.

PRE-ARRANGEMENT

Your funeral is arranged in detail, taking into account all your wishes for the service, but payment is deferred until the time of the funeral. You can now be sure of getting the funeral you want but the cost will **not** be fixed.

PRE-PAYMENT - PAY IN FULL

Your funeral is arranged and payment is made in full based on current prices. You can now be certain of getting the service you want, knowing that costs will not increase, no matter how far in the future the funeral takes place.

PRE-PAYMENT - INSTALMENT OPTION*

Your funeral is arranged and payment made in 12 monthly instalments. You will now get the funeral you want and, once the payments are complete, the cost will not increase, no matter how far in the future the funeral takes place.

* Terms and conditions apply - full details available on request.

And what are the benefits?

Funeral **pre-arrangement** and funeral **pre-payment** are sensible options for anyone. They provide peace of mind for you and for your loved ones and also give you the chance to plan a service that fully expresses your personality and lifestyle.

At a time of bereavement, surviving family members can be under considerable emotional stress and it makes sense to avoid extra worries for them. **Pre-arrangement** ensures that your wishes are carried out and could also help avoid disagreement among family members over what funeral arrangements you might have preferred.

With funeral costs rising year by year **pre-payment** makes sound financial sense, especially when you consider all expenses and disbursements, like local authority costs and church fees, are included. Knowing that everything is already paid for* removes one more potential source of worry for you and your family.

Neither pre-arrangement nor pre-payment prevent the feelings of friends and family being considered. The ideal service is one that provides a fitting tribute to a life whilst addressing the thoughts and feelings of all concerned.

In brief, **pre-arrangement** and **pre-payment** provide:

- **Peace of mind for you and your family**
- **A guaranteed way to beat future price rises**
- **The chance to plan your own unique service**
- **Certainty that your wishes will be respected**
- **Avoidance of disagreements over the funeral**

For more information please speak to your funeral advisor.

* Some services cannot be pre-purchased and may be subject to additional costs.

Q&A - answers to some frequently asked questions about pre-arrangement and pre-payment

Are there any age or health limits?

No! Pre-arrangement and pre-payment bonds are available to anyone regardless of age or health and are valid as soon as the full costs have been paid.

What sort of funerals are covered?

Any normal requirement can be included in the arrangement including specially personalised coffins, coffins made from natural materials, horse-drawn and motorcycle hearse options and other bespoke services. Full details are available from any of our funeral offices.

What if I die away from home?

If repatriation has not been included in the contract it will be charged for at the rate current at the time. If you intend to travel abroad it is advisable to **take out insurance covering the cost of repatriation**.

Can I cancel a pre-payment bond?

Once the funeral has been paid for, a legal contract, binding to both parties, has been made. However, for your protection, **provision is made to enable withdrawal from that contract** under certain conditions. In the event of a refund you will only receive the original amount paid with no interest added.

Can I make changes at a later date?

Yes! People's circumstances and needs often change over the years so it's possible to make alterations to the contract at any time. Changes resulting in extra cost however, will be charged at the prevailing rate.

Will all my wishes be carried out?

Yes! In fact **making definite arrangements is the only way to ensure your wishes will be carried out in full** and we enter into a legally binding contract to perform that duty.

Are there any hidden costs?

No! There are no hidden joining fees or commissions. We charge a £25 administration fee only and all other costs are clearly detailed in our professional charges.

What about disbursements?

At the time of the funeral we pay for the cemetery or crematorium, the church and clergy and other services. Our contract covers all necessary fees at today's prices but some services cannot be pre-purchased* and there may be additional costs.

Why not keep my money in the bank?

Because **once your funeral is paid for, the price is guaranteed not to increase**. Money deposited in a bank account becomes part of your estate and, with other demands on it, may not be enough to cover the cost of your preferred funeral. Money on deposit in a bank cannot be designated for a particular purpose.

What happens to money I pre-pay?

To enable us to fulfil our obligations to clients, all money pre-paid to us for funerals is invested in individual whole of life policies.

Does anyone else need to know?

Your funeral arrangements are confidential - between you and your funeral director only. However, we recommend that your copy of the arrangement contract is either left with a responsible person** or in a place where it can easily be found before the funeral. If left with a solicitor it may not be brought to light before the funeral takes place.

* We cannot pre-purchase grave spaces (*this needs to be done direct with the relevant council or diocese*), flowers, obituaries or service sheets.

** A responsible person could be anyone you trust to take responsibility for making sure your funeral wishes are made known and carried out. They could be a close friend or neighbour, the Matron of your residential home or a professional person in whom you have confidence.



Tamworth Co-operative Funeral Service is a member of the National Association of Funeral Directors.
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