



a family concern with concern for the family

Pre-payment funeral plans



AN INDEPENDENT FAMILY BUSINESS



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The Charles Stephens pre-payment funeral plan for complete peace of mind

Many people wish to make financial provision for their funeral and a pre-payment funeral plan is a caring, sensible and cost-effective way to do so.

By taking some time now, you can provide both financial and practical help for your loved ones in the future. It can be comforting and reassuring to know you've taken care of these essential arrangements. What's more, putting plans in place needn't be as distressing as you might think.

A funeral plan through us covers our funeral director costs 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 costs, regardless of how long you live or what happens to costs in the meantime.

The plan can also include a contribution towards third party costs such as the fees for cremation or burial, doctors' fees for cremation certificates and payment to an officiant. Please refer to the Terms and Conditions for more details.

It's the sensible thing to do, and very easy to put in place.

The advantages of a pre-payment funeral plan

- You can choose your own funeral arrangements, for your peace of mind.
- You will save your family from having to make difficult decisions, trying to guess what you would have wanted, at such a distressing time.
- Choose from a range of funeral services or personalise your plan to your specific requirements and budget.
- Financial security – every penny of the full plan value (excluding the initial management fee) is held securely for your funeral. The funds cannot be used for anything else for your total peace of mind.
- There is no upper age limit and there are no awkward health questions.
- You can make a single payment or pay by monthly instalments, whichever suits you.
- All enquiries and arrangements are treated in confidence.





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About our service

For almost 125 years, Charles Stephens Funeral Directors has been serving local families at difficult times providing compassionate care, attention to detail and excellent customer service as an independent family business.

Many local funeral directors, whilst maintaining their original name, have been bought out by some of the national companies. Charles Stephens prides itself on the values and principles that have made it one of the leading independent, family owned and managed funeral directors in Wirral.

The Charles Stephens Funeral Plan ensures that your final wishes are carried out by us. Our team of dedicated staff are on hand to help and support you at every stage.

Since 1896 we have been committed to providing a high standard of service and care.



Gemma Stephens - Managing Director

What are funeral plan costs made up of?

Our Services

Each of our plans cover our service charges at today's prices. These prices are fixed and there will be nothing more to pay towards these costs.

Third party costs

Each of our plans includes a contribution towards a contribution towards third party costs. Please see below for further details. Please see our price sheet for the current contribution.

Management fee

Each plan includes a fee to cover administration costs for processing the application. Please see our price sheet for the current fee.

Third party costs

Each of our plans includes a contribution towards third party costs (costs not set by ourselves) and the contribution included is intended to cover most, if not all, of these costs but they are outside of our control and cannot be guaranteed. As such, there may be more to pay at the time of need. The amount included for third party costs will be stated on your funeral plan certificate and will be adjusted in line with the plan value.

The third party costs include, for example:

- Crematorium or cemetery fees.
- Doctors' fees for a cremation certificate.
- Officiant or church fees.

You may include a larger (or smaller) contribution towards third party costs if you wish.

A choice of services

Everyone has their own ideas about their funeral arrangements. You may choose something simple and straightforward, or you may prefer a funeral with additional services. The table below shows some of the typical services that are available.

- | | |
|--------------------------|--|
| <input type="checkbox"/> | The services of your funeral director |
| <input type="checkbox"/> | Provision of the necessary funeral arrangements |
| <input type="checkbox"/> | Professional advice on certification and registration of death |
| <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"/> | Your choice of coffin |
| <input type="checkbox"/> | A hearse on the day of the funeral |
| <input type="checkbox"/> | Provision of one or more limousines for family and friends |
| <input type="checkbox"/> | An option to view the deceased |
| <input type="checkbox"/> | Floral tributes and/or charitable donations |

In addition to the above, you can personalise your funeral and add memorial options.

Our Plans

We offer a range of set plans which are based on our experience of the most commonly requested funeral arrangements.

We also offer bespoke plans which can be tailored to your specific needs.

Special wishes

Whether you choose a set plan or a bespoke plan, you can specify any special wishes that you would like to be carried out, for example you may wish to include special songs or readings.

Just note down any wishes on the application form and we will make sure these are carried out.



Questions & Answers

Here are some of the questions you might want to ask, but please call us if there is anything else you would like to know about the plans.



Is there an age limit or health restrictions?

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

What if I change my mind later?

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.



What if I die away from home?

We recommend that you take out travel insurance when you go on holiday, especially if you travel abroad, which usually covers bringing you back home if necessary. Alternatively we can quote for the extra cost involved.

What if I move home?

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



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Can I buy a plan for someone else?

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

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.

Can I pay by instalments?

Yes, you can 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. This additional cost is held within the plan for your funeral when the time comes.

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.

What happens to my money?

Every penny of the full value of your plan (excluding the initial management fee) is held securely and ring-fenced for your funeral.

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 Financial Conduct Authority (FCA). Funeral plans themselves are not regulated by the PRA or FCA.

Pre-payment funeral 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.



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Purchasing a plan is easy...

1

Have a think about how you want to be remembered and decide what service you require. Contact us to discuss any special wishes.

3

Do you have any questions? If so please ask us or, if you prefer to contact Ecclesiastical Planning Services direct, call them on 0800 633 5626.

2

Choose whether to make a single payment or, if you prefer to pay by instalments, decide over what period (up to five years).

4

We will help you complete your application and forward it along with your payment to Ecclesiastical Planning Services who will administer the plan.



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When you've taken out your plan

Within five days of receiving your application and payment, Ecclesiastical Planning Services will send you a 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.

FUNERAL PLANS

A Code of Practice

Our 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.



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Ecclesiastical
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