

HELPING YOU EVERY STEP OF THE WAY



Your personal guide to Dignity Prepaid Funeral Plans



Secure your funeral costs at today's prices – and, with your plan paid for, you're protected, no matter how much costs rise in the future

Dignity Prepaid Funeral Plan

Welcome...

Thank you for your interest in the Dignity Prepaid Funeral Plans.

A funeral plan is a promise to deliver a funeral in the future. With a Dignity Prepaid Funeral Plan, it is Dignity who guarantees there will be no more to pay for the funeral services in the plan. As a financially stable company, with a long reliable history, we have the stature and capability to stand behind the guarantees made to every planholder even if times are difficult.

We also promise to deliver funeral services with distinction, helping families at one of the most difficult times in their lives with expertise, professionalism, uncompromising compassion and respect.

From simplicity to security. Flexibility to affordability. Personal service to compassionate support. You can count on Dignity providing the highest levels of service. The levels of service you deserve.

We focus on people – and build your individual needs into everything we do. Our clients are the foundation of our business and their trust is earned through our actions both individually and as a group. Our priorities and our success are determined by our impact on them. This is why in 2017 we were the first company in the UK to be awarded the BSI Kitemark for Customer Service and we've been independently rated by Defaqto as having some of the best funeral plans on the market.

This guide will help you see how a little thought now will have you prepared for the future. Safe in the knowledge that you'll get the funeral you want – and your family will have the support they need.



Michael McCollum
Chief Executive

“ Peace of mind.

As the largest company in the business — well established, with a proven reputation — the decision to use Dignity was an easy one.

Mr Mallet
Dignity plan holder



Funeral Services, with Distinction.

Not all funeral plan providers, or funeral plans, are created equal. Whilst it's easy to compare on price, we know that it's not always easy to understand what you're buying until it's too late. The Defaqto Star Ratings give you a simple, and independent, indication of the quality we provide.



5 Star Rating applicable to Diamond option

Having been awarded **5 Stars*** by Defaqto in 2017, you can have the confidence that the Dignity Prepaid Funeral Plan is one of the most comprehensive and best quality funeral plans on the market today.

*Defaqto 5 Star Rating is only applicable to Diamond option.

Introducing Dignity

Receiving the highest standards of service from the outset.

Our experience

Dignity's oldest funeral director opened in 1812. Today Dignity own over 800 funeral directors throughout the UK and work with over 400 more. In 2016 alone, we conducted 70,700 funerals*. Every service individually arranged and unique to the families concerned. What's more, our caring and compassionate funeral directors have been helping families across the country for generations.

In 1985 we launched the UK's first funeral plan, since then we have helped more than 740,000 people make provisions for funeral costs in advance.

All these years of experience and insight into the needs of our customers have allowed us to continue to provide one of the most financially secure funeral plans available in the UK.

A promise of quality

Dignity has a network of owned and approved funeral directors across the UK. Many Dignity Funeral Directors have been looking after families for generations, and ensure the quality of their service and their facilities are second to none. The same isn't always true for other Funeral Plan providers who if they only use independent funeral directors will not have the same control over their quality assurance and monitoring as Dignity.

98.8%

of our customers' families said that Dignity had met or exceeded their expectations in terms of the quality of service*

97.7%

would recommend Dignity to friends and relatives*

Support, whenever it's needed

With the Prepaid Funeral Plan from Dignity, you can count on receiving the highest standards of service from the outset. Our UK-based Customer Service Centre is staffed by knowledgeable and caring advisors. We are here for you and your family, 24 hours a day, all year round, offering helpful advice and support when it's needed.

A safe pair of hands

Dignity is a stable FTSE 250 company with a long and reliable history. We have the stature and capability to stand behind our guarantees, even if times were to prove difficult.

We are also registered with the Funeral Planning Authority (FPA), the professional body that oversees the operation of registered Funeral Plan companies. As a registered provider we abide by the Authorities' rules and code of conduct at all times.

What is the Dignity Prepaid Funeral Plan?

Peace of mind for everyone concerned.

The Prepaid Funeral Plan from Dignity is a simple, practical way of taking control of your affairs, protecting against future increases in funeral costs and gaining peace of mind for everyone concerned.

Dignity offer three individual plans. All plans guarantee to cover the funeral director fees for arranging and conducting a cremation or burial funeral, no matter how far in the future it may be needed and how much funeral costs may rise in that time.

Guarantees built-in

Our plan allows you to pay your funeral costs in advance. In addition to the funeral directors costs our plans cover the crematorium fee and Minister fees or, where a Burial is requested provide a contribution towards Burial costs which rises in line with inflation. The Crematorium Fee and Ministers fee included in the plan are guaranteed unlike many providers who only provide a contribution to the cost.

And for burial funerals, alongside the guaranteed services of a funeral director, we provide a contribution of £1,220. This can be used towards other costs, such as the charge made by a minister or officiant, or religious and cemetery costs.

Your plan, your way

The Dignity Prepaid Funeral Plan is ideal for making your wishes known to your family. You can personalise your plan to include a favourite hymn, piece of music or reading.

You can also pay a contribution up front for more items including extra limousines, floral tributes or a wake. This way you can protect your loved ones from having to cover the full costs when the time comes. Any contributions you make will grow each year with the Retail Price Index (RPI). Unlike some other funeral plan providers, Dignity allows you to update your requests at any time – without incurring an administration fee.

Safe and secure

With the Prepaid Funeral Plan from Dignity, the money you pay for your plan is held in a secure, independent trust fund. This ensures the funds required for the funeral will be in place, ready to pay for the services specified in your plan when the time comes. Page 9 has more information about the trust fund.

“ Taken care of.

Hopefully it will save my family from distress and financial bother. Dignity's advisers were helpful and got back to me straight away. When I asked questions they answered them and were able to reassure me.

Mrs Etherington
Dignity plan holder

”

Dignity – providing financial security

The reassurance everything will be taken care of.

There's nothing wrong with taking steps to ensure what you're buying makes good financial sense. This has always been true. Purchasing a funeral plan is no different. All three of Dignity's Prepaid Funeral Plans are designed to deliver more peace of mind in this respect.

Financial peace of mind

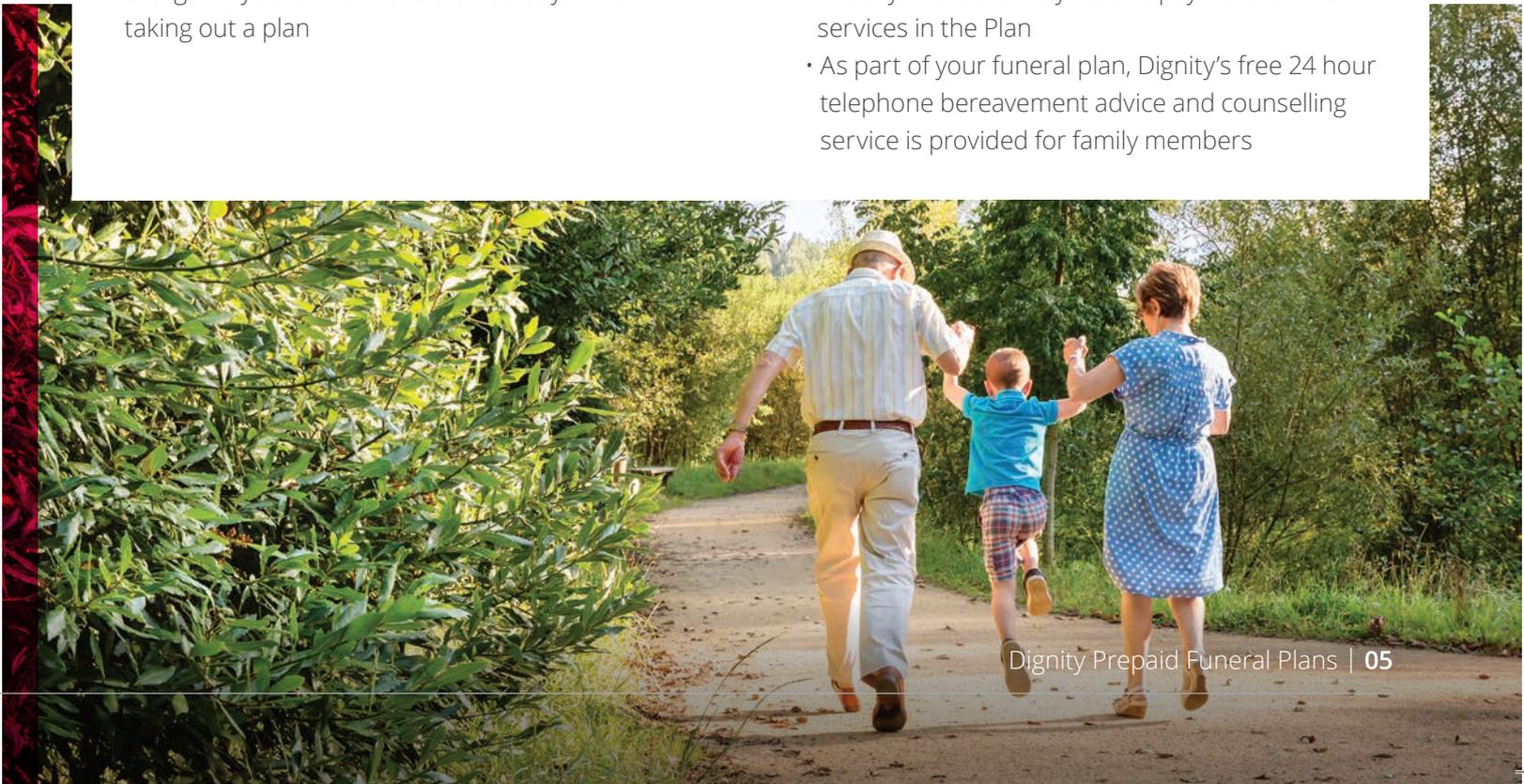
- Whenever your funeral plan is needed, however much funeral costs have increased, we guarantee, once the plan is paid for, there'll be no more to pay for the services in it
- This helps to remove any potential worry about covering funeral costs if, for instance, you need to release money from your home or estate to fund retirement expenses or care costs
- With our money-back guarantee, if your circumstances change or you change your mind, you can cancel your plan and we'll refund the money you've paid. A cancellation fee is only charged if you cancel more than 30 days after taking out a plan

Peace of mind for you

- You can relax, knowing you've had the foresight to take care of your funeral arrangements in advance
- Your wishes are clearly stated in your plan and you have the confidence of knowing that an experienced, well-respected funeral director will be attending to every detail

Peace of mind for your family

- One call to Dignity or your nominated funeral director is all that's needed to set your plan in motion
- Dignity deals with the Nominated Funeral Director directly to ensure they receive payment for the services in the Plan
- As part of your funeral plan, Dignity's free 24 hour telephone bereavement advice and counselling service is provided for family members



The rising cost of funerals

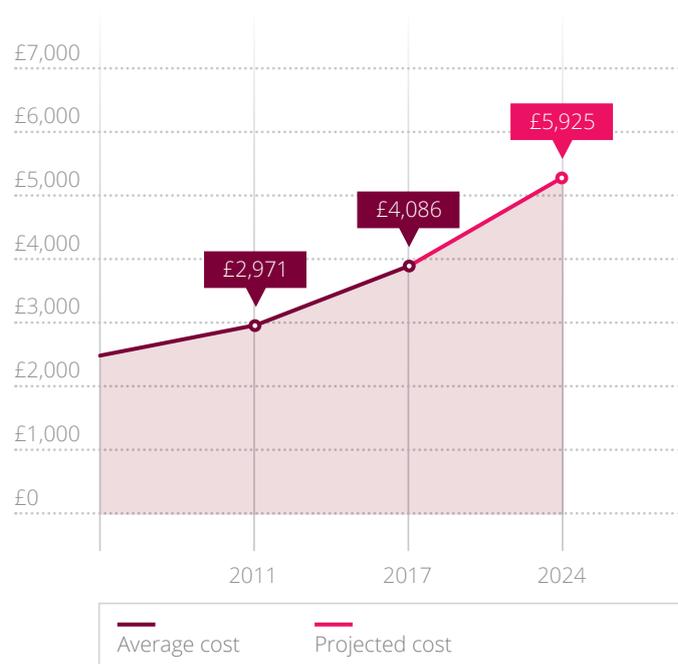
Funeral costs are rising much faster than inflation.

The average cost of a basic funeral in the UK is currently £4,086[†]. Add to this the money spent on the send-off, covering extras such as flowers and the wake, which on average comes to over £1,900*. When you take into account the cost of hiring a legal professional to administer the estate, the overall cost of dying today can add up to £8,905*.

And prices have continued to rise year after year. Did you know that funeral costs are rising much faster than inflation and interest rates on savings? This has been going on for years now, and it shows no sign of stopping.

Just looking at basic funeral costs alone, this figure has been increasing on average by 5.45% each year and could reach more than £5,925 by just 2024[†]. It's easy to see why families are often left with a bill much higher than expected and why the Dignity Prepaid Funeral Plan is such a good idea.

The Average rising cost of a funeral[†]



[†] 2011-2017: Matter Communications Independent Research. 2024: Forecast based on average annual compounded growth rate of 5.45% each year between 2011 and 2017.

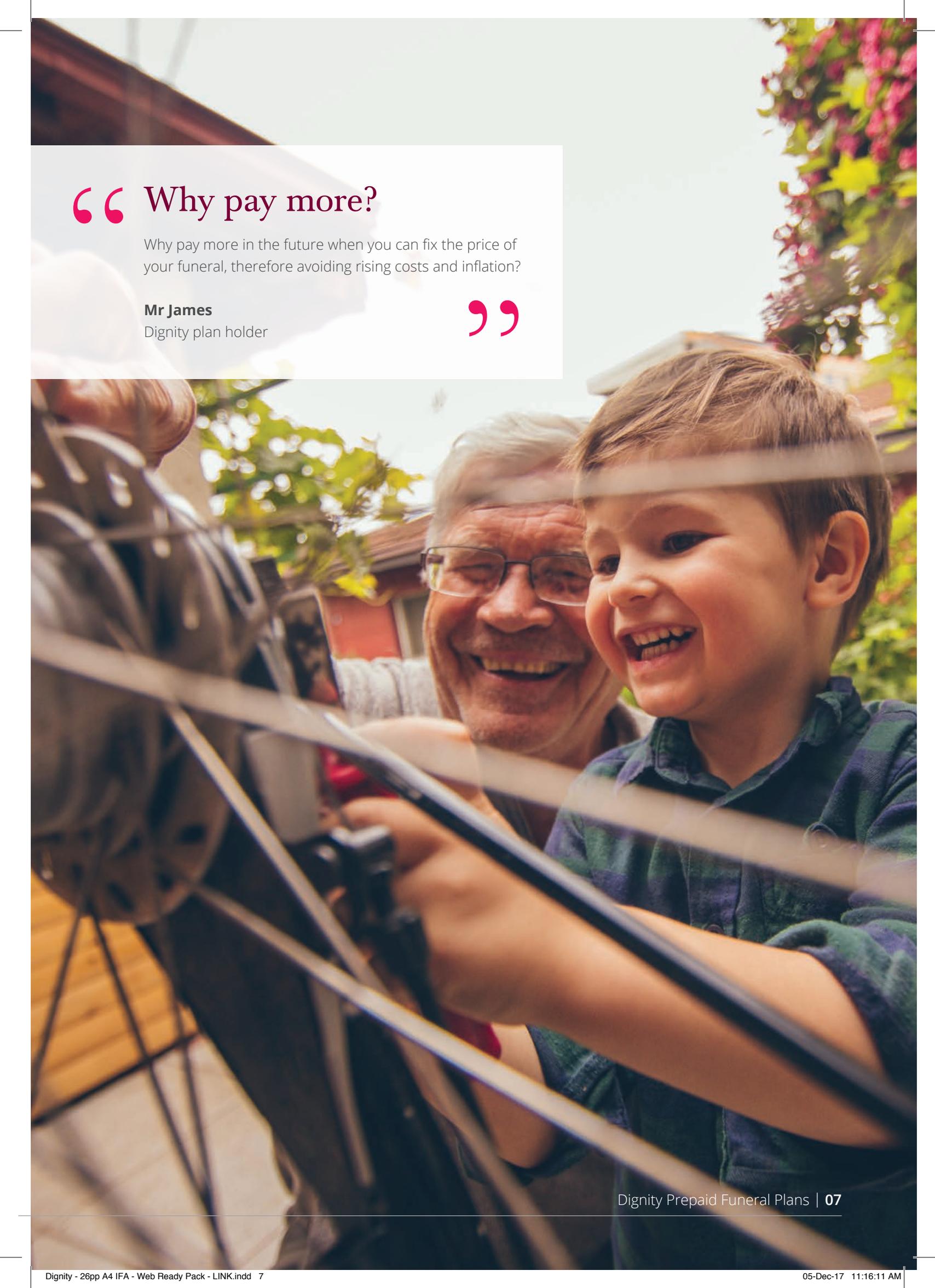
* SunLife's Cost of Dying report 2017

“ Kind and understanding.

Hopefully I would strongly recommend the Dignity Funeral Plan. Thanks to all of the kind and understanding staff, it was a very easy process.

Mr Rogers
Dignity plan holder





“ Why pay more?

Why pay more in the future when you can fix the price of your funeral, therefore avoiding rising costs and inflation?

Mr James
Dignity plan holder

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Dignity – the prudent choice

Reassurance, for yourself and your family.

50+ life insurance policies, Cash ISAs or savings accounts often prove unreliable in meeting funeral costs. For total reassurance, for yourself and your family, the Prepaid Funeral Plan from Dignity stands out as the practical choice.

“ Done and dusted.

Being an independent person I have always wanted to pay for my own funeral. I saved up enough and feel happy I have managed it. Now my worries are over and it is done and dusted.

Miss Henry
Dignity plan holder



Important factors to consider when choosing a product to cover funeral costs	Prepaid Funeral Plan	Savings	Over 50s Plan
Does it protect against rising funeral costs?	✓	✗	✗
Is it unaffected by changes in inflation and low interest rates?	✓	✗	✗
Does it help loved ones with funeral arrangements at the time?	✓	✗	✗
Does it include the services of a trusted and professional funeral director?	✓	✗	✗
Does it offer the option to pay in monthly instalments?	✓	✓	✓
Can the plan be cashed in at any time?	✓	✓	✗

And the safe choice

A totally independent, secure trust fund.

You want to be confident that the money you pay for your prepaid funeral plan is secure; protected until it's needed. Your payment to Dignity goes into the National Funeral Trust — a totally independent, secure trust fund.

As the National Funeral Trust is legally separate from Dignity, no-one from Dignity has access to the money in the trust. And no money can be paid to any funeral director until after a funeral has taken place.

The recent valuation shows that the amount currently held in the trust fund in respect of future funeral obligations is over £407 million*.

It is managed by some of the most reputable names in the financial industry, including M&G Investment Management Ltd, and has the Royal Exchange Trust Company as the Legal Custodian Trustees, with some activities being performed by Link Corporate Trustees (UK) Limited (previously known as Capita Trust Company Limited).

PricewaterhouseCoopers carry out an annual evaluation of the trust to ensure that it can meet its obligations. And it's audited annually by Ernst & Young.

Dignity is the only major funeral planning organisation to consistently publish a comprehensive Annual Trust Fund Report that details the trust's performance. A copy of this report is available; simply call us for your copy on 0800 389 9277.



“ Plans in place.

Depending on how long you live, funeral expenses will only increase. This way may help your family finances and also give you the satisfaction of having your funeral plans in place.

Mrs Rowson
Dignity plan holder



*Dignity plc Annual Report & Accounts 2016

Deciding on the plan that's best for you

A practical and sensible way to take care of funeral costs and arrangements in advance.

When you pay for your funeral costs in advance with Dignity, you're in excellent hands. All our funeral plans guarantee to cover the funeral director fees for arranging and conducting a cremation or burial funeral. In addition to the funeral directors costs our plans cover the crematorium fee and Minister fees included in the plan or, where a Burial is requested provide

a contribution towards Burial costs which rises in line with inflation.

By taking the sensible approach to securing your funeral at today's prices, no matter how much funeral costs continue to increase, once paid for, your loved ones will never have to pay extra for the services covered by the plan.



5 Star Rating applicable to Diamond option

Having been awarded 5 Stars[†] by Defaqto, you can have the confidence that the Dignity Prepaid Funeral Plan is one of the most comprehensive and best quality funeral plans on the market today.

MOST POPULAR		
The Amber Funeral Plan	The Pearl Funeral Plan	The Diamond Funeral Plan
<p>The Amber Funeral Plan provides all the essential services for a funeral.</p> <p>This plan includes a wood effect coffin and a hearse, as well as the ability to personalise the Plan with special requests.</p>	<p>The Pearl Funeral Plan is our most popular plan. It provides a little extra comfort to family members at this difficult time, by including a limousine. It also includes a quality wood effect coffin and a hearse.</p> <p>You can personalise this plan with any special requests you may have.</p>	<p>The Diamond Funeral Plan is perfect if you have a large family as it provides two limousines.</p> <p>It also includes a high quality wood veneer coffin, and allows viewing of the deceased in the Chapel of Rest at anytime. You can also make this Plan personal to you with any special requests you may have.</p>
See Page 11 for full details.	See Page 11 for full details.	See Page 11 for full details.
£3,495 or from £291.25 per month	£3,875 or from £322.91 per month	£4,135 or from £344.58 per month

Affordable and flexible

Dignity offers a range of flexible payment options, so you can pay in the way that works for you.

- Spread the cost over 12 monthly Direct Debit payments, at no extra charge
- Make a single one-off payment by cheque, Debit or Credit Card
- Spread the cost over a term of up to 15 years* with monthly payments by Direct Debit

*There will be an extra charge if you spread the cost over more than 12 months. Instalments over 12 months are available provided that all payments are completed by the 85th birthday of the eldest person named on the plan.

What Dignity's Prepaid Funeral Plans include

	Amber	Pearl	Diamond
	ESSENTIAL	POPULAR	BIG FAMILIES
	£3,495	£3,875	£4,135
Guarantees			
Covers the funeral director costs included in your chosen plan for a cremation or a burial funeral	Yes	Yes	Yes
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	Yes	Yes	Yes
For a burial funeral the plan also provides; - A generous 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	Yes	Yes	Yes
Making the arrangements			
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	Yes	Yes	Yes
Guidance on the registration of the death and collection of all necessary paperwork for the funeral to proceed	Yes	Yes	Yes
Care of the deceased			
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)	Yes	Yes	Yes
Care and preparation of the deceased (embalming not included)	Yes	Yes	Yes
The Coffin	Wood effect	Quality wood effect	High quality wood veneer
Viewing of the deceased in a private chapel of rest by agreed appointment	Weekdays, during office hours	Weekdays, at anytime	At anytime, 24/7
The service			
Funeral Director, driver and pallbearers to attend the service	Yes	Yes	Yes
Hearse	Yes	Yes	Yes
Limousine for family/mourners	None	One	Two
Funeral procession (Fees and costs of a service at a separate location not included)	Directly to the crematorium or burial site	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	Yes	Yes	Yes
Flexibility			
If you move home your plan moves with you to a new nominated funeral director, at no extra cost	Yes	Yes	Yes
Personalise the plan at any time by documenting "Special Requests" such as hymns and readings*	Yes	Yes	Yes
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)	Yes	Yes	Yes
Additional services			
24 hour telephone bereavement advice and counselling service	Yes	Yes	Yes
Complimentary thank you cards	No	Yes	Yes

What is not included in your plan

- 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 for removing artificial limbs and mechanisms such as pacemakers.

-Costs associated with changes in regulations, tax, laws or generally accepted practice, which result in additional costs or affect the conduct of the funeral.

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

-Doctor's or coroner's fee

* Some 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 alternatively a contribution can be made towards these costs which will increase each year in line with the Retail Price Index (RPI).

Frequently Asked Questions

If you have any questions about our Prepaid Funeral Plans, please do not hesitate to give us a call.

Not all funeral plan providers are the same. So, what is it that makes Dignity different?

Many providers are unable to guarantee a high standard of service from a funeral director. Not so with Dignity. Our funeral directors are regularly monitored for excellence and service assurance – which is why 98.8% of our clients say that we ‘met or exceeded their expectations’.

With some providers, the guarantees made in the plan sit with the independent funeral directors themselves. This can mean there’s a risk that the guarantee won’t be honoured if the funeral director is no longer in business when the plan is needed. Dignity fully guarantees the Prepaid Funeral Plan and the services that come with it, and the National Funeral Trust is specifically designed to protect customer’s money until it is needed to pay for the funeral.

Some providers would place your money in a whole-of-life insurance policy. These policies are only designed to pay out a set amount of money and do not take into account the rising cost of funerals. This means you could pay in more than would be paid out - which could lead to further funds being needed when the time comes.

Some funeral plans offered by other providers only include a contribution towards the crematorium fee and minister fees. Dignity guarantees to cover the services included in our plans, in full.

I have savings / life insurance, why do I need a funeral plan?

First, because the Prepaid Funeral Plan from Dignity guarantees to cover the cost of the services included in the plan, no matter how much funeral costs rise. Other methods, such as savings or investments don’t. Secondly, banks and financial companies won’t help organise your funeral – Dignity will.

Can I choose my funeral director?

Only funeral directors who agree to the important price and service guarantees are available under the plan. There are more than 1,200 funeral directors throughout the UK who are either owned or approved by Dignity. When you take out a plan, Dignity will advise you of your nominated funeral director.

What if Dignity goes out of business?

The money for your funeral would still be protected because it is legally separate from Dignity. In the unlikely event that we were to go out of business it may however mean that we would be unable to provide the funeral we had promised to provide. If this happened the Managing Trustees of the Trust would work with the remaining Nominated Funeral Directors, and where necessary seek to appoint new Nominated Funeral Directors, to continue to provide services to Planholders.

We are a registered provider with the Funeral Planning Authority and in this scenario other Registered Providers would co-operate in the delivery of the Authority’s “Pledge to Customers” by which the other Registered Providers will examine the ways in which they might assist in delivering the funerals of customers of the insolvent Registered Provider.



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

Yes. If you change your mind, or your circumstances change, within 30 days, you can have a full refund of the money you've paid. If you cancel after 30 days, a cancellation fee will be deducted from any refund due to you. This cancellation fee protects the long-term stability of the trust fund and ensures that we can meet the guarantees we promise to all our plan holders.

What happens if I die before I've finished paying all the monthly instalments?

The arrangements and price guarantees in the Dignity Prepaid Funeral Plan will remain in place provided that the person arranging your funeral agrees to pay the remaining payments in full. An invoice for the balance will be raised, after the funeral has taken place.

What happens if I move house?

Our funeral plans can be used anywhere in mainland Great Britain, Northern Ireland, Jersey, the Isle of Man and the Isle of Wight. Simply tell Dignity your new address and we'll advise you of your new nominated funeral director (if required) without charge.

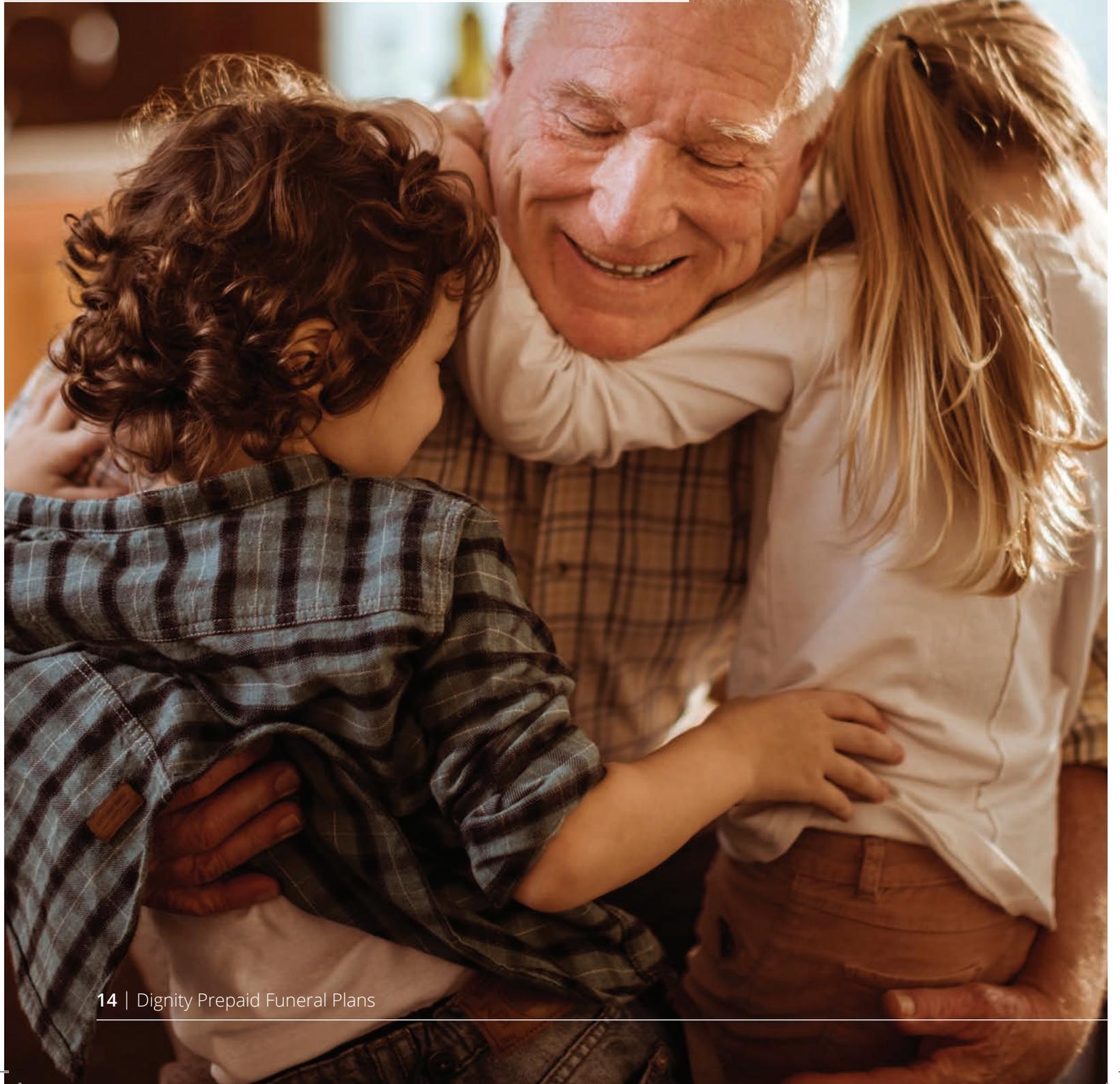


“ Excellent Service.

An excellent service that takes any worries or concerns away; knowing that relatives will not be financially or emotionally affected at such a sad time.

Mrs Barnard
Dignity plan holder

”



The Dignity Prepaid Funeral Plan

Four simple steps to protecting your loved ones from rising funeral costs.

Step.1

Select the plan that suits your needs from the table shown on **page 11**.

Step.2

Choose your preferred payment period / payment method. Please complete the appropriate section on the application form, or call us on **0800 389 9277** to discuss further payment options or to purchase over the phone.

Step.3

Sign and date your completed application form. Please ensure all relevant sections are completed and details are accurate.

Step.4

Return your completed application form and any cheques or Direct Debit instructions in the prepaid envelope provided. No stamp necessary.

We will process your application and send you a funeral plan documents folder within 14 days. This will contain the information you need, plus a second copy of the details for your relatives or funeral organiser. It includes instructions on implementing the plan when the time comes, and full contact details, so you can get in touch with us at any time.



If you have any further questions or would like to purchase the Dignity Prepaid Funeral Plan, **please call us on 0800 389 9277.**



Or to take out a plan by post, simply **complete and return the enclosed application form.**

HELPING YOU EVERY STEP OF THE WAY



Your personal Application Forms.

Dignity Prepaid Funeral Plans

Application Form



Agent name: _____

Agent number: _____

1 Details of the proposed planholder

Mr/Mrs/Ms/Miss/Other _____
 Forename(s) _____
 Surname _____
 Address _____

 Postcode _____
 Date of Birth ____ / ____ / ____
 Telephone No (inc. code) _____
 Email _____

If you are applying on behalf of somebody else, please complete their details in the space below and tick this box

Mr/Mrs/Ms/Miss/Other _____
 Forename(s) _____
 Surname _____
 Address _____

 Postcode _____
 Date of Birth ____ / ____ / ____
 Relationship to Planholder _____
 Telephone No (inc. code) _____
 Email _____

2 Choose your plan and payment method

Payment options	Amber Essential Plan	Pearl Most Popular Plan	Diamond For Big Families
Single payment	<input type="checkbox"/> £3,495	<input type="checkbox"/> £3,875	<input type="checkbox"/> £4,135
12 monthly instalments over 1 year (there is no extra charge for this option)	<input type="checkbox"/> £291.25	<input type="checkbox"/> £322.91	<input type="checkbox"/> £344.58
60 monthly instalments over 5 years (there is an extra charge for this option)	<input type="checkbox"/> £66.72 Total payment £4,003.26	<input type="checkbox"/> £73.97 Total payment £4,438.52	<input type="checkbox"/> £78.93 Total payment £4,736.33
120 monthly instalments over 10 years (there is an extra charge for this option)	<input type="checkbox"/> £37.34 Total payment £4,481.02	<input type="checkbox"/> £41.40 Total payment £4,968.23	<input type="checkbox"/> £44.17 Total payment £5,301.58
180 monthly instalments over 15 years (there is an extra charge for this option)	<input type="checkbox"/> £27.23 Total payment £4,901.55	<input type="checkbox"/> £30.19 Total payment £5,434.48	<input type="checkbox"/> £32.21 Total payment £5,799.12

Prices valid as at 15/12/2017. Prices are subject to review by Dignity, if at the point of application the Plan price has changed for any reason, we will advise you of this before we set up your plan and there will be no obligation for you to continue.

Call 0800 389 9277 for other instalment options available. Instalment periods of up to 15 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.

1. Payment by cheque
(made payable to National Funeral Trust)
2. Payment by credit/debit card You do not need to add your payment details to this form. Instead please tick and ensure your phone number is added in Section 1. Our Client Service Centre will then contact you for your details.
3. Payment by Direct Debit Please complete Direct Debit mandate on the reverse. Payments are debited on the 25th day of the month, or the nearest working day thereafter.

3 Your choice of cremation or burial

Please indicate your preference Cremation Burial Undecided

If choosing a burial funeral, please note that we are unable to guarantee burial costs as costs vary significantly from region to region. Instead your plan includes a contribution of £1,220 towards burial costs. This amount will increase each year in line with the Retail Price Index. Please see the Terms and Conditions for full details.

4 Do you have any Special Requests?

You may have some special requests that you would like noted. For example, a certain hymn, poem or reading. If you know what your special requests are, please fill in the details below. If you would prefer you can return your Application Form now and notify us of any special requests in the future. Please note some special requests may incur an additional cost. Where relevant, special requests may be subject to the approval of the church or local authority. (PLEASE COMPLETE IN BLOCK CAPITALS)

Please continue on a separate sheet if you need to

>> Please turn over and complete the reverse of this form.

Application Form



Agent name: _____

Agent number: _____

1 Details of the proposed planholder

Mr/Mrs/Ms/Miss/Other _____
 Forename(s) _____
 Surname _____
 Address _____

 Postcode _____
 Date of Birth ____ / ____ / ____
 Telephone No (inc. code) _____
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If you are applying on behalf of somebody else, please complete their details in the space below and tick this box

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Call 0800 389 9277 for other instalment options available. Instalment periods of up to 15 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.

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If choosing a burial funeral, please note that we are unable to guarantee burial costs as costs vary significantly from region to region. Instead your plan includes a contribution of £1,220 towards burial costs. This amount will increase each year in line with the Retail Price Index. Please see the Terms and Conditions for full details.

4 Do you have any Special Requests?

You may have some special requests that you would like noted. For example, a certain hymn, poem or reading. If you know what your special requests are, please fill in the details below. If you would prefer you can return your Application Form now and notify us of any special requests in the future. Please note some special requests may incur an additional cost. Where relevant, special requests may be subject to the approval of the church or local authority. (PLEASE COMPLETE IN BLOCK CAPITALS)

Please continue on a separate sheet if you need to

>> Please turn over and complete the reverse of this form.

HELPING YOU EVERY STEP OF THE WAY



Your Prepaid Funeral Plan Key Features Summary.

Dignity Prepaid Funeral Plans

Prepaid Funeral Plan Key Features Summary.

About this Key Features Summary

This document is intended to provide you with a summary of the key features and benefits of the Dignity Prepaid Funeral Plan to allow you to assess whether it meets your requirements.

Please refer to the Plan literature and Terms and Conditions that accompany this document for full details on the Plan.

What is the Dignity Prepaid Funeral Plan?

Our Plan offers a choice of three Prepaid Funeral Plans, which let you pay for certain funeral costs in advance and include the main services for a funeral.

About Dignity

Dignity is one of the UK's leading providers of funeral plans. Dignity launched the UK's first nationally available funeral plan in 1985 and has helped over 740,000 people plan for their funeral in advance. Dignity plc is one of the UK's largest operators of Funeral Directors and crematoria and is a British company listed on the London Stock Exchange.

Who is the Prepaid Funeral Plan for?

You can have a Dignity Prepaid Funeral Plan if the person who the funeral is for is aged 50 or over and the funeral is to take place in mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man.

What will the Prepaid Funeral Plan provide?

The Dignity Prepaid Funeral Plan will provide the guaranteed services included in the Plan through a Dignity Nominated Funeral Director when the time comes. Provided that the Plan is paid for in full there will be nothing further to pay for the guaranteed services covered by the Plan.

All Plans guarantee to cover the following services:

Funeral Director Services;

- Advice and guidance on all aspects of the funeral including the registration of the death and collation of all necessary paperwork for the funeral to proceed
- Transport of the deceased to the Nominated Funeral Director's premises within 50 miles
- Preparation and care of the body
- The coffin provided within the selected Plan
- Funeral Director and staff to attend service
- Provision of a hearse
- 24 hour telephone bereavement counselling

Third Party Cremation Costs;

- -The cremation fee
- Fee for a Minister or an Officiant 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.

Dependent on the Plan chosen, the following are also guaranteed:

- Family viewing by appointment or at any time
- Limousines to transport the mourners
- Transport to place of worship prior to cremation or burial
- 'Thank you' cards.

If burial is chosen, the Plan will include a contribution of £1,220 towards third party burial costs in place of the guaranteed Third Party Cremation Costs listed above. We will increase the value of the £1,220 contribution each year in line with the Retail Prices Index (RPI) inflation to help it keep pace with rising costs.

What won't the Prepaid Funeral Plan provide?

The Plans do not include:

- Embalming
- The cost of Special Requests such as memorials, flowers, catering, newspaper obituaries etc.
- Transport of more than 50 miles from the Nominated Funeral Director. Any charge for additional miles will be payable to the Dignity Nominated Funeral Director at the time
- The cost of removal of mechanisms such as pacemakers (which must be removed before a cremation)
- Costs for conducting the funeral, burial or cremation on a weekend, at an unusual hour or public holiday
- Any additional charges that are passed to us due to changes in regulations, tax, laws or generally accepted practice
- The cost of repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man
- Any Doctor's fees and Coroner's fees.

Other Plan limitations include:

- If the Plan is paid for by instalments and the funeral is required before the final payment has been paid, your Funeral Organiser would have to pay the outstanding balance at the time of the funeral.
- Any taxes. Value Added Tax is not currently charged on a funeral service. However, if this or any other tax becomes chargeable on a funeral service or part of it, your Personal Representative must pay the tax at the time of the funeral.

What are prices of the Plans?

Dignity's Prepaid Funeral Plans are designed to meet our customers' different requirements and budgets. For example you can make a single payment or spread the cost of your Plan over 12 monthly instalments. The prices for these options are:

Single Payment	12 Monthly Instalments
	There is no extra charge for 12 monthly instalments
• Amber - £3,495	£291.25 per month
• Pearl - £3,875	£322.91 per month
• Diamond - £4,135	£344.58 per month

Prices valid as at 15/12/2017. Prices are subject to review by Dignity. If at the point of application the Plan price has changed for any reason, we will advise you of this before we set up your plan and there will be no obligation for you to continue. Longer fixed instalment terms 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 and the instalment term does not exceed the maximum term available. Plans purchased over a period greater than 12 months will incur an additional fee.

How can I pay?

Payment methods include Credit or Debit Card, Cheque and Direct Debit. You can pay for your plan online, over the telephone by speaking with one of our advisors or, by enclosing payment with your paper application form.

How is the money I pay protected?

The money that you pay for your Plan is paid directly into the National Funeral Trust. The National Funeral Trust is completely separate and legally independent from Dignity.

- The Trust is run by Managing Trustees, the majority of whom are independent of Dignity
- PricewaterhouseCoopers conduct an annual actuarial valuation of the Trust Fund, which determines if there is enough money in the Trust Fund for Dignity to meet its liabilities and promises to Planholders
- Ernst and Young are the appointed auditors and conduct annual audits of the Trust's accounts
- The Trust adheres to the rules of the Funeral Planning Authority, who receive copies of the Trust's accounts and valuations and other information it requests.

What happens to the money in the Trust Fund?

All the money you pay for the Plan goes straight into the Trust Fund's bank account. From the money held in the Trust:

- Dignity is paid an allowance for the marketing, administration and lifetime customer management of the Plan
- There are annual costs for Trust management services, audits, valuations and other scheme expenses
- An amount from each Plan is retained in the Trust to help the Trust maintain a surplus so it can better withstand unexpected rises in funeral costs or better cope with poor investment returns
- The remaining balance is available to pay the Dignity Nominated Funeral Director, after the funeral has taken place, who agrees to provide all the guaranteed services for this sum

We publish a Report on the National Funeral Trust annually and it is available upon request.

What happens if there is not enough in the Trust to pay for the funeral?

In the unlikely event that the Trust does not have enough money to cover the future cost of funeral services promised to Planholders, Dignity would still honour the guarantees made to Planholders. Dignity owns a nationwide network of Funeral Directors and crematoriums and even in extreme circumstances should still be able to meet the promises made to Planholders.

What happens if Dignity goes out of business?

The money for your funeral would still be protected because it is legally separate from Dignity. In the unlikely event that we were to go out of business it may however mean that we would be unable to provide the funeral we had promised to provide. If this happened the Managing Trustees of the Trust would work with the remaining Nominated Funeral Directors, and where necessary seek to appoint new Nominated Funeral Directors, to continue to provide services to Planholders.

We are a registered provider with the Funeral Planning Authority and in this scenario other Registered Providers would co-operate in the delivery of the Authority's "Pledge to Customers" by which the other Registered Providers will examine the ways in which they might assist in delivering the funerals of customers of the insolvent Registered Provider.

What will I be sent after I apply for a Plan?

Once your Application Form has been received, your Plan will be set up within 14 days and you will be sent your Planholder Pack. This will contain confirmation of the Plan you have purchased, the amount you have paid, what is covered, details of the Funeral Director and how to claim. It will also contain a pack to be given to your Funeral Organiser.

What happens if I move home?

You must inform us so we can update our records. If you have moved to a new area we may need to allocate a new Nominated Funeral Director. There is no charge for this, as your Plan is portable, and all the Plan guarantees will still be honoured.

Can I choose my Funeral Director?

We will allocate a Funeral Director to your Plan, which we refer to as the Nominated Funeral Director. For the Amber, Pearl, and Diamond Plans there are over 1,200 Nominated Funeral Directors across the UK. If you would like to check if your Plan can be allocated to a specific Funeral Director please contact us before you purchase. We may change your Plan to a different Nominated Funeral Director if required.

What happens if the Nominated Funeral Director goes out of business?

If this were to happen, Dignity would re-allocate your Plan to a new Nominated Funeral Director. All the guarantees made in your Plan would still stand and you would not be charged any additional fees.

How to claim

When the person who the Plan is for passes away the Funeral Organiser should telephone Dignity direct at any time 24 hours a day on 0800 389 9277. Alternatively you can call or visit the Nominated Funeral Director, whose contact details will be confirmed in the Planholder Pack.

What happens if my family or representative doesn't use the Plan?

If the Plan is not found until after the Planholder's funeral is arranged, or if your Next of Kin or Executor chooses not to use the Plan, they can cancel the Plan and receive a refund of the original amount paid for the Plan less the £395 cancellation fee.

Cancellation

You can cancel your Plan at any time. To receive a full refund of any payments made you must cancel the Plan within 30 days from the date you receive your Planholder Pack and Agreement. We will charge a fee of £395 for cancellations after 30 days. Refunds will be completed within 14 days of the request being received.

If you wish to cancel your Plan tell us either by completing and returning the form included in the Planholder Pack we send you or otherwise tell us by:

Post: Dignity Pre Arrangement Limited, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands, B73 6AP

Telephone: 0800 389 9277

Email: planinfo@dignityuk.co.uk

How to make a complaint

If you wish to complain please contact our Client Liaison Officer who will acknowledge your complaint within 2 working days and will do their utmost to ensure any complaint is dealt with as quickly as possible. Contact details are as follows:

Client Liaison Officer, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands, B73 6AP

Telephone: 0800 731 0655

Email: clientrelations@dignityuk.co.uk

Regulation

Dignity is a Registered Provider with the Funeral Planning Authority, the professional body that oversees the operation of registered funeral plan companies. If you are dissatisfied with the response from us you can make a complaint to them. Their details are:

Telephone: 0845 601 9619 (calls to this number cost 5p a minute plus your phone company's access charge)

Email: ceo@funeralplanningauthority.co.uk

Web: www.funeralplanningauthority.com

The Dignity Prepaid Funeral Plan is not a regulated financial services product and as such is not regulated by the Financial Conduct Authority or covered by the Financial Services Compensation Scheme.

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.

Law

English law applies to this agreement.

This Key Features Summary applies to Dignity Prepaid Funeral Plans purchased from 15th December 2017.

Need to Contact us?

If after reading this document you have any questions here are our contact details;

Post: Dignity Pre Arrangement Limited, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP

Telephone: 0800 389 9277

Email: planinfo@dignityuk.co.uk

Please see the Terms and Conditions for further details.

HELPING YOU EVERY STEP OF THE WAY



Your Prepaid Funeral Plan Terms and Conditions.

Dignity Prepaid Funeral Plans

Prepaid Funeral Plan Terms and Conditions.

The Dignity Prepaid Funeral Plan (the 'Plan') provides the funeral services set out in the Amber Plan, Pearl Plan and Diamond Plan as long as you make all of the payments in accordance with the details set out in your Plan.

Definitions

In these terms:

"Additional Special Requests Form" means the form, which we will send to you after we have received your Application for the Plan, which allows you to notify us of any alternative or additional Special Requests;

"Agreement" means the written agreement between us made up of the Application, the Funeral Plan Schedule, Funeral Plan Services Document, Key Features Summary and these Terms and Conditions;

"Application" means the Application form you have completed and either returned by post, submitted online via a website or portal or completed over the telephone;

"Funeral Plan Schedule" means the schedule setting out all the details of your Plan, which we will send to you once we have received your Application for the Plan;

"Funeral Plan Services Document" means the document setting out the details of the services which are guaranteed by the Plan, which we will send to you once we have received your Application for the Plan;

"Inflation" means a sustained increase in the general level of prices for goods and services measured as an annual percentage increase in line with the Retail Prices Index;

"Instalment Age Restriction" means the maximum instalment term you can pay your plan over to ensure all payments have been completed by the time the eldest person named on the plan reaches their 85th Birthday. The Instalment Age Restriction applies to any term paid over more than 12 months.

"Instalment Charge" means the additional payment included in the price of any Plan where instalments are being paid over a term beyond 12 months;

"Key Features Summary" means the document summarising the key features and benefits and exclusions and limitations of the Prepaid Funeral Plan to allow you to assess whether it meets your requirements;

"Nominated Funeral Director" means the funeral director, the details of which are set out in the Funeral Plan Schedule, or such other funeral director as we may appoint to carry out your chosen funeral;

"Planholder" means the person named in the Funeral Plan Schedule whose funeral is covered by this Plan;

"Personal Representative" means your Personal Representative(s) after your death, as defined by the Administration of Estates Act 1925;

"Plan" means the Funeral Plan you have chosen, as governed by the Agreement;

"Price Guarantee" means the price guarantee in respect of the Nominated Funeral Director charges or any cremation funeral costs indicated as guaranteed in the Agreement;

"Special Requests" means any personal wishes as to how you would like your funeral performed which have been notified to us in your Application, Additional Special Requests Form, by email, in writing or over the telephone;

"Trust" means the Trust described in more detail in the "Care of your Money" on page 2 of this document;

"we" or **"us"** or **"our"** refer to Dignity Pre Arrangement Limited and our details are set out on page 2 of this document; and

"you" or **"your"** or **"applicant"** means the person applying for the Plan.

Do You Qualify For This Plan?

This Plan is available to Planholder's who are aged 50 or over at the date of application.

The Instalment Age Restriction means, at the point of applying for the funeral plan the age of the eldest person named on the plan could reduce the range of instalment options available.

This Plan covers the cost of certain funerals provided they are conducted in mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man. The funeral must be conducted in the territories mentioned above. The Plan does not cover the costs of repatriation.

Your Plan

Payment

As the purchaser of this Plan, the rights and benefits set out in this Agreement accrue to you and you are responsible for making payments to us in accordance with this Agreement.

If you have named a different person as the Planholder on the Application, the rights and benefits set out in the Agreement will nevertheless accrue to you and not to the Planholder.

What the Plan Covers

What Your Plan Includes

Subject to these Terms and Conditions, and as set out below, details of the services guaranteed by your Plan are set out in the Funeral Plan Services Document.

Once you have fully paid the amounts set out in the Plan, we promise to cover these goods and services at no further charge to your Personal Representative. This Price Guarantee only applies to the services set out in the 'What the Plan Covers' section.

Your Nominated Funeral Director

Your Plan covers the services of the Nominated Funeral Director to provide the goods and services described in your Agreement after receipt by us of the Application. If any of the goods or services, which are to be directly provided by the Nominated Funeral Director, are not available at the time of the funeral we will provide an alternative of at least equal quality and value at no further charge.

If your Personal Representative does not agree to the alternative arrangements, we may cancel the Plan and refund to your estate any monies due less a £395 cancellation fee.

We will appoint the Nominated Funeral Director to carry out your chosen funeral. If the Nominated Funeral Director cannot for any reason perform your funeral, we will appoint an alternative Nominated Funeral Director for you.

Please note that we reserve the right to appoint a different or new Nominated Funeral Director to carry out your chosen funeral for any reason. We will inform you before we do so.

Change of Address

The Plan provides for your funeral to be carried out by the Nominated Funeral Director. You must notify us at the address shown at the end of this document of any permanent change of address so that, if appropriate, we will appoint an alternative Nominated Funeral Director for you.

Cremation Services

If you choose or have chosen a cremation funeral as part of your Plan, the price you have paid for your Plan will cover;

1) The cremation fee charged by the crematorium. We reserve the right to select the crematorium used. This will usually be a crematorium close to and normally used by the Nominated Funeral Director.

The cremation fee does not include any additional charges made by the crematorium, for example, any cost payable to the crematorium for use of an organist.

2) The Minister of Religion or an Officiant 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.

In the unusual event that the Minister or Officiant charges more than this amount, then you or your Personal Representative will be responsible for paying that additional amount to the Nominated Funeral Director.

Burial Funeral

If you require a funeral with burial, your Nominated Funeral Director will arrange certain services which are provided by third parties, for example, the provision of a burial plot, digging a new plot or opening an existing grave, and cemetery fees and fees for a Minister of Religion or Officiant may also be payable. However, as the cost of these services varies widely throughout mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight, therefore your Plan does not guarantee to cover these costs.

Your Plan contains a contribution towards these burial costs and other third party costs. The current rate is £1,220, which will rise in line with Inflation. We will advise your Personal Representative of the value of the burial contribution at the time of arranging the funeral.

If the contribution towards burial costs does not cover the actual burial costs in full your Personal Representative will be required to pay the additional sum at the time of the funeral. Where the actual burial cost is less than the value of the contribution towards burial costs, we will either repay the difference to your Personal Representative, or put it towards other funeral costs incurred at the time.

What the Plan Does Not Cover

The Plan includes the services described in the Funeral Plan Schedule, which forms part of the Agreement.

The cost for other services, for example a memorial, headstone, flowers, and catering are not included in the Plan. If you have purchased an Amber, Pearl or Diamond Plan and you would like to make a provision for services not already included in your Plan you may do so by making a contribution towards these costs. We will then make sure the value of that contribution increases in line with Inflation.

However, if that contribution does not cover the then current rate for those goods or services, you or your Personal Representative must pay the difference between the value of your contribution (adjusted for Inflation) and the actual cost at the time of the funeral. Where the actual cost is less than the value of your contribution we will repay that difference to you or your Personal Representative.

Any fees payable to doctors or a coroner for the issue of death or cremation medical certificates, or coroner's certificates will not be included in your Plan and if they are charged for they will need to be paid for separately at the time of the funeral.

Your Special Requests

You may ask for Special Requests for your funeral, but if these incur additional costs they will fall outside the Plan and will not be covered by the Price Guarantee. Once you have notified us of any Special Requests, we will send you a Special Requests Certificate confirming these Special Requests. Your Special Requests will be used as a guide for your Personal Representative and the Nominated Funeral Director. If you have an Amber, Pearl or Diamond Plan you are entitled to make a contribution payment towards the cost of any Special Requests and any contribution you do pay towards Special Requests will be increased each year in line with RPI inflation. But we do not guarantee that your contributions will cover the cost of all of the Special Requests. Your Personal Representative will be advised of the value of this contribution at the time of arranging the funeral. If you have any queries please call Dignity Pre Arrangement Limited on 0800 389 9277.

There are a number of common requests which incur additional costs which are not included in the Plan. These might include (but are not limited to):

- an additional charge for conducting the burial, cremation or funeral service on a weekend or public holiday;
- a religious or other service where the venue charges for the use of that venue, heating, an organist, choir, etc;
- if the crematorium charges extra for music, choir or an organist, or any other services (including any levies).

Extra Charges

Save in respect of any service specified as paid for in the Agreement we may charge reasonable extra amounts for the following requirements:

- the removal of mechanisms such as pacemakers (which must be removed before a cremation);
- any doctors or coroners fees that the funeral director is asked to pay on your behalf;

- providing a funeral which is not a normal funeral service;
- conducting the funeral, burial or cremation on a weekend, at an unusual hour or public holiday; or
- any adjustments to prices that reflect the additional cost to us of any change in regulations, tax, laws or generally accepted practice, and affect the conduct of the funeral.

Repatriation and Transport

This Plan does not cover the costs of repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Wight and Isle of Man to the Nominated Funeral Director.

If we need to transport the Planholder to or from a distance of more than 50 miles of the proposed funeral site, crematorium or burial place or if we need to incur ferry or air fares, we may charge you reasonable additional costs, less any contribution towards the cost of travel specified in your Plan.

Care of Your Money

All payments you make are passed to the Royal Exchange Trust Company Limited as custodian trustee of the National Funeral Trust (the "Trust") to be held in accordance with the Trust deed of the Trust. Following the transfer of Royal Exchange Trust Company Limited to Link Group, some activities are carried out by Link Corporate Trustees (UK) Limited under a Power of Attorney.

Payments are made out of the Trust to us for funerals when they are performed, and for the cost of offering, selling and administering the Plans, and for refunds to purchasers of the Plan.

Instalment Payments

If you choose to pay for your Prepaid Funeral Plan by instalments the following rules will apply:

For instalments of more than 12 months

Where instalments are being paid over a term beyond 12 months an Instalment Charge is required because the Trust does not have all the money to invest at the Plans inception.

The Instalment Age Restriction means that for an instalment term of more than 12 months, all payments must have been completed by the time the eldest person named on the Plan reaches their 85th Birthday.

If the Planholder dies before all of the instalment payments for the Plan have been paid

We will provide the funeral in accordance with this Agreement. However, your Personal Representative will be responsible for paying the outstanding instalments due. The outstanding instalments must be paid for in full before the funeral takes place.

If you fail to pay all of your instalment payments

If any instalment is not paid within 60 days of its due date, the Price Guarantee in your Plan will lapse. However, provided that the Plan has not been cancelled, your Personal Representative may request, and we may agree, to arrange for the funeral to be carried out by the Nominated Funeral Director. The cost of the funeral will then be charged at the Nominated Funeral Director's then current market rate and we will credit any instalment payments already made towards the cost of the funeral.

For these purposes the value of the payments made will be increased annually in line with Inflation, from the date on which the Price Guarantee has lapsed to the date of the funeral. Your Personal Representative will be liable to pay the difference between the amounts paid (subject to Inflation) and any outstanding amount to the Nominated Funeral Director.

If any instalment is not paid within 60 days of its due date and the Plan has not been cancelled, you may reinstate the Plan by restarting payment. However, the total amount payable for the Plan will be increased to the then current price of the Plan you have chosen. We will take account of payments already received, increased by Inflation from the date the Plan lapsed, and we will adjust future instalments accordingly.

Cancellation

You have 30 days from the date you receive your Agreement to decide that the arrangements you have made meet your requirements and that you do not wish to cancel your Plan. If you do decide to cancel your Plan, you must:

- notify us by completing and returning the cancellation form entitled "Notice of the Right to Cancel" which will be included with the documents that make up your Agreement or
- otherwise notify us in writing, by telephone or by email;
- Dignity Pre Arrangement Limited, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP
- 0800 389 9277
- planinfo@dignityuk.co.uk

Any notification of cancellation should specify all of the following details: (i) the Plan number; (ii) the full name and address of the Planholder (iii) the Planholder's date of birth; and (iv) a telephone number and/or email address for contact purposes should there be any issue with the cancellation. There will be additional security questions where the Plan is cancelled by telephone or by e-mail.

Provided we receive such notification within 30 days of entering into the Agreement, we will refund all the money you have paid within 14 days of us receiving notification of cancellation.

If you wish to cancel your Plan after the Cancellation Period, we will refund any money you have paid, less a cancellation fee of £395, within 14 days of us receiving notification of cancellation. In the event that the Plan is not used and cancellation is requested after the death of the Planholder we may require additional information from the person cancelling the Plan before we can complete the cancellation.

Any refund will be made to the person who originally paid for the Plan or to the Planholder's estate.

We may cancel your Plan by giving notice to you if:

- an instalment remains unpaid more than 60 days after it is due;
- a funeral director is appointed independently by you who is not a Nominated Funeral Director;
- the funeral is to be conducted outside mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man; or
- the funeral cannot be performed because of circumstances outside our control or outside the control of the Nominated Funeral Director (for example war, terrorism, or riot).

If we cancel the Plan, we will refund any money you have paid, less the £395 cancellation fee, and we will have no further obligations to provide the benefits set out in the Plan. The Plan is designed to cover funeral costs and is not an investment product, and we will not pay interest on money refunded.

Value Added Tax ("VAT")

VAT is not currently charged on a funeral service. However, if VAT or any other form of tax becomes chargeable on a funeral service or part of it in the future, you or your Personal Representative must pay the VAT or additional tax at the time of the funeral.

If you are paying for any Special Request as part of your Plan then any third party suppliers who provide those goods or services may charge VAT, which we will pay and recover from you, or your Personal Representative.

The Agreement

Once we have confirmed your Application for the Plan, the following documents all make up the Agreement:

- your Application
- the Funeral Plan Schedule
- the Funeral Plan Services Document
- the Key Features Summary
- these Terms and Conditions

Please keep these documents in a safe place for the attention of your Personal Representative. You are advised to discuss your funeral arrangements with the person who will be your Personal Representative.

These documents together make up the Agreement concerning your funeral arrangements. Anything which is not documented in writing in the Agreement will not be effective. If

there is any ambiguity between the documents, the terms set out in this document take precedence over the others. English law shall apply to this Agreement. If anything in this Agreement is invalid or unenforceable, then this Agreement will be interpreted as if that part were modified or deleted to make it valid and enforceable, and the rest shall remain in force.

If we fail to exercise or delay in enforcing our rights (such as our right to cancel the Plan in the event of unpaid instalments), such failure or delay will not restrict our rights to do so, and a waiver of any such rights or of any breach of any term will not be deemed to be a waiver of any other right or any later breach.

You may propose a change to the Plan, but no change will take effect unless it is agreed in writing. If you wish to change your Plan then this will take effect through a new Agreement. Please call Dignity Pre Arrangement Limited on 0800 389 9277 if you wish to change the terms of your Plan.

The Agreement is personal to you and may not be assigned (transferred) or made the subject of any trust, mortgage or charge given as security for any obligation to any third party. Only you or your Personal Representative is entitled to claim the rights or benefits set out in this Agreement. The Nominated Funeral Director may also claim the rights or benefits set out in this Agreement. Otherwise, no other person (including the Planholder or their Personal Representatives) has any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement. This does not affect any other rights these people may have. These Terms and Conditions apply to all Plans entered into from 15/12/2017.

How to Make a Complaint

We make every effort to excel in the service we provide. However, if you feel we have not met your expectations, please contact our Client Liaison Officer who will acknowledge your complaint within 2 working days and will do their utmost to ensure any complaint is dealt with as quickly and efficiently as possible.

Contact details are as follows:

Client Liaison Officer, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands, B73 6AP

Telephone: 0800 731 0655

Email: clientrelations@dignityuk.co.uk

If you are dissatisfied with the response from us you can take the matter further. Dignity Pre Arrangement Limited is registered with the Funeral Planning Authority (FPA), an independent organisation whose Code of Practice we follow.

The FPA can be contacted by:

• **Telephone:** 0845 601 9619 (Calls to this number cost 5p a minute plus your phone company's access charge)

• **E-Mail:** ceo@funeralplanningauthority.co.uk

• **Web:** 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.



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Link Corporate Trustees (UK) Limited Re National Funeral Trust will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Link Corporate Trustees (UK) Limited Re National Funeral Trust to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Link Corporate Trustees (UK) Limited Re National Funeral Trust or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Link Corporate Trustees (UK) Limited Re National Funeral Trust asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



“ Peace of mind.

With ever increasing costs having a Dignity plan prevents unnecessary worry or disputes for family at their time of grief.

Mrs Mabbott
Dignity plan holder

”

“ Everything in place.

It is a great comfort to know everything is in place for my family. The plan is inflation proof. It is something everyone should think about.

Mr Bennett
Dignity plan holder

”

“ Everything covered.

I like the idea of others not having to cover the cost of the funeral. The family left behind need all the support they can get. I considered they can get this through the Prepaid plan.

Mr Barker
Dignity plan holder

”

“ Peace of mind for all.

It may be the last loving thing you can do for your family. They can still be involved as much or as little as they choose to cope with, peace of mind for all.

Mrs Gilroy
Dignity plan holder

”



The testimonials are genuine and are representative of the many received from Dignity's customers. Dignity have printed them with the permission of the writers. They are available for inspection, on request.

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