

# Peace of Mind with a PRE-PAID FUNERAL PLAN



Plan ahead to  
reduce financial  
worry for your  
loved ones

**Lodge**  
BROTHERS 1780  
*the family you can turn to*

TRUSTED FUNERAL DIRECTORS FOR OVER 240 YEARS



## PLAN AHEAD FOR PEACE OF MIND

If you've ever had to arrange a funeral for someone, you'll know just how much there is to decide and how difficult it can be. 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 have your funeral arrangements in place. A pre-arranged funeral plan is a simple way of reducing worry for your loved ones.



## WHY CHOOSE LODGE BROTHERS

We deal with funeral plans on behalf of customers on a daily basis and see the difference they can make. What's more, making funeral arrangements in advance needn't be distressing.

Since 1780 Lodge Brothers have been handling the funeral arrangements for our local communities. During this time, we have built a strong reputation for quality, based on our compassionate and highly professional approach. You can trust us to look after your funeral.

We are on hand to provide assistance when required, but only by customer request. We are here to help you. No call centres, no pressure and no hassle! If you need further information or friendly guidance, we will be able to answer any questions you may have, please call **020 3540 6660**. Alternatively, we would be happy to discuss funeral planning in the comfort of your own home without any obligation.

## WHY CHOOSE A PRE-PAID PLAN?



### Make financial provision

A pre-paid funeral plan fixes our direct costs, with a contribution to third party costs, such as fees for cremation or interment.



### Spread the cost and pay monthly

Spread the cost and pay over 12 months with no additional charge. There is an additional cost if paying by instalments over two or more years and eligibility criteria apply. Contact us for a personalised quote and a copy of our Instalment Q&A and Terms and Conditions.



### Peace of mind

When you take out a funeral plan through us, you can be confident that it will provide peace of mind, reducing the burden and financial worry for your loved ones. What's more, the plans we offer are very flexible and you can make changes to fully paid plans at any time. There may be more to pay if you add new features and services.



### A range of options to suit you

Choose from a range of plans to suit your requirements and budget. You can also personalise your plan to your specific wishes. We will work with you to understand your needs and provide information on what options are available locally.



### Easy to apply

There are no medical questions and it's simple to take out a plan.



### About our provider

Our funeral plans are provided by Ecclesiastical Planning Services. Your pre-payment is ring-fenced and held in a whole of life policy.



### Reduce the worry for loved ones

Many people don't discuss their funeral wishes, which can lead to anxiety for loved ones.

Making your wishes known in advance gives you peace of mind and reduces those difficult decisions when the time comes.

# RELAX KNOWING YOUR AFFAIRS ARE IN ORDER WITH A PRE-PAID FUNERAL PLAN

## Make provision for funeral costs

The funeral plans we offer cover our funeral director's costs. As long as we carry out the funeral and your requirements don't change, your loved ones won't be asked to pay more for our funeral director's costs when the time comes.

You can also include a contribution towards third party costs such as the fees for cremation or interment, doctors' fees (if applicable) and payment to an officiant. Please refer to the questions and answers on page 5 and the Terms and Conditions for more information.

## What happens to my money?

Our funeral pre-payment plans are provided by Ecclesiastical Planning Services. The value of the plan (excluding the initial administration fee and any instalment charges) is held in a whole of life assurance policy and ring-fenced for your funeral when the time comes. The money is made immediately available at the time of need and the funds cannot be used for anything other than your funeral for total peace of mind.

## A choice of services to suit you

Everyone has their own ideas about the funeral they would like. You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches.

Our funeral plans are available for both burial and cremation, all planned and carried out by us. We offer a wide range of funeral plans to suit all budgets and we can spend time with you designing a plan that is in accordance with your wishes. So, even if your preference is for something less conventional - a horse drawn hearse, a dove release, a woodland burial or even a committal at sea - we'll make sure it happens when the time comes.



## FREQUENTLY ASKED QUESTIONS

### Q Who is eligible?

A UK residents aged 18 or over can take out a plan. If paying by instalments of two years or more, eligibility criteria apply - please refer to the Terms and Conditions for more information. There are no medical or health questions to answer.

### Q Can the plan include special wishes?

A Yes, you can add special wishes and requests such as song choices, readings, information for a eulogy and so on. There is no charge to add these details. There may be more to pay if you require additional features, services or upgrades.

### Q Can I buy a funeral plan for someone else?

A Yes, many of our customers choose to do this.

### Q What happens if I move to a different part of the country?

A 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 and types of funeral plan available. Please refer to the Terms and Conditions for details or speak to a member of the team for more information.

### Q Does the plan cover the entire cost of the funeral?

A The plan covers our funeral director's costs listed in the plan details as long as your requirements don't change and we carry out your funeral. The plan can also include an allowance towards third party costs such as the fees for cremation or interment, doctors' fees (if applicable) and payment to an officiant. These costs are outside of our control. If these costs, as listed in the plan details, are not covered by the plan value at the time of need, there will be a balance to pay.

### Q Can I pay for my plan by instalments?

A Yes, you are able to pay over a range of periods. Please refer to the Instalment Q&A and the Terms and Conditions for more information. Eligibility criteria apply and there's an additional cost for paying over two or more years. We can provide you with a personalised quote.

### Q Can I change my funeral plan arrangements?

A Yes, you can make changes to your plan after you have taken it out and fully paid for it. 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.

### Q Can I cancel my plan?

A Yes, you can cancel the plan at any time before a claim is made. If you cancel within 30 days of receiving your welcome booklet, the person who paid for the plan will receive a full refund. If you cancel after that, the person who paid for the plan will receive a refund of the original amount, less the administration fee. For instalment plans, if you cancel in the first 12 months a full refund will be paid. If you cancel after that, the administration fee and any payments to insure the plan will be deducted from the refund.

### Q What happens if I die abroad?

A The plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy covers this. Please refer to the funeral plan summary and the Terms and Conditions for full details.

## ABOUT ECCLESIASTICAL PLANNING SERVICES

Ecclesiastical Planning Services works with funeral directors across the country. It is part of the Benefact Group which is a family of award-winning, specialist financial services businesses that, from its profits, gives to good causes in order to transform lives and communities.



Ecclesiastical's office in Gloucester

Ecclesiastical Planning Services has been recognised by the National Association of Funeral Directors for treating customers fairly

Plan ahead to reduce financial worry for your loved ones



## GET IN TOUCH

For help with any aspect of funeral planning or to find out more about pre-arranged funeral plans get in touch today.



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Telephone: 020 8818 7710

Visit: [www.lodgebrothers.co.uk](http://www.lodgebrothers.co.uk)

Email: [info@lodgebrothers.co.uk](mailto:info@lodgebrothers.co.uk)



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