

A close-up photograph of a woman with long, light-colored hair kissing a young child on the cheek. The child is wearing a bright yellow jacket and has a joyful expression. The background is a bright, outdoor setting, possibly a beach or a park, with a blurred horizon line.

## A simple way to pay towards the cost of a funeral in advance

---

Your guide to the Prepaid  
Funeral Plan provided by Dignity

---

Provided by



# What is the Prepaid Funeral Plan?

---

We at Aviva have chosen Dignity to be our provider of prepaid funeral plans and have agreed exclusive terms for a range of plans. We have chosen them based on an assessment of their capability, quality of their plans and their proven track record in this sector. The plans will be administered by them directly, they will manage your plan.

Dignity is one of the UK's leading Funeral Plan providers with a long history of providing both quality service and support. We've teamed up with them to offer you a choice of four funeral plans which can be purchased via a range of flexible payment methods.

## Peace of mind for everyone concerned

The Prepaid Funeral Plan is a simple, practical way of taking control of your affairs, helping to protect against future increases in funeral costs to provide some peace of mind for everyone concerned. It's designed for people aged 50 and over and provides the guaranteed services\* included in the Plan through a Dignity Nominated Funeral Director when you pass away.

Dignity offers four 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.

The Prepaid Funeral Plan Key Features Summary and Terms and Conditions include important information and further details about how these plans work and who they may be suitable for. Please read these along with this guide.

The Prepaid Funeral Plan is not a life insurance contract or financial services product and is not regulated by the Financial Conduct Authority (FCA). The plan is provided by Dignity Pre Arrangement Limited, who are registered with the Funeral Planning Authority and is not provided by Aviva. Dignity will pay Aviva a flat fee upon the purchase of a funeral plan, the amount of which is dependent on the funeral plan purchased.

## Simple and practical

A Prepaid Funeral Plan is a simple, practical way of taking control of your affairs, securing the funeral services within the plan, at today's prices

\*the guaranteed services mentioned in this guide are subject to the provisions about the treatment of the trust fund and what would happen if Dignity were to go out of business, outlined on page 3 of the Prepaid Funeral Plan Key Features Summary.

## Cremation Guarantees

In addition to the funeral director's costs Dignity's plans cover the crematorium fee and Minister's fees. With Dignity, the cremation fees listed in the Key Features Summary are guaranteed to be covered.

It's important to check the guarantees of any other plan you may consider.

## Burial Guarantees

For burial funerals, alongside the guaranteed services of a funeral director, Dignity provide a contribution of £1,220 towards third party burial costs. This money can be used towards costs charged by third party providers, such as the charge made by a minister or officiant, religious, and cemetery costs or for purchasing a plot. This amount will rise annually in line with the Retail Price Index (RPI), meaning it will increase with inflation. As the cost of these services may vary significantly depending on which part of the UK the funeral is held, your Plan does not guarantee to cover these costs. You would be responsible for paying any additional amount to the Nominated Funeral Director.

## Your plan, your way

The 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. With the majority of Dignity's plans 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. In addition you can update your requests at any time – without incurring an administration fee.



# Working in partnership with Dignity

## Long standing funeral expertise

Dignity has a network of owned and approved funeral directors across the UK. Dignity Funeral Directors have been looking after families for generations, and have been serving communities since 1812.

## Support, whenever it's needed

With the Prepaid Funeral Plan, you can rely on the service provided by Dignity. They aim to provide high standards of service from the outset. Their UK-based Customer Service Centre is staffed by knowledgeable and caring advisers. They are there for you and your family, 24 hours a day, all year round, offering help and support when it's needed.

## A safe pair of hands

Dignity is a stable company with a long and reliable history. They're registered with the Funeral Planning Authority (FPA), the professional body that oversees the operation of registered Funeral Plan companies. As a registered provider they abide by the Authorities' rules and code of conduct at all times.

## What is it that makes Dignity different?

Dignity has some of the most comprehensive coverage in the UK when it comes to their national network of funeral directors.

Dignity Funeral Directors are regularly monitored for quality of service – 99.2% of families responding to Dignity's customer survey say that they have 'met or exceeded their expectations'\*.

In 2019 they conducted 69,400 funerals and to date have helped nearly 1 million people plan their funeral in advance\*. With 46 Crematoria operating in England and Scotland alongside a network of 1,200 owned or approved Funeral Directors operating throughout the UK it's not surprising they are able to provide one of the most financially secure Funeral Plans available in Britain today.

**99.2%**

of families responding to Dignity's customer survey said that Dignity had met or exceeded their expectations\*

**98%**

of Dignity's customers responding to their survey would recommend them to friends and relatives\*

\*Dignity plc Annual Report & Accounts 2019. Customer survey percentages based on 31,057 responses to Dignity's customer satisfaction survey between January and December 2019.

# In 8 years the average cost of a funeral increased by £1,231

In 2011 the average cost of a funeral was £2,971\*, and by 2019 this had risen to £4,202\*. This is based on a basic funeral which includes a cremation or burial, transportation of the deceased, family viewing, a hearse and one limousine, a veneer coffin, funeral procession from a Chapel of Rest to crematorium or burial site, via home, and preparation and care of the deceased. The Pearl plan is most alike to this.

It's easy to see why families are often left with a bill much higher than expected and why fixing the price of your funeral today with Dignity may be such a good idea.

Details on what is included in each of our plans can be found on page 8.

## The average rising cost of a funeral



\*2011 - 2019 Matter Communications independent research.

# A totally independent, secure trust fund

---

You want to be confident that the money you pay for your funeral plan is secure; protected until it's needed. Your payment to Dignity goes into the National Funeral Trust where the money required for the funeral is looked after carefully until it's needed.

The independent National Funeral Trust was set up in 1986 to protect Dignity customers and funeral directors. It's a completely separate legal entity and its assets are independent of Dignity and its funeral directors. This means 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.

PricewaterhouseCoopers LLP carry out an annual evaluation of the trust to help the Trustees ensure that it can meet its obligations.

Dignity publish a comprehensive Annual Trust Fund Report that details the trust's performance. A copy of this report is available; simply call Dignity for your copy on **0800 008 6386** or alternatively you can download it by visiting: **[www.dignityfuneralplans.co.uk/trust-fund](http://www.dignityfuneralplans.co.uk/trust-fund)**

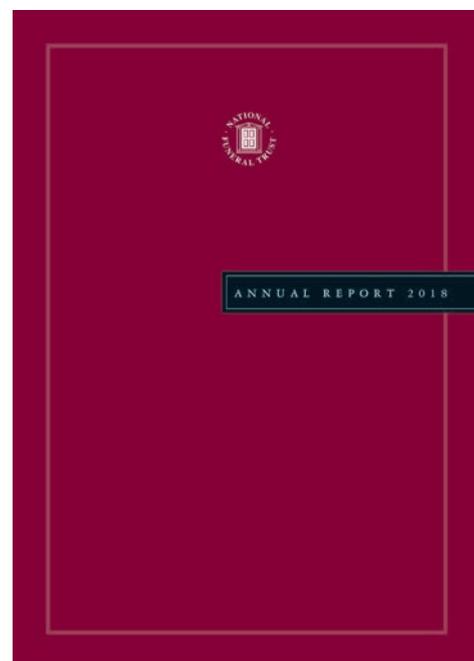




Photo added for illustrative purposes only.

**Join nearly 1 million people...**

...who have already planned their funeral in advance with Dignity\*.

\*Dignity plc Annual Report and Account 2019

Any questions? Call Dignity on 0800 008 6386

# What the Funeral Plans include

There are four Prepaid Funeral Plans to choose from. These are the Limited, Amber, Pearl and Diamond, and the detail of each plan is listed below.

	Limited	Amber	Pearl	Diamond
<b>SINGLE PAYMENT</b>	<b>£2,995</b>	<b>£3,395</b>	<b>£3,750</b>	<b>£3,995</b>
<b>MONTHLY PAYMENT FROM**</b>	<b>£15.75</b>	<b>£17.86</b>	<b>£19.72</b>	<b>£21.01</b>
<b>TOTAL PAYMENT OVER 25 YEARS</b>	<b>£4,726.86</b>	<b>£5,358.16</b>	<b>£5,918.44</b>	<b>£6,305.11</b>
<b>Guarantees</b>				
Covers the funeral director costs included in your chosen plan for a cremation or a burial funeral	✓	✓	✓	✓
<b>For a cremation funeral</b> 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	✓	✓	✓	✓
<b>For a burial funeral</b> the plan also provides; - A contribution of £1,220. Towards third party burial costs, such as, plot, cemetery fees and Minister's fees. This contribution increases each year in line with the Retail Price Index (RPI) for the Plan's duration	✓	✓	✓	✓
<b>Making the arrangements</b>				
Support from a nationwide network of owned or approved Funeral Directors	Limited to over 800 funeral directors <sup>†</sup>	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	✓	✓	✓	✓
Guidance on the registration of the death and collection of all necessary paperwork for the funeral to proceed	✓	✓	✓	✓
<b>Care of the deceased</b>				
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)	✓	✓	✓	✓
Care and preparation of the deceased (embalming not included)	✓	✓	✓	✓
The Coffin	Basic	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, during office hours	Weekdays, at anytime	At anytime, 24/7

\*\*The monthly payment amount shown is for plan being paid over maximum term of 25 years.

	Limited	Amber	Pearl	Diamond
<b>SINGLE PAYMENT</b>	<b>£2,995</b>	<b>£3,395</b>	<b>£3,750</b>	<b>£3,995</b>
<b>MONTHLY PAYMENT FROM**</b>	<b>£15.75</b>	<b>£17.86</b>	<b>£19.72</b>	<b>£21.01</b>
<b>TOTAL PAYMENT OVER 25 YEARS</b>	<b>£4,726.86</b>	<b>£5,358.16</b>	<b>£5,918.44</b>	<b>£6,305.11</b>
<b>The service</b>				
Funeral Director, driver and pallbearers to attend the service	✓	✓	✓	✓
Hearse	✓	✓	✓	✓
Limousine for family/mourners	None	None	One	Two
Funeral procession (Fees and costs of a service at a separate location not included)	Directly to the crematorium or burial site	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	Restricted days and times <sup>†</sup>	✓	✓	✓
<b>Flexibility</b>				
If you move home your plan moves with you to a new nominated funeral director, at no extra cost	✓	✓	✓	✓
Personalise the plan at any time by documenting "Special Requests"*	✓	✓	✓	✓
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) <sup>†</sup>	No	✓	✓	✓
<b>Additional services</b>				
Telephone bereavement advice service	✓	✓	✓	✓
Complimentary thank you cards	No	No	✓	✓

\* 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. Alternatively, with an Amber, Pearl or Diamond Plan, a contribution can be made towards these costs which will increase each year in line with the Retail Price Index (RPI).

\*\* The monthly payment amount shown is for the plan being paid over maximum term of 25 years.

Terms and conditions apply. Please ensure you have read this brochure in conjunction with the supporting Key Features Summary and Terms and Conditions documents.

### What is not included in your plan

- ✗ Embalming, burial plot (unless the £1,220 burial contribution contribution is enough to cover the full cost of the chosen plot), memorial or headstone, flowers, catering/wake.
- ✗ Medical certification fees.
- ✗ 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.
- ✗ Costs for conducting the funeral, burial or cremation on a weekend, in hours outside of standard opening hours or on a public holiday

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

### Restrictions of the Limited Plan

<sup>†</sup>**Limited Plan:** There is a restricted choice from approximately 800 Funeral Directors.

A restricted choice of date and time for the funeral will be available. Typically this means that with the Limited Funeral Plan the service will take place before 10.30am or after 3.30pm Tuesday-Thursday. You may not make any additional contributions towards the costs of any special requests. The Limited plan is not available on the Isle of Man.

# Flexible payment options

---

Choose the payment method that suits you best

Once you've decided which plan is right for you, it's simple and straightforward.

Dignity offers a range of flexible payment options, so you can pay in the way that works for you. Pay by monthly Direct Debit, spreading the cost up to 25 years, or select a time period that best suits your situation, the choice is entirely yours.

If you spread the cost over more than 12 months there will be an additional charge. This would mean you end up paying more money over the long term. It's required because the Trust does not have the money to invest at the Plan's inception. If you choose to spread payments over 25 years these must be completed by the 85th birthday of the eldest person named on the plan.

Please read the Terms and Conditions for more information on instalment payments and what happens if you stop paying.

- ✓ **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 maximum of 25 years with monthly payments by Direct Debit from as little as £15.75 per month\*.**

# Simple steps to taking out a Funeral Plan

---

It's easy and straightforward to take out your Prepaid Funeral Plan. Dignity will work closely with you, ensuring your plan is prepared with care and attention to detail. They understand that taking out a plan is a big decision. So, if you feel you need further guidance on planning to pay for a funeral, you can conduct your own research using one of the publicly available resources, such as; the library, internet articles or the Citizens Advice Bureau. You may also find it helpful to talk to loved ones to decide together what's right for you.

## Step. 1

Read through the Key Features Summary and Terms and Conditions along with this brochure. If you are ready to take out a plan, Dignity can complete your application over the phone. Alternatively, you can complete the application yourself following the next steps.

## Step. 2

Choose a plan that suits you and your family's needs best.

## Step. 3

Decide whether you would like to pay a single lump sum or spread the cost over one or a number of years up to the maximum available.

## Step. 4

Complete the application form and send this with any cheques or Direct Debit instructions in the prepaid envelope provided.

## Step. 5

Your Planholder pack will arrive within 14 days and will contain all the information about your chosen plan, plus a second copy for your loved ones.

It's important to let your loved ones know you have a Funeral Plan so they know how to activate the plan when the time comes.

## Step. 6

You can record your funeral wishes in your plan at any time. You can call Dignity to record these for you or you can detail these on the 'Additional Special Requests Form' enclosed in your Planholder pack and send this back to Dignity.



The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT registered No. 486 6081 14. 4 King Edwards Court, King Edwards Square, Sutton Coldfield B73 6AP.

Telephone No. 0121 354 1557. Fax No. 0121 355 8081. [www.dignityfunerals.co.uk](http://www.dignityfunerals.co.uk)

All calls to 0800 numbers are free whether made from a landline or mobile. Calls may be recorded for monitoring and quality purposes.

Aviva Life Services UK Limited. Registered in England No 2403746. Aviva, Wellington Row, York, YO90 1WR.



Provided by

