

Prepaid Funeral Plan

Save your loved ones money and worry




Dignity®
WITH DISTINCTION

 **Foresters**
Friendly Society

Welcome to Foresters Friendly Society, where we work hard to make personal finances easy to understand and treat all our members as part of the extended family.

We only work with carefully selected providers who share our values and this is why we have partnered with Dignity, one of the UK's leading funeral plan providers, to introduce you to some of the best funeral plans on the market.

The Prepaid Funeral Plan is a great way to plan your funeral today to help save your loved ones money and worry in the future. Simply choose which plan best suits your family and choose how you would like to pay. You can choose to pay in one lump sum or pay monthly, whichever works for you.

As an introducer it's important we ensure you are aware of the following:

- Funeral Plans are not regulated by the PRA or FCA
- An introducer is not regulated by the FCA for introducing Funeral plans
- We are introducing you to Funeral plan provider, Dignity, who are regulated by the Funeral Planning Authority for this activity but not the FCA.
- If you decide to buy a Funeral plan this will be administered by Dignity and your communications relating to your Funeral plan will be from Dignity.

! Please have a read through this brochure, which explains how the plan works, and don't hesitate to get in touch if you have any questions. We've also included an application form, so when you're ready you can fill it in and send it back to us!

So how does it all work?

A Guarantees to protect against rising funeral costs

The Prepaid Funeral Plan from Dignity can save both money and worry as the cost of the funeral services included are fixed at today's price. Once fully paid, your family will never be asked to pay a penny more for the services included in the plan, no matter when the funeral takes place and how much prices rise in the future.

B You're guaranteed to be accepted

If you're aged 50 or over, you can apply, confident in the knowledge that you'll be accepted for the plan. There are no health restrictions and no medical questions to answer.

C Peace of mind for your loved ones

When the time comes, all it takes is one phone call to Dignity to set the plan in motion. Dignity has a national network of over 1200 owned and approved Funeral Directors and their UK-based Client Service Centre is open 24 hours a day, 7 days a week, 365 days a year. The nominated Funeral Director will see to all the arrangements, consulting with your family at every stage and offering helpful advice and guidance, leaving your family free to focus on their own personal tributes.



D You can personalise your funeral

You can record special requests to your Prepaid Funeral Plan from Dignity so we can advise your loved ones when the time comes. You can begin with the essentials like whether you'd like to be cremated or buried, or if you would like a religious or non-religious service. You can choose to document as much or as little as you would like. Any costs incurred from these requests such as a floral tribute may not be covered by the plan and will have to be paid for at the time of the funeral. Alternatively, you can contribute towards the cost of these on the Amber, Pearl and Diamond Plans, and the amount you've contributed will rise in line with RPI inflation. You cannot make any additional contributions to the Limited Plan. If you would like to change your special requests at any time, you can do so with no administration fee being charged.

E Your money's in safe hands

The money paid for each Prepaid Funeral Plan goes directly into the National Funeral Trust. Here the money required for the funeral is securely and carefully managed to ensure that all of the funeral services in the plan can be paid for in the future. The Trust is independently managed by some of the most respected names in the financial industry to make sure that Planholders' money is properly protected.



You'll have access to loads of unique extras

By taking out a Prepaid Funeral Plan, you automatically become a Foresters member if you're not already. And with membership you'll get access to a range of brilliant extras that can give you support and assistance when you need it.

1 Foresters Care

Practical help and emotional support from a personal nurse adviser is available for any member with a serious health condition.

2 Social and community events

Each of our social branches organises regular meetings and community events, from coffee mornings to theatre trips.

3 Financial grants for dental and health care

We offer a number of discretionary financial grants for members to support with things like dental and optical care, convalescence or higher education.

The membership benefits we provide aren't regulated and are regularly reviewed by us to ensure they are relevant to our members.

When you take out a pre-paid funeral plan through Foresters, if not already, you'll automatically become a member of Foresters Friendly Society. You'll receive a year's free Fraternal Membership, which would normally cost £25 a year. Your membership will allow you to benefit from most of the discretionary benefits on offer subject to eligibility, as well as getting involved with the great range of social events available. If you choose not to continue your membership after the first year, this will not affect your Funeral Plan, which will of course continue as per the terms and conditions of this product.

“ A caring, progressive society that supports its members. If you meet a Forester, you know you have met a human being. ”

A satisfied Foresters member, 2016

Why choose a Prepaid Funeral Plan from Dignity with Foresters Friendly Society?

We've been looking after our members, and their finances, for over 180 years.

Since 1834 our aim has been to be open, approachable, honest and fair, treating all our members as individuals, and Dignity shares these values.

Dignity strives to set the highest possible standards for funeral services, facilities and care – now and for generations to come. Being trusted with something as important as a person's final wishes is an honour and a privilege that Dignity never take lightly. Dignity has the experience to make this most difficult time a little easier.



Over 97% of families served would recommend Dignity

*Dignity plc Annual Report & Accounts 2016



24 hour support, 365 days a year for your loved ones



5 Star Defaqto Rating for Dignity's Diamond Funeral Plan



Over 740,000 people have arranged their funeral in advance with Dignity

Dignity plc Annual Report & Accounts 2016



Your money is secure – held in a completely independent Trust Fund



If you move house, your plan will move with you at no extra cost

Choose from our four plans

	Limited	Amber	Pearl	Diamond
Guarantees				
Covers the funeral director costs included in your chosen plan for a cremation or a burial funeral	Yes	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	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	Yes
Making the arrangements				
Support from a nationwide network of owned or approved Funeral Directors	Limited to approx. 800 funeral directors ¹	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	Yes
Guidance on the registration of the death and collection of all necessary paperwork for the funeral to proceed	Yes	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	Yes
Care and preparation of the deceased (embalming not included)	Yes	Yes	Yes	Yes
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	Within normal office hours	Within normal office hours	During weekdays	At any time
The service				
Funeral Director, driver and pallbearers to attend the service	Yes	Yes	Yes	Yes
Hearse	Yes	Yes	Yes	Yes
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 ¹	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	Yes
Personalise the plan at any time by documenting "Special Requests" such as hymns and readings ²	Yes	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)	No	Yes	Yes	Yes
Additional services				
24 hour telephone bereavement advice and counselling service	Yes	Yes	Yes	Yes
Complimentary thank you cards	No	No	Yes	Yes

¹Limited Plan – There is a restricted choice from approx. 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. Not available on the Isle of Man.

²Some 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 alternately a contribution can be made towards these costs which will increase each year in line with the Retail Price Index (RPI).

You have four funeral plans to choose from and they each include arrangements for a cremation or burial funeral.

Simply choose the plan that is right for you. Once you've paid for your plan Dignity will deliver all the services listed within your chosen plan, no matter how far in the future that may be.

What's not included in your plan?

- 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.
- Any additional charge for conducting the burial, cremation or funeral service on a weekend or public holiday or at an unusual hour
- Doctor's or coroner's fee

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

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.

Please read the Terms and Conditions for more details.

Frequently asked questions

How can I pay for my plan?

You can pay for your plan in one lump sum, by cheque, postal order or credit or debit card. Or you can spread the cost over monthly payments by Direct Debit up to 25 years

If you chose to pay over more than 12 months there is an extra charge and all payments must be completed by the 85th birthday of the eldest person named on the plan.

If you'd like to talk about any other payment options available apart from those listed on the application form, please call Dignity on 0800 484 0526.

I have savings and life insurance so why do I need a funeral plan?

Savings and life insurance policies don't protect your loved ones from rising funeral costs so they may end up using more of the money you leave behind to pay for your funeral. Also savings and life insurance providers don't help your loved ones with any of the funeral arrangements - a Dignity Prepaid Funeral Plan will. When you buy a plan this fixes the cost of the funeral services included at today's price and your loved ones get all the help and guidance they need from a trusted Dignity Nominated Funeral Director.

How will my loved ones know what to do?

When you set up your plan, Dignity will send you a plan holder pack that tells you everything you need to know. This includes important information for your funeral organiser – the person who'll be responsible for setting your plan in motion when the time comes. The pack also explains how you can add personal touches or request extra services to your plan if you wish.

What happens if I move house?

The Dignity Plan can be used anywhere in mainland Great Britain and Northern Ireland, Jersey, Isle of Man (Limited Plan not available) and Isle of Wight. Just tell Dignity your new address and where necessary/required they will advise you of your new Dignity Nominated Funeral Director.

What happens if Dignity goes out of business?

In the unlikely event that Dignity were to go out of business the money for your funeral would still be protected because it is legally separate from Dignity. Should this happen the Managing Trustees of the Trust would work with the remaining Nominated Funeral Directors, and where necessary seek to appoint new Nominated Funeral Directors with the aim of continuing to provide services to Planholders where possible.

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

From the date you receive your agreement, you have 30 days to cancel your plan and receive a full refund. If you cancel after that time there's a £395 cancellation fee, which will be deducted from your refund. This is to protect the long term stability of the Trust Fund.

If I pay for my plan by monthly instalments and I pass away before I've finished paying, is my funeral still guaranteed?

The arrangements and price agreed in your plan will stay the same, as long as the person arranging the funeral agrees to pay the outstanding balance. They'll receive an invoice for the amount after the funeral has taken place.

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 Prepaid Funeral Plan to allow you to assess whether it meets your requirements.

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

What is the Prepaid Funeral Plan?

The Prepaid Funeral Plan offers a choice of four 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 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 Man or Isle of Wight (Limited Plan not available on Isle of Man).

What will the Prepaid Funeral Plan provide?

The 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 crematorium 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

Burial Funerals

- 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 (Limited plan not available on the Isle of Man)
- Any Doctor's Fees & 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

Limited Plan limitations

- There is a restricted choice from approximately 800 Funeral Directors.
- You may not make any financial contribution payments towards the costs of any Special Requests.
- 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.
- Not available in the Isle of Man.

What are the prices of the Plans?

The Prepaid Funeral Plans is designed to meet our customer's 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)
Limited	£3,095	£257.91 per month
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 with a one-off payment by cheque, postal order or credit or debit card. You can pay 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 & 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.

A report on the National Funeral Trust is published annually and this 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?

Dignity will allocate a funeral director to your Plan, which we refer to as the Nominated Funeral Director. For the Amber, Pearl and Diamond Plans, Dignity currently have a network of over 1,200 owned or approved funeral directors throughout the UK. For the Limited Plan, there are approximately 800 funeral directors throughout 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. Dignity 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 484 0526. Alternately you can call or visit the Nominated Funeral Director, whose contact details will be in the Planholders 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's 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's 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 484 0526
- 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 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 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 484 0526
- Email: planinfo@dignityuk.co.uk

Please see the Terms & Conditions for further details.

Terms and Conditions

Prepaid Funeral Plan

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

"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;

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

"Price Guarantee" means the price guarantee in respect of the Nominated Funeral Director charges or any crematorium 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" section below;

"we" or **"us"** or **"our"** refer to Dignity Pre Arrangement Limited and our details are set out below; and

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

Do You Qualify For This Plan?

This Plan is available to Planholders 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 Man or Isle of Wight (Limited Plan not available in 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 for

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'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.

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 Coroners' 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. If you have a Limited Plan you may not make contribution payments towards the costs of any 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 484 0526.

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 Doctor's or Coroner's 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 Man and Isle of Wight to the Nominated Funeral Director (Limited Plan not available on the Isle of Man).

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 Corporate Trustees (UK) Limited, 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 Plan's 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 are 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 484 0526
 - 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 email.

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:

1. an instalment remains unpaid more than 60 days after it is due;
2. a funeral director is appointed independently by you who is not a Nominated Funeral Director;
3. the funeral is to be conducted outside mainland Great Britain, Northern Ireland, Jersey, Isle of Man or Isle of Wight (Limited Plan not available on the Isle of Man); or
4. 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 484 0526 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 15th December 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)
- Email: 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.

Apply now to save your loved ones money and worry

You've read about how the Prepaid Funeral Plan from Dignity is a great way to arrange and pay for exactly what you want for your funeral and at the same time help to protect your loved ones from a large funeral bill or uncertainty of your final wishes. Why not apply now while it's fresh in your mind?

You'll find an application form attached. Simply fill in your details and return it to Dignity by post using the freepost address below. There's no need for a stamp.

Send your completed application form to:

FREEPOST RLST-SJZE-BACC
29-33 Shirley Road
Southampton
SO15 3EW

Telephone: 0800 484 0526

Visit: www.forestersfriendlysociety.co.uk

The Direct Debit Guarantee (This guarantee should be detached and retained by the payer)



- 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 notification may be required. Please also notify us.

Prepaid Funeral Plan



Application Form

Please read the Key Features and Terms & Conditions before completing this form. Once you have decided which plan best suits your needs, please complete this Application Form and return it to us.

FOR OFFICE USE ONLY

Staff/FA/Int Name	<input type="text"/>
Contact/FA/Int Number	<input type="text"/>
Marketing Code	FOR002ND

1. Proposed Planholder details

Complete in BLOCK CAPITALS in black ink

Title Mr Mrs Miss Ms Other

Forename(s)

Surname

Address

Postcode

Date of Birth

Tel No. (inc. code)

Email[^]

If relevant, preferred branch number

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

Title Mr Mrs Miss Ms Other

Forename(s)

Surname

Address

Postcode

Date of Birth

Relationship to Planholder

Tel No. (inc. code)

Email[^]

2. Choose your plan and payment options

	Limited	Amber	Pearl	Diamond
Single Payment	<input type="checkbox"/> £3,095	<input type="checkbox"/> £3,495	<input type="checkbox"/> £3,875	<input type="checkbox"/> £4,135
12 monthly instalments over 1 yr <small>(there is no extra charge for this option)</small>	<input type="checkbox"/> £257.91	<input type="checkbox"/> £291.25	<input type="checkbox"/> £322.91	<input type="checkbox"/> £344.58
60 monthly instalments over 5 yrs <small>(there is an extra charge for this option)</small>	<input type="checkbox"/> £59.08 total payment £3,545.09	<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 yrs <small>(there is an extra charge for this option)</small>	<input type="checkbox"/> £33.06 total payment £3,968.17	<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 yrs <small>(there is an extra charge for this option)</small>	<input type="checkbox"/> £24.11 total payment £4,340.57	<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
300 monthly instalments over 25 yrs <small>(there is an extra charge for this option)</small>	<input type="checkbox"/> £16.28 total payment £4,884.68	<input type="checkbox"/> £18.38 total payment £5,515.98	<input type="checkbox"/> £20.38 total payment £6,115.72	<input type="checkbox"/> £21.75 total payment £6,526.06
Call 0800 484 0526 for details of our other instalments	<p>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.</p> <p>Alternative fixed instalment periods 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.</p>			

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

Cremation Burial Not yet decided

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 & Conditions for full details.

Apply now to save your loved ones money and worry

Send your completed application form to:

FREEPOST RLST-SJZE-BACC
29-33 Shirley Road
Southampton
SO15 3EW

Telephone: 0800 484 0526

Visit: www.forestersfriendlysociety.co.uk

Lines are open 24 hours a day, 365 days a year

Information, including a copy of this document, is available in large print, audio and Braille upon request.

The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT Reg. No. 486 6081 14. Registered Office: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. Tel: 0121 354 1557 Fax: 0121 355 8081. Part of Dignity plc. A British company. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority. Calls may be monitored or recorded for training and quality purposes.

Foresters Friendly Society is the trading name of The Ancient Order of Foresters Friendly Society Limited which is an Incorporated Friendly Society (Registration No. 511F) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration No. 110029).

