

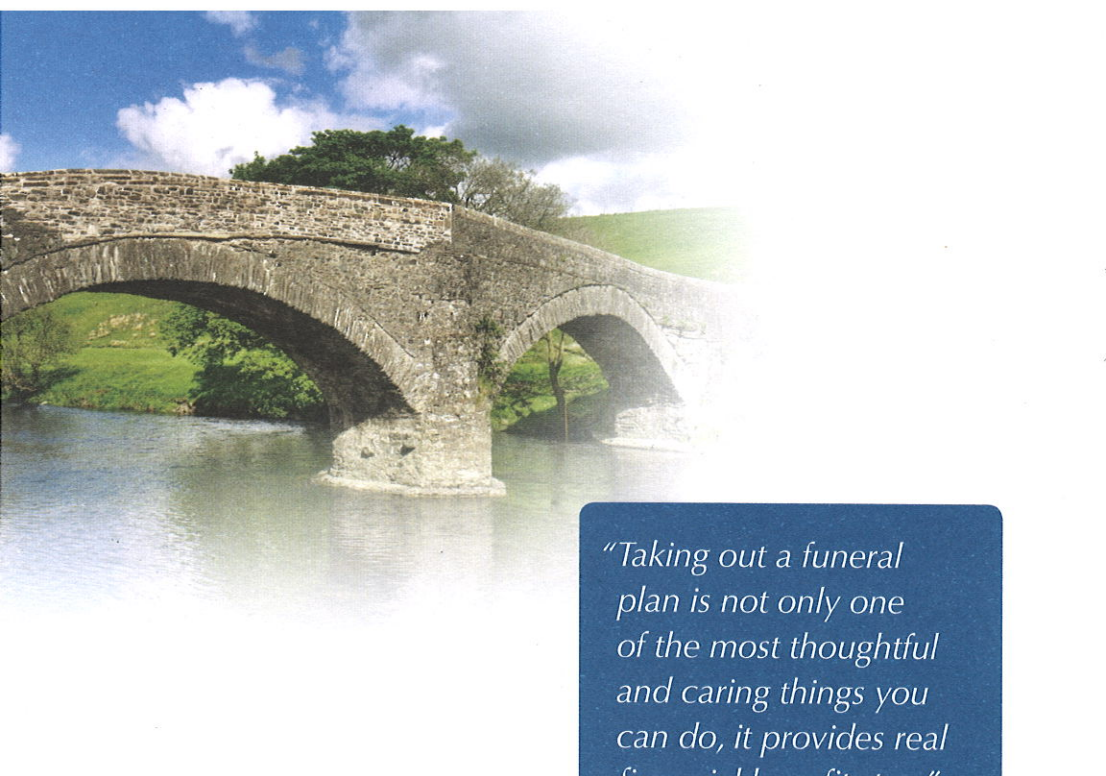
Arranging and paying for a funeral in advance

Pre-arrange and pre-pay for your perfect goodbye



Welham Jones

FUNERAL DIRECTORS AND MONUMENTAL MASONS
AN INDEPENDENT FAMILY OWNED COMPANY



“Taking out a funeral plan is not only one of the most thoughtful and caring things you can do, it provides real financial benefits too.”

Welcome

Planning for later life is never an easy thing to do, but it can be comforting and reassuring to know that you’ve taken care of your arrangements, including your funeral. By taking some time now, you can provide both financial and practical help for your loved ones in the future.

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. Many people never get round to talking to their families about the kind of funeral they would like. This can lead to all sorts of worry and anxiety for loved ones when the time comes.

A pre-arranged funeral plan is a simple and straightforward way of removing this worry and can provide real peace of mind for you and your family.

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 needn’t be as distressing as you might think.

Funeral costs are steadily increasing

Funeral costs continue to rise and further increases are predicted in coming years so it makes sense to make financial provision in advance.

The funeral plans we offer guarantee that the funeral director's costs will be covered, no matter how much prices rise. As long as we carry out your funeral and your requirements don't change, your family won't be asked to pay a penny more for our funeral director's costs regardless of

how long you live or what happens to our costs in the meantime.

You can also include an allowance towards third party costs such as the fees for cremation or burial, medical fees and payment to a minister or officiant. Please refer to the Terms and Conditions for more information.

What happens to my money?

The plans we offer give you exceptional financial security for your money.

Unlike some plans, every penny of the full value of the plan (excluding the initial management fee) is held securely in a whole of life assurance policy and ring-fenced to pay 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.

The funeral plan funds are held in guaranteed whole of life assurance policies with a life assurance company that is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA).

Funeral plans themselves are not regulated by the PRA or FCA but are regulated by the Funeral Planning Authority.

Find out more about what to consider when buying a funeral plan in our guide on page 4.