



Funeral Plans

In association with Dignity Pre Arrangement Ltd

Gemini Estate Planning have teamed up with Dignity to offer a range of Guaranteed Funeral Plans, the simple way to pre-pay for funeral costs.

Arranging a funeral can be one of the most stressful things you'll ever have to do. Just like making a Will or taking out life insurance, taking out a funeral plan is a practical and sensible thing to do.

Choosing to pay for a funeral in advance with a Dignity Guaranteed Funeral Plan will give your family peace of mind at a difficult time. That's because it allows you to pay for funeral services today, safeguarding your loved ones from future price rises.

Over the past 11 years, funeral costs have risen steadily and are still increasing, at a rate higher than inflation. Since 2000, costs have more than doubled and are projected to rise to £6,701 in 2021. (The average cost of a funeral has risen from £1,580 in 2000 to £3,368 in 2011 - an increase of 7.12% per annum. If costs continue to rise at this rate a funeral would increase to the above mentioned £6,701 by 2021).

A Dignity guaranteed funeral plan makes sense because:

ONCE PAID, THERE IS NOTHING MORE TO PAY FOR THE SERVICES IN THE PLAN

THE PLAN GUARANTEES TO COVER THE COST OF A TRADITIONAL CREMATION FUNERAL IN FULL

YOU CAN ADD SPECIAL REQUESTS TO YOUR PLAN AT ANY TIME - ADDITIONAL COSTS MAY OCCUR

YOUR FAMILY WILL RECEIVE SUPPORT AND GUIDANCE FROM A DIGNITY FUNERAL DIRECTOR

A 24 HOUR TELEPHONE BEREAVEMENT ADVICE SERVICE IS PROVIDED FOR FAMILY MEMBERS

Funeral planning is every bit as important as making a Will. Not only does the plan help make your final wishes known but it also offers your family expert support at a sad and difficult time.

If you are over 50, your acceptance for the plan is guaranteed. There are no upper age limits, no health restrictions and no medical questions to answer. So you can apply, confident in the knowledge that you will be welcomed to the plan.

Dignity is a British run company that provides funeral services for families across the UK, with 2,400 dedicated employees working to serve customers from locations throughout the country.

Dignity launched the first funeral plan to be offered in the UK in 1985 and have been the market leader ever since. Over 480,000 people have now chosen to take out a funeral plan with Dignity. This experience gives Dignity a unique understanding into customers needs and allowed them to create the most financially secure funeral plan in Britain today.

The money you pay for your plan is paid into the National Funeral Trust - a totally independent Trust Fund with over £155 million under investment as at December 2010. The Trust is managed by M&G Investment Management Ltd, one of the most reputable investment firms in the UK, and has the Royal Exchange Trust Company as the custodian Trustee. Because the Trust Fund is not subject to stock market performance, you can rest assured that the money you have provided to help your family will always be there

Your Options

There are three Guaranteed Funeral Plans to choose from. Each plan includes the arrangements needed for a cremation funeral, once the plan is paid for, Dignity guarantees to deliver all the services listed below, no matter how far in the future that may be.

The Guaranteed Services	The Amber	The Pearl	The Diamond
Advice and guidance on all aspects of the funeral	✓	✓	✓
Guidance on the registration of the death, and collection of all necessary paperwork for the funeral to proceed	✓	✓	✓
Transport of the deceased to the Nominated Funeral Director's premises (within a 20 mile radius, excluding ferry and air fares)	✓	✓	✓
Preparation and care of the body (embalming not included)	✓	✓	✓
Family viewing during normal business hours	✓	X	X
Family viewing during weekdays, by agreed appointment	X	✓	X
Family viewing any time, by agreed appointment	X	X	✓
The coffin (fully lined and fitted, gown included)	Simple coffin	Quality wood effect coffin	High quality veneer coffin
Funeral director and staff to attend service	✓	✓	✓
Provision of a hearse	✓	✓	✓
Limousine to transport family/mourners	X	1 Limousine	2 Limousines
Funeral procession to go directly to the crematorium or burial site	✓	X	X
Funeral procession from home to place of worship and crematorium or burial site (service at a separate location before cremation or burial not included)	X	✓	✓
Collection of charitable donations	✓	✓	✓
50 'thank you' cards	X	✓	✓
24 hour telephone bereavement counselling	✓	✓	✓
The Guaranteed Cremation Services			
The cremation fee*	✓	✓	✓
Minister's or Officiant's fee*	✓	✓	✓

Cost (single payment)

£3,535

£3,885

£4,285

Paying for your plan is simple. You can choose how to pay for your plan to suit your budget, you can pay in full straightaway by cheque, credit or debit card or spread the cost over 12 or 60 months, paying by direct debit. (extra costs apply over 60 months - see application form for details)

** Burial Funeral*

If a burial is required the Doctor's Medical Cremation certificates, the cremation fee and the Minister's or officiant's fee would not be provided by the plan. The plan will provide a contribution of £1,150 towards burial costs which rises in line with RPI inflation. If the burial costs more than this amount the difference would need to be paid at the time. Dignity cannot guarantee to fully cover the cost of a burial funeral because prices vary from region to region.

Services and prices are correct at time of printing. Please refer to relevant Dignity documentation for accuracy or speak to our Estate Planning Consultant.