
Guaranteed / non-guaranteed disbursements

About our pre-paid funeral plans

Planning ahead for your funeral is one of the most thoughtful and caring things you can do. Some people never get round to discussing funeral wishes with their loved ones, which can lead to all sorts of worry and anxiety when the time comes.

Taking out a funeral plan is a simple and straightforward way to remove this worry, and it can provide real financial benefits too. Some of the other benefits include:

- Pre-arrange the details of your funeral and record any special wishes, such as hymns, music choices and any other personal touches you would like your plan to include
- Make financial provision for your funeral
- Choose your funeral director in advance
- Ensure your family has access to expert help at what can be a difficult time.

Our funeral plan is available to UK residents and there are no complicated medical forms to complete. You can also appoint a nominated representative who we will keep informed about your plan, according to your instructions.

Our plans cover your funeral costs (as specified in the plan paperwork) as long as we carry out the funeral and your requirements don't change.

We also offer plans that include a contribution towards third party costs, such as cremation and officiant's fees. With these plans, there may be more to pay if these costs are not covered by the plan value. For more information, please download our [funeral plans brochure](#) and [Terms and Conditions](#).

How your funds are held

All funeral plan pre-payments are held in an individual whole of life assurance policy for your peace of mind.

Backed by a trusted, national provider

Our funeral plans are provided by Ecclesiastical Planning Services Limited, which is part of a specialist, UK-based financial services group.

Flexible payment options

You can choose to pay for your funeral plan by lump sum or in instalments. There is an additional cost for paying over two years or more and eligibility criteria applies. Please refer to the [Instalment Q&A](#) and the [Terms and Conditions](#) for more information. Your funeral director will be able to provide you with a personalised quote.

Once your funeral plan is in place, you'll receive a welcome booklet containing the details of your plan and your funeral plan certificate. Your nominated representative will also receive a copy if you request this.

[Terms and Conditions](#) apply to funeral plans – please ask us if you have any questions.

We are an Appointed Representative of Ecclesiastical Planning Services Limited Reg. No. 2644860, registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, UK, which is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 958152. The Financial Conduct Authority regulates pre-paid funeral plans only.