

Regular Payment Funeral Plan Key Facts Booklet

including Terms and Conditions

This booklet contains the key benefits, limitations and full Terms and Conditions of the Regular Payment Funeral Plan.

If you have any questions, please call Ecclesiastical Planning Services on
0800 633 5626.

Welcome

to our Regular Payment Funeral Plan

Ecclesiastical Planning Services provides a low cost regular payment option. It allows you to spread the cost of your chosen funeral plan with affordable monthly payments that continue until you die or until the plan anniversary after your 90th birthday, whichever is sooner.

All funeral services are arranged by us and will be provided by the selected funeral director. The fixed monthly payments you make will be used to buy a life assurance policy on your life with The Royal London Mutual Insurance Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. This funeral plan is not regulated by the Financial Conduct Authority. Ecclesiastical Planning Services will be the beneficiary of the policy, not you or your estate. The proceeds of the life assurance policy will belong to us and we will use the proceeds for your funeral services. Royal London will collect your fixed monthly payments by Direct Debit.

This booklet contains:

- A summary of the plan
- Frequently asked questions
- Terms and conditions

Please ask your funeral director for information on the other payment options available, including single payment and monthly instalment payment options over 1, 2, 3, 4 or 5 years. Neither Ecclesiastical Planning Services nor your funeral director can give you financial advice. Please read this booklet to help you decide if this payment option is right for you.

Summary

The Regular Payment Funeral Plan allows you to spread the cost of your chosen funeral plan with affordable monthly payments.

- It is available to UK residents aged 50 – 80 and there are no medical questions to answer.
- This plan is not available for funeral plans bought on behalf of someone else or in joint names.
- This plan can be for funeral director's fees only or it can also include a contribution towards third party costs. If your funeral plan includes a contribution towards third party costs, it may not cover your funeral in full. Your funeral director's fees will be covered, subject to the Terms and Conditions.
- This product is available for funeral plans priced between £1,000 – £10,000.
- The plan value is paid out to your chosen funeral director on death – there is no 'cash-in' value.
- Monthly payments continue until the policy anniversary following your 90th birthday, or earlier death.
- The total amount paid may exceed the cost of your funeral depending on how long you live.
- You cannot change the value of your funeral plan at any time (e.g. if you move address or your requirements change).
- If you stop making payments before the halfway point your plan will be cancelled, you will get no payments back, and your funeral plan will not be carried out. That's halfway from the start of the plan until the plan anniversary after you turn 90. If you stop making payments after you are halfway through paying for your plan, you will get a contribution towards your funeral when you die. The contribution will be a proportion of the plan value based on the number of payments you have made.

Frequently asked questions

How long do I make payments for?

For your chosen funeral arrangements to be carried out, you must keep up your monthly payments until the first anniversary of your policy on or after your 90th birthday or until you die – whichever is sooner. We refer to this as your Final Payment Date. There is no 'cash-in' value at any time.

The total amount you pay for your plan will depend on how long you live. You may end up paying more than the final cost of your funeral. You can find out more in the Terms and Conditions. The table on page 10 shows at what age you will have paid more than the plan value, if you live until 91.

How is the monthly payment calculated?

Your funeral director will confirm the monthly payment amount based on the cost of your chosen funeral arrangements and your age.

Will my monthly payments change over time?

No. Your monthly payments are fixed for the duration of the plan.

What happens if the funeral director's costs rise in the future?

The plan covers the funeral director's services listed in the plan details, as long as your requirements don't change and your selected funeral director carries out your funeral.

Does the plan cover any costs that are paid to third parties?

The plan can include a contribution towards third party costs, such as burial or cremation fees, which are outside the control of the funeral director. If the third party costs, as listed in the plan details, are not fully covered by the plan value at the time of need, there will be a balance to pay. Please refer to the Terms and Conditions for more information.

Does my monthly payment change if I move address?

As long as the same funeral directing firm that helped you to set-up your funeral plan carries out your funeral and your requirements don't change, your monthly payments won't change. If you move to a new area and need to use an alternative funeral director, we will help you find one. Your personal representatives may be required to pay an additional sum at the time of the funeral, if the alternative local funeral directors' costs are more expensive in the area you have moved to. In addition, if the contribution towards third party costs does not fully cover the third party charges at the time of need, there will be a balance to pay. You cannot add this amount to your plan and your monthly payments will remain the same. We will also help you find a new funeral director to conduct the funeral should the appointed funeral director cease to trade before your funeral has been carried out. In such cases, we will try to appoint another funeral director without the need to ask for an additional payment, although we cannot guarantee this. If we are unable to appoint an alternative funeral director, we will pay the plan value to your personal representatives subject to the Terms and Conditions.

What happens if I stop making my monthly payments?

If you have reached the halfway point of your payments (i.e. halfway between the start of your plan and the policy anniversary after your 90th birthday), you will qualify for a contribution towards the cost of your funeral when you die. The contribution will be a proportion of the plan value based on the number of payments you have made.

If you have not reached the halfway point, your plan will be cancelled. You won't get back any payments and your funeral plan will not be carried out. Find out more in our Terms and Conditions.

What happens to my funeral plan when I die?

Your personal representatives should contact the funeral director shown on your plan paperwork. If you die after the first year and you've made all your monthly payments, the value of the plan will be paid to the funeral director and used as a contribution towards the cost of your funeral.

What happens if I die within 12 months of taking out a plan?

If you die during the first year, we will refund the payments made to your funeral director as a contribution towards your funeral.

What happens if I die outside of the UK?

If you die outside of the UK your funeral plan is still valid, as long as your monthly payments are up to date. If you are not repatriated back to the UK, we will pay the value of the plan to your personal representatives or estate instead. However, you should be aware that repatriation of your body back to the UK is not included in the plan. Your personal representatives will need to make those arrangements and pay for your repatriation separately.

Can I take a payment holiday?

If you've had the policy for more than a year you may be able to take a payment holiday of up to six months. Please contact us to arrange this. You can only take up to two payment holidays during the life of your plan and these must be at least 12 months apart. For your plan to continue after each payment holiday you'll have to make up the missed payments and start making your monthly payments again.

Terms and Conditions

1. Definitions

Ecclesiastical Planning Services Limited ('us', 'we' or 'our') operate the funeral plan (the 'Plan'). The Plan allows you to arrange and make financial provision for your own funeral before death occurs. The Plan is personal to you and cannot be transferred. These Terms and Conditions apply to the Plan and form a binding contract between you and us along with the Application Form(s). In these Terms and Conditions:

'Application Form' is the Regular Payment Funeral Plan Application Form you complete when applying for the Plan;

'Certificate of Entitlement' is the certificate provided to you by us confirming that you hold the Plan;

'Payments' means the payments for the Plan agreed by you on signature of your Application Form;

'Plan Value' is the value of the funds held in the Plan at the time of your death;

'you' or 'your' is the beneficiary of the Plan or the Personal Representative (as applicable);

'Personal Representative(s)' is a person(s) appointed to act as a Personal Representative of your Estate in accordance with a validly executed will and/or grant of representation (and/or grant of confirmation in Scotland and/or grant of probate in Northern Ireland) issued by the Probate Registry;

'Estate' is the term used to describe a person's collective belongings and debts after their death;

'Final Payment Date' is date of the first anniversary of your policy on or after your 90th birthday or your death, whichever is sooner.

2. Making your funeral arrangements

- 2.1 You choose the style and type of funeral required, agree the cost with your funeral

director and apply for a Plan by completing and sending the Application Form (including a Direct Debit Form), to us.

- 2.2 By sending an Application Form including Direct Debit Form, you confirm that the information in the Application Form is correct, you accept these Terms and Conditions and confirm that you wish to enter into a binding contract with us to provide you with the Plan.

- 2.3 If we accept your application (and we reserve the right not to) we will send you a Certificate of Entitlement confirming your Plan. Our acceptance of your Application Form forms the binding contract between you and us.

- 2.4 Your Certificate of Entitlement should be kept in a safe place as it will be needed at the time of the funeral. We recommend that you let your next of kin and/or Personal Representative know where you keep your Certificate of Entitlement.

- 2.5 If you lose your Certificate of Entitlement, or other relevant papers, you can obtain copies from us, however we may charge for a replacement.

3. Your funeral arrangements

- 3.1 We will provide the items and services set out in your Application Form and any accompanying plan details, subject to the provisions in these Terms and Conditions. Any upgrades or extra services that you ask for or need will be charged to your Personal Representatives by the funeral director. In such cases we will carry out our obligations under the Plan as far as possible, as long as your Personal Representatives have confirmed their liability for any extra expense.

- 3.2 Your Plan may include an allowance towards third party charges. Third party charges are all external payments which are outside the control of the funeral director. If third party charges at the time of the funeral are not fully covered by the Plan Value, then you or

your Personal Representatives must pay the balance.

3.3 If your Plan does not include an allowance towards third party charges, these must be paid in full when the funeral is carried out.

3.4 We will not be liable to arrange or pay for a funeral unless the Certificate of Entitlement is produced and the funeral is carried out by a funeral director as specified in Clause 4 below.

4. The funeral director

4.1 The funeral director appointed when you submitted your Application Form will normally conduct your funeral.

4.2 If you move to a different area we will help you find an alternative funeral director to conduct the funeral. You may be required to pay an additional sum at the time of the funeral if local costs are more expensive in the area you have moved to.

4.3 We will also help you find an alternative funeral director to conduct the funeral should the appointed funeral director cease to trade before your funeral has been conducted. In such cases we will try to appoint another funeral director, although we cannot guarantee this. The newly appointed funeral director may request an additional payment from your Personal Representatives at the time of need.

4.4 Subject to Clauses 4.2 and 4.3, if we cannot appoint an alternative funeral director we will pay the Plan Value at the time of death to a funeral director that is chosen by you or your Personal Representatives. In this case the funeral director may request an additional payment from your Personal Representatives at the time of need.

5. The funeral service

5.1 Any details provided in the Plan literature are designed to give a general description of the services and goods to be supplied. We will

not be liable for any change in specification but goods and services will be of an equivalent quality and suitability.

5.2 The appointed funeral director will carry out the funeral in line with recognised best practice and to the highest standards in accordance with a recognised industry Code of Practice.

5.3 Third parties will provide some of the services detailed in the Plan (e.g. a crematorium). While we (via the funeral director) will use all due care in the use of such services, we cannot accept responsibility for any failure by such third parties to meet any particular standard.

6. Paying for your funeral plan

6.1 We use your monthly payments to buy an insurance policy on your life. When you die we arrange for the proceeds of the insurance policy to be paid to your funeral director, subject to these Terms and Conditions. If you die after the first year and you've made all your monthly payments, we will pay the Plan Value to your funeral director.

6.2 In some circumstances we will pay the proceeds of your Plan to your Personal Representatives or your Estate instead of your funeral director, for example, because your Personal Representatives have arranged your funeral separately.

6.3 If you die during the first year of your Plan, the payments you've made will be paid to your funeral director and used as a contribution towards the cost of your funeral. For example, if your monthly payments were £20 and you made six payments before you died, we will pay £120 to your funeral director.

6.4 You'll make monthly payments from when your Plan starts until your Final Payment Date.

6.5 Depending on how long you live, it's possible you could end up paying more in total for

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your Plan than the eventual cost of your funeral.

6.6 You will make monthly payments directly to the insurance provider by Direct Debit from a UK bank account. It is your responsibility to ensure that payments are made.

6.7 The insurance provider will collect payments each month until your Final Payment Date. The insurance provider will stop taking payments if your Plan is cancelled.

6.8 If you miss a payment, you'll have 60 days starting from the date of the missed payment to pay it. If you pay the full amount within this period, your Plan won't be affected.

6.9 If you die within this 60-day period, the Plan Value will be paid to your funeral director, provided that your Personal Representatives make up the missed payments subject to Clause 6.3. If they don't, what happens will depend on how many payments have been made in total.

6.10 If you're struggling to make payments, you should contact us to discuss your options.

6.11 If you miss a payment and it is not paid within 60 days, our next step will depend on how long you've made payments for.

6.11.1 If you've made all of your payments up to the date which is halfway between the start of your Plan and your Final Payment Date, a contribution towards the cost of a funeral will be paid to your funeral director when you die. The contribution will be a proportion of the Plan Value based on the number of payments you have made.

6.11.2 If you've not yet made all of your payments up to the date which is halfway between the start of your Plan and your Final Payment Date, we'll cancel your Plan. You won't get any payments back and your funeral plan will not be carried out when you die.

6.11.3 In either case, once 60 days have

passed after a missed monthly payment, you can't start making payments again, or make up missed payments.

6.12 In the event of death, your Personal Representatives should contact the funeral director as shown on the Certificate of Entitlement.

6.13 The person arranging the funeral will need to provide the Certificate of Entitlement and proof of death to the funeral director.

6.14 The funeral director will confirm the details of the Plan and may ask your Personal Representatives to contact us. This will happen if you have missed a payment or stopped paying.

7. Making a claim

7.1 We will make a claim under the insurance policy for the Plan Value. Once we've approved the claim, we'll pay the relevant amount including any payments received after the date of death to the funeral director.

7.2 If your family arrange your funeral without realising you had a Plan, or have arranged your funeral separately, they should contact us. We won't pay for your funeral but if you've made all your monthly payments we'll pay out the Plan Value to your Personal Representatives instead subject to these Terms and Conditions.

7.3 We may need to see your will or other legal documents before we make a payment to your Personal Representatives. We'll only ask for things that we reasonably need to make the payment. This might include the original grant of representation (or grant of confirmation in Scotland). This is a document issued by a court which proves who the Personal Representatives of the Estate are.

7.4 If any amounts are paid into your Estate, inheritance tax may have to be paid on them. Please bear in mind that tax rules may change in the future, which could affect the taxes

paid if your claim amount is paid into your Estate. If you're unsure of your tax position, you should seek professional advice.

8. Making changes

- 8.1 You need to let us know if you change your name, address or bank account. Please write to us at Ecclesiastical Planning Services, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW. or call us on 0800 633 5626.
- 8.2 If you leave the UK to live in another country permanently your Plan will continue as long as you continue to make your monthly payments from a UK bank account. Your funeral arrangements must be carried out in the UK. Your Personal Representatives will need to cover the cost of repatriation back to the UK. If you are not repatriated back to the UK, we will pay out the Plan Value to your Personal Representatives, subject to these Terms and Conditions.
- 8.3 You cannot increase or reduce your payments with this Plan.
- 8.4 If you'd like to take a break from making your monthly payments, please call us on 0800 633 5626 and we can talk to you about your options. At any time after the first year of your Plan, you can ask to take a payment holiday. Taking a payment holiday means you can have a break of up to six months from making your monthly payments and your Plan will still continue. You will have to make up all the missed payments at the end of your payment holiday, and start your monthly payments again, for your Plan to continue after that point.
- 8.5 You must contact us to apply for a payment holiday. You can apply for a maximum of two payment holidays during your Plan, and only one payment holiday can be taken within any twelve month period.
- 8.6 If you die during your payment holiday,

your Plan Value will still be paid to your funeral director, provided that your Personal Representatives make up the missed payments. If they don't, what happens will depend on how many payments have been made in total. Please see Clause 6.11 above for details.

9. How we can make changes

- 9.1 Our aim is never to make changes to your Plan. However, we may have to do so for the following reasons:
 - In circumstances beyond our control – such as a change in law, taxation, or regulation or where we need to comply with a legal or regulatory decision or recommendation.
 - To correct an error where it is reasonable to do so. For example, if something is missing from your Plan terms.
 - To allow for changes in the way we administer your Plan where we consider it necessary to do so. For example, where it becomes impractical or impossible for us to provide your Plan, or where it could result in our customers being treated unfairly.
- 9.2 Wherever possible, we'll do our best to give you advance notice before we make a change. Any changes will form part of your legal agreement with us. If any change is to your disadvantage, we'll aim to tell you in writing 30 days before we make it. If that's not possible, we may have to give you less notice and we'll let you know as soon as we reasonably can.
- 9.3 The changes we may make to how your personal information is handled are explained separately in our Privacy Policy, which is available at www.funeralplans.co.uk/privacy-policy or on request.

10. How to complain

- 10.1 If you have a complaint, please contact us in the first instance using the details overleaf

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and we will deal with the complaint in line with our written complaints procedure.

Any complaints relating to the collection of payments will be handled in conjunction with the insurance provider. Please supply your Plan number when you contact us.

Phone: 0800 633 5626

Email: info@epsfunerals.com

Write: Ecclesiastical Planning Services – Client Services Team, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

- 10.2 We'll do our best to resolve your complaint within eight weeks from receipt of your complaint. If we don't resolve your complaint within eight weeks or if you aren't satisfied with our final response to the complaint, you can then refer it to The Funeral Planning Authority by calling 0345 601 9619. We are a registered provider of funeral plans and comply with the Rules and Code of Practice of the Funeral Planning Authority. www.funeralplanningauthority.co.uk. Contacting the Funeral Planning Authority doesn't affect your legal rights.
- 10.3 If your Personal Representatives have a complaint about the way the funeral was carried out, they should contact the funeral director directly and send a copy of the complaint to us at the address in Clause 10.1 above.
- 10.4 These Terms and Conditions are subject to English law and you and we submit to the exclusive jurisdiction of the Courts of England and Wales for the resolution of any dispute arising from them.
- 11.2 If you cancel your Plan within 30 days of its start date, we will refund any payments you have made.
- 11.3 If you cancel after 30 days of the start date and you have not paid at least half of your payments between the start of your Plan and your Final Payment Date, you won't get any payments back and your funeral plan will not be carried out.
- 11.4 If you cancel and have paid at least half of your payments between the start of your Plan and your Final Payment Date, you'll qualify for a contribution towards the cost of your funeral. Please see Clause 6.11.1 above for more information.
- 11.5 In the unlikely event that we are unable to arrange your funeral because we have stopped trading, the other registered funeral plan providers pledge to examine ways in which the Funeral Planning Authority might assist in arranging delivery of your funeral. You can find out more by visiting www.funeralplanningauthority.co.uk or contacting the Funeral Planning Authority directly. In this circumstance, and if your funeral hasn't already been carried out, your insurance policy will continue unaffected. Subject to these Terms and Conditions, we may pay an alternative funeral director or, if your funeral plan can't be carried out, your Personal Representatives.

11. Cancelling your funeral plan

- 11.1 You can cancel your Plan at any time by writing to us at Ecclesiastical Planning Services – Client Services Team, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW. Please include your Plan number in the letter.

How long do I make payments for?

Depending on how long you live, you could pay more in payments than the proceeds of the life assurance policy paid to Ecclesiastical Planning Services.

The table (right) shows the age at which you will have paid more than the claim value, based on your age when you take your plan out and assuming you live to age 91. For example, someone aged 60 would be 75 years and 9 months when the payments made exceed the plan value.

Notes

Age plan taken out	Age at which payments made exceed plan value
50	70 years and 10 months
51	70 years and 10 months
52	71 years and 0 months
53	71 years and 10 months
54	72 years and 0 months
55	72 years and 11 months
56	73 years and 9 months
57	73 years and 11 months
58	74 years and 9 months
59	74 years and 11 months
60	75 years and 9 months
61	75 years and 11 months
62	76 years and 8 months
63	76 years and 11 months
64	77 years and 8 months
65	77 years and 11 months
66	78 years and 8 months
67	78 years and 11 months
68	79 years and 8 months
69	79 years and 11 months
70	80 years and 7 months
71	80 years and 10 months
72	81 years and 6 months
73	81 years and 10 months
74	82 years and 5 months
75	82 years and 9 months
76	83 years and 4 months
77	83 years and 8 months
78	84 years and 0 months
79	84 years and 6 months
80	84 years and 10 months

For more information, please contact your funeral director or call us on
0800 633 5626

Email: info@epsfunerals.com

Visit: www.funeralplans.co.uk/regular-payment

Write to: Ecclesiastical Planning Services, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

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The funeral plan is not regulated by the Financial Conduct Authority. Ecclesiastical Planning Services Limited is a registered provider of funeral plans with the Funeral Planning Authority and complies with its rules and Code of Practice.



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