

FUNERAL PLANS



PROTECT LOVED ONES BY PLANNING AHEAD

with a pre-arranged funeral plan

- Fix the cost of the services in your funeral plan at today's prices
- Plan your funeral in advance ensuring your wishes are known



5 star rating applies to
Diamond option

In branch
0800 072 1100
saffronbs.co.uk



A BETTER WAY TO PLAN FOR FUNERAL COSTS

At Saffron we help our members make the most of their money. That's why we've partnered with Dignity, one of the UK's leading providers of Prepaid Funeral Plans, to help you beat rising funeral costs and leave more for your loved ones.

For generations they have been serving communities, and today Dignity have a UK network of more than 1,200 owned or approved funeral directors who are entrusted to carry out the funeral you want.

With help from Dignity

The Prepaid Funeral Plan from Dignity makes sure that your funeral arrangements and costs are taken care of in advance, as specified in the plan. You will also have the comfort of knowing your family will be supported by a professional and caring Dignity Nominated Funeral Director.

Our partnership with Dignity

Saffron Building Society is an introducer to Dignity Pre Arrangement Limited for the provision of funeral plans. If you take out the Prepaid Funeral Plan, this will be on the basis of a contract between you and Dignity Pre Arrangement Limited. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority. If you take out a plan it will administered by Dignity directly ,and they will manage any future communication about your plan.

WE HAVE PUT OUR TRUST IN DIGNITY



- In 1985, Dignity introduced the UK's first ever funeral plan and is one of the UK's market leaders of funeral plans.
- Dignity have already helped more than 910,000 people arrange their funeral in advance[§] making each service personal to the family concerned.
- Dignity conducted over 72,300 funerals in the UK[§] in 2018.
- Dignity is registered with the Funeral Planning Authority, the professional body that oversees the operation of registered funeral plan companies.

In a recent customer survey, nearly 99% of the families they have served said Dignity had met or exceeded their expectations in terms of the quality of service[§].

97.7% would recommend Dignity to friends and relatives[§].



Guaranteed peace of mind

- Designed for the over 50s
- Guaranteed to cover funeral services as detailed in the plan
- Ensures your wishes are known
- No medical questions to answer

HOW DOES THE PLAN WORK?

Fix the costs of the services in your plan

Dignity's planholders have already discovered that a little preparation now, pays dividends in the future. That's because the Prepaid Funeral Plan fixes the cost of the services included at today's prices. So no matter how much funeral costs may increase in the future, you don't need to pay a penny more for the services within the plan.

Support for your family at a difficult time

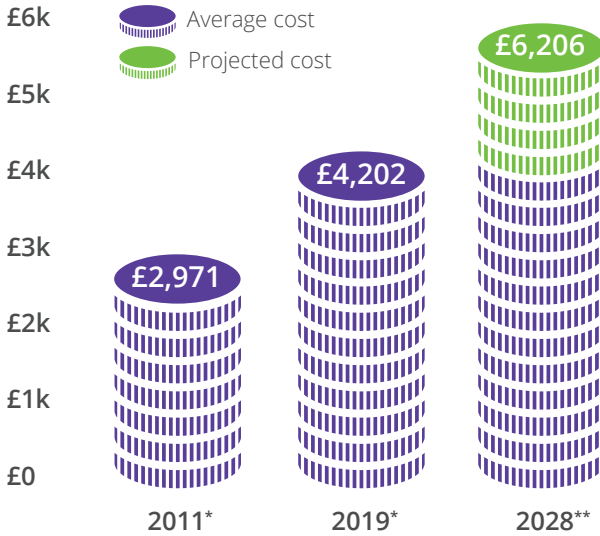
A further advantage is that when the time comes, your family won't be left wondering what type of service you wanted. One call to Dignity will set your plan in motion, helping to remove the worry of finding a funeral director, making all the arrangements and dealing with payments for the services included in the plan. They'll have all the dedicated support and the professional services of a Dignity Nominated Funeral Director to put the plan in action.

To apply for the Prepaid Funeral Plan, simply complete an Application Form and return it to your local branch. Alternatively, you can arrange an appointment at one of our branches.

IT REALLY DOES MAKE GOOD FINANCIAL SENSE

With the current low interest rates, your savings might not keep pace with rising funeral costs.

The average rising cost of a funeral



*2011 - 2019 Matter Communications independent research.

**2019 - 2028: Forecast based on average annual compounded growth rate of 4.43% each year between 2011 and 2019.

Taking out the Prepaid Funeral Plan can be a wise decision for many. Customers fix the cost of the funeral services included on the day they took out the plan so they now have peace of mind that the cost of the services in the plan will be covered in full, no matter how much prices rise.



IT'S REWARDING TO PLAN FOR TOMORROW

All the reassurance you need

If you take out a plan and pay for it over more than 12 months, your plan will include the Dignity Promise. If you pass away before you've finished paying for your plan, Dignity won't ask your loved ones to pay the balance. Further details can be found on page 6.

Other savings and investments cannot guarantee to do this.

Your money's in safe hands

The money you pay for your plan is paid into the National Funeral Trust, an independent Trust Fund with over £481[†] million under investment. This means you can feel safe knowing the plan will cover the cost of the funeral services included in the plan, no matter how much prices rise or when it's required.

[†]National Funeral Trust Annual Report 2018

Here for your family too

When the time comes, practical and emotional support is just a phone call away with a telephone bereavement support service.

Why not talk it over with us

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THE DIGNITY PROMISE - TO YOU

Dignity's financial promise also gives additional peace of mind to cover the unexpected. If you choose to pay for your plan over more than 12 months, but pass away before it has been fully paid for, Dignity will cover your outstanding balance; that's the Dignity Promise.

ALL YOU NEED TO KNOW

- The Dignity Promise applies to all payment terms over more than 12 months.
- If you pass away more than 12 months after your funeral plan start date and your payments are fully up to date, Dignity will cover your outstanding balance.
- If you pass away within the first 12 months of your funeral plan start date, only as a result of an accident, Dignity will cover your outstanding balance.
- If you pass away more than 12 months after your funeral plan start date and you have missed three or more payments, you will not be covered by the Dignity Promise or the price guarantee, and neither will be valid or effective.
- If you pass away more than 12 months after your funeral plan start date and you have missed up to two payments, your Funeral Organiser will be asked to pay the outstanding payments before the Dignity Promise will be honoured.

For further details, please see the Instalment Payments section of the Dignity Prepaid Funeral Plan Terms and Conditions.

YOUR QUESTIONS ANSWERED

Q: I have savings and life insurance. Why do I need a funeral plan?

A: The Prepaid Funeral Plan will guarantee to cover the costs of the funeral services included in your plan, no matter how much prices rise or how long you live. Other savings and investments cannot guarantee to do this.

Q: Can I choose my funeral director?

A: Dignity have a network of more than 1,200 owned or approved funeral directors and allocate a funeral director, called the Nominated Funeral Director at the point the plan is taken out. If however you would like a particular funeral director, you can call Dignity to see if they hold a contract with them. They may be able to allocate this funeral director against your plan.

Q: Can I have a refund if I change my mind?

A: Yes, you'll get a full refund if you change your mind within 30 days. To ensure Dignity can meet the guarantees promised to every Planholder, there is a £249 cancellation fee after this period.

Q: What happens if the Plan is paid by instalments which are spread over 12 months or less and the Planholder dies before the Plan is fully paid for?

A: The Dignity Promise does not apply to instalment terms of 12 months or less. The arrangements and price guarantee in your plan will remain in place provided that the person arranging your funeral agrees to pay the remaining payments in full.

Q: What happens if the Plan is paid by instalments which are spread over more than 12 months and the Planholder dies within 12 months of the Plan start date?

A: If your instalment payments are fully up to date and the death is an Accidental Death, you will be covered by the Dignity Promise and Dignity will cover your outstanding balance. If the death is not an Accidental Death, the arrangements and price guarantee in your plan will remain in place provided that the person arranging your funeral agrees to pay the remaining payments in full.

Q: What happens if the Plan is paid by instalments which are spread over more than 12 months and the Planholder dies more than 12 months after the Plan start date?

A: If your instalment payments are fully up to date, you will be covered by the Dignity Promise and Dignity will cover your outstanding balance.

Q: What happens if I move house?

A: You can use your funeral plan anywhere in mainland Great Britain, Northern Ireland, Jersey, the Isle of Man and the Isle of Wight. Simply tell Dignity your new address and we'll update our records and Dignity will advise you of your new Dignity Nominated Funeral Director if appropriate.

FREEDOM TO PLAN WHAT'S RIGHT FOR YOU

Choice of plans to suit you and your budget

You're free to choose from three funeral plans, where the funeral directors services for arranging and conducting the funeral in the plan are guaranteed. For a cremation funeral, the crematorium fee and ministers fees specified in the plan are also fully covered. Burials cannot be guaranteed in the same way as cremations, instead there is a contribution made to burial costs such as minister's and burial plot fees. For more information on all three plans, please see the table inside.

A choice of payments

It's good to know that you have the flexibility to pay for your plan in full right now or spread the cost into manageable monthly payments.

- **Choose to make a single one-off payment by cheque, postal order, credit or debit card.**
or
- **Choose to spread the cost from 12 to 300 monthly payments by Direct Debit. (If you choose an instalment term greater than 12 months, there will be an extra charge and all payments must be completed by the 85th birthday of the eldest person named on the plan. All plans over a term greater than 12 months include the Dignity Promise).** Other payment options are available, please ask for details.

MONEY-BACK GUARANTEE SHOULD YOU CHANGE YOUR MIND

When you take out a plan, Dignity will send you your Planholder pack and will confirm your Dignity owned or approved Funeral Director. You can add Special Requests into the plan at any time (e.g flowers, a favourite hymn, specific piece of music or extra limousine) though extra costs may apply. Please refer to the Terms and Conditions.

We'll even give you a 30 day money-back guarantee. So if you change your mind, you'll get a full refund. If you cancel the plan after 30 days of purchase your refund will be subject to a cancellation fee of £249.

THE PREPAID FUNERAL PLAN TO SUIT YOU

You have a choice of three Prepaid Funeral Plans, just pick the option that best suits you. Each plan guarantees that for a cremation, the crematorium and minister's fees in the plan are covered, and for a burial, a generous contribution is made towards burial costs which increase in line with RPI.



What's not included in your plan?

The table on page 10 details all the services included in the plans. Here are some examples of services **not** included in our plans, however this list is not exhaustive:

- Embalming, burial plot, memorial or headstone, flowers, catering/wake
- Any Doctors' fees or Coroners' fees
- Any additional charge for conducting the burial, cremation or funeral service on a weekend or public holiday or at an unusual hour
- Repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight to the Nominated Funeral Director
- 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.

This brochure should be read in conjunction with the Key Features Summary document and the Prepaid Funeral Plan Terms & Conditions

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To apply for The Prepaid Funeral Plan, simply complete an Application Form and return it to your local branch. Alternatively, you can arrange an appointment at one of our branches.

Lines are open 9am – 5pm Monday – Friday except on Wednesday 9:30am – 5pm. Saturday 9am – 1pm.

	Amber	Pearl	Diamond
Guarantees			
Covers the funeral director costs included in your chosen plan for a cremation or a burial funeral	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
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
Any outstanding balance left to pay will be covered by Dignity if you pass away having made 12 payments. That's the Dignity Promise [^]	Yes	Yes	Yes
Making the arrangements			
Support from a nationwide network of owned or approved Funeral Directors	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
Guidance on the registration of the death and collection of all necessary paperwork for the funeral to proceed	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
Care and preparation of the deceased (embalming not included)	Yes	Yes	Yes
The Coffin	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	During weekdays	At any time
The service			
Funeral Director, driver and pallbearers to attend the service	Yes	Yes	Yes
Hearse	Yes	Yes	Yes
Limousine for family/mourners	None	One	Two
Funeral procession (Fees and costs of a service at a separate location not included)	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	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
Personalise the plan at any time by documenting "Special Requests" such as hymns and readings ¹	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)	Yes	Yes	Yes
Additional services			
Free telephone bereavement advice and support for your loved ones	Yes	Yes	Yes
Complimentary thank you cards	No	Yes	Yes

¹Some 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).

[^]For payment terms beyond 12 months only. Please see the Instalments Payments section of the Dignity Prepaid Funeral Plan Terms and Conditions for further details.

WHY NOT TALK IT OVER WITH US



Visit us in branch



0800 072 1100[†]



saffronbs.co.uk

[†] Calls may be recorded for monitoring and quality purposes. All calls to 0800 numbers are free of charge whether made from a landline or mobile phone.

Large print, audio and Braille editions of this leaflet are available.
Please call **0800 072 1100**



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The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT Registered No. 486 6081 14. Registered Office: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. Telephone No. 0121 354 1557, Fax No. 0121 355 8081. Part of Dignity plc. A British company. Dignity Pre Arrangement Limited is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority.

