THE IFPS
Protected Funeral Plans

Our Prepaid Funeral Plans.

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Independent Funeral Planning Services Ltd – Co. No 13556844
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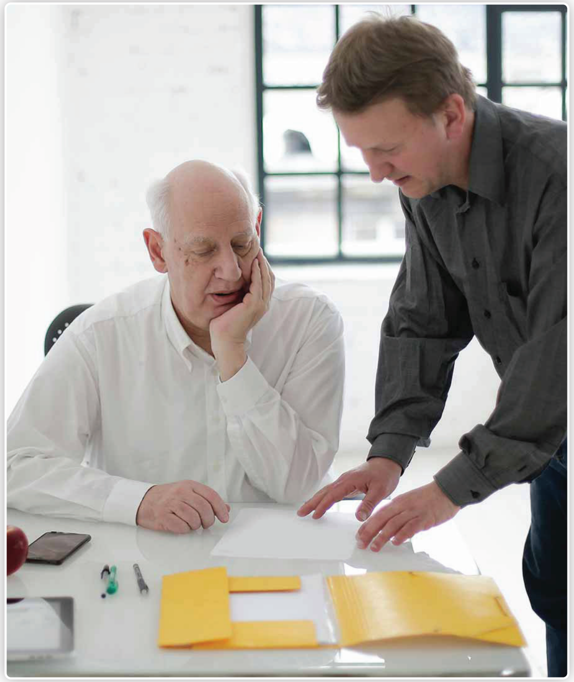
# Bespoke Funeral Planning.

**All the Funeral Directors that we work with offer their own unique packages and pricing. We work with them on an ongoing basis, to create their own bespoke selection of Prepaid Funeral Plans to reflect what their individual business offers. Please ask them for a copy of their individual price list.**



## What's included and what's not included?

Your Funeral Director's individual price list will state exactly what is included and not included in each of the packages that they offer. Their packages will be made up of fully guaranteed products and services and third-party costs. There will also be optional extras like coffin upgrades or additional limousines, and "contributions towards".

## Fully guaranteed items.

Some products and services are common to all Funeral Directors. These will be included as standard in all funeral plans and are fully guaranteed. These include:

- ✓ £295 administration fee for the initial set-up of your funeral plan (non refundable)
- ✓ £200 management fee for the ongoing maintenance and managenent of your funeral plan
- ✓ Professional fees for the services of your Funeral Director
- ✓ 24-hour local collection, care, preparation, dressing and viewing of the deceased
- ✓ Supply of a coffin – coffin type will be dependent on your package
- ✓ Transportation of the deceased to the funeral – vehicle type will be dependent on your package
- ✓ Optional family transportation
- ✓ Pallbearers

## Third-party costs.

These are services which are out of the control of the Funeral Director. In these cases the package may include a fixed sum towards these services, with the remainder payable by the family at time of need. Or they may be fully guaranteed by the Funeral Director. This will be clearly stated on your Funeral Directors individual price list. Third party costs may include:

- ✓ Crematorium/Interment fees
- ✓ Celebrant/Ministers fees
- ✓ Doctor's fees

## Contributions towards.

These are items which you would like to include in your Funeral Plan, but which cannot be budgeted for accurately at the time of purchase. In these cases you can include some funds to help pay for them.

# Notes.

**Funeral Director Details:**

# Who Are We?

Independent Funeral Planning Services Ltd (IFPS) is a Funeral Plan provider. We were established in 2021 to 'take over' as plan provider for the plans sold by Go As You Please Funerals 2009 Ltd. When new regulations came into force on 29th July 2022, IFPS were authorised to sell funeral plans by the Financial Conduct Authority (FCA). Go As You Please are now an Appointed Representative of IFPS.

Go As You Please is an innovative independent funeral director based in the North East of England and Scotland. They began selling their own funeral plans in 2013. Their ethos centres around helping families to understand all aspects of funeral planning, to ensure that they create a unique funeral that most suits their wishes as well as their budget.

IFPS has endorsed these principles and now operates as a Funeral Plan provider to a small number of independent Funeral Directors.

## Why buy a Prepaid Funeral Plan?

Feedback from our customers tells us that they purchased a Prepaid Funeral Plan:

- To protect themselves and their families from the cost of inflation
- To ease the financial and emotional burden of planning a funeral
- To ensure that their wishes are followed when the time comes

## Who can buy a Prepaid Funeral Plan?

Our funeral plans are for over 50's, however depending on your circumstances, under 50's may be able to purchase a plan.

You can buy a Funeral Plan for someone else if they are unable to themselves.

Everybody's circumstances are different so it's easiest to call us and discuss your individual requirements, so that we can provide you with the information you need.

## Why choose us?

Quite simply because we work with like-minded Funeral Directors, whose main focus is our customers. As a result our packages offer excellent value and flexibility to best suit your needs.

# Customising Your Funeral Plan.

**The Prepaid Funeral Plans that your Funeral Director offers may suit your needs as they are. Or you may wish to work with them to customise your plan further.**

## Transportation.

Your Funeral Director may offer bespoke transportation options for the deceased, as well as alternative options for family transportation.

## Coffins.

**Funeral Directors typically offer a range of coffin options alongside the familiar traditional style coffins:**

- A cardboard coffin has an eco-feel and can be decorated or written on by friends/family
- A natural wicker coffin can look stunning decorated with flowers and is ideal for burials
- Bespoke designed coffins involve creating your own design which will be printed for your coffin at time of need

## Burials.

Typically the crematorium fees are equivalent to an interment fee. Should there be any unanticipated differences, your funeral director will advise you.
You will need to purchase your burial plot separately. Your Funeral Director will assist with this.

## Contributions towards.

**Add funds to help pay for additional items:**

- I would like to include £300 towards a floral spray for the top of my coffin
- I would like to include £500 towards a jazz band to play at my funeral service
- I would like to include £150 towards refreshments after my funeral

## Your "Wish List"

When you get your Plan Documentation, there will be a Wish List included. You can use this to jot down things that you wish for like specific music choices. You can keep this for your family to use as a reference or provide it to your Funeral Director to hold on file for you.

# Direct Cremation.

**The increasingly popular "Direct Cremation" involves an unattended cremation with a basic coffin. All the Funeral Directors that we work with offer their own version of this. For more information, please ask them for a copy of their individual price list.**

## What's included and what's not included?

There will be minor differences between what our Funeral Director's offer. Their individual price list will state exactly what is included and not included. The package will be made up of fully guaranteed products and services and third-party costs, rather like the bespoke funerals described previously.

With a direct cremation it is easiest to focus on what is not included, the reasons why, and the alternatives. This will help you to decide if this option is for you.

## What is not included and why?

- ✕ Funeral cars like Hearse and Limousine are not included. These vehicles are typically used for their aesthetics when people are in attendance. *However, transportation to the crematorium will be included in a suitable vehicle.*
- ✕ A funeral service at the crematorium is not included. *However, this does not mean that you can't hold a service in a different location either before or after the direct cremation.*
- ✕ A minister or a celebrant is not included as no service is included. *However, if you have a separate service you can use a celebrant for this instead. Or you could conduct it yourself.*
- ✕ A choice of crematorium location, date or time is not included. In order to provide this package for the price it is, your Funeral Director will book the cremation at a location, date and time which provides the best value to them. *However, this does not mean that they can't share this information with your family so that they can think of you at that time.*

## What are the alternatives?

Some people choose this option because it is the budget friendly option. Others choose it to use in combination with another event to "celebrate your life". This type of event can be arranged independently by you/your family, or in conjunction with your Funeral Director. Here are a few examples:

- An ashes burial or scattering
- A service/celebration before or after cremation in a venue other than the crematorium
- Some of our Funeral Directors have their own facilities where you could have a service/celebration

# How It Works.

## Selecting a plan.

We recommend that when taking out a funeral plan you primarily ensure that the essential costs are covered. A 'Direct Cremation' plan covers this and can be customised at time of need or at your convenience.

## Applying for a plan.

In order to purchase a Funeral Plan, please book an appointment with one of our appointed Funeral Directors, who will help you to select a plan. You will then complete a simple suitability assessment and application form. We prefer to meet you in person to ensure that you get everything you want, nothing you don't need, and have no uncertainties as to how things work.

As part of your application, you should select a "Nominated Representative". This is a person that you have chosen to be made aware of your Funeral Plan, to ensure that upon your death the plan is used. This can be, for example, a family member, legal representative, friend or neighbour.

Once you have selected and paid for a plan, your money is held securely in an independent trust fund. Here it is invested by specialist investment managers until it is redeemed.

At the time of need, your funds are withdrawn from the trust, and your appointed Funeral Director will carry out your funeral according to the arrangements agreed at time of purchase.

## Paying for your plan.

IFPS accept payment by Cash, Cheque, Credit or Debit card.
There is also the option to pay by instalments. To do this, we require a minimum £295 deposit with the remaining balance payable by standing order over 12 months.

## What happens next?

**What we will do...**

1. Send you an information pack which will include:
   - Your unique plan reference number
   - Your Funeral Plan Summary and costings
   - Our Terms and Conditions
   - Our Privacy Notice
2. Contact your Nominated Representative to inform them of your plan (with your permission).
3. Send you a statement every three years.

**What you should do...**

1. Inform your Nominated Representative that you have purchased a Funeral Plan.
2. Keep your pack in a safe place and inform your Nominated Representative of its whereabouts.
3. Contact IFPS or your Funeral Director if there is anything you would like to discuss, or if you would like to change your plan or update your personal details.