

# FREEMAN BROTHERS

FUNERAL DIRECTORS



## Prepaid Funeral Plan



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# Introduction to the Freeman Brothers Prepaid Funeral Plan

## WHY CHOOSE FREEMAN BROTHERS?

As an established, family-run funeral director, Freeman Brothers fully understands the concern that many people have about arranging their own funeral, which is why we have established a Prepaid Funeral Plan. Our plan enables you to select the type of funeral and arrangements of your choice at today's prices.

Being a small, local business, we are able to talk to our customers directly about their needs and use our local expertise to ensure they are fully informed of all the options available to them. Because we are a plan provider, we are able to make decisions about the products we offer and how they are structured independently, rather than acting as a representative of a larger firm.

## COMPARING OTHER PROVIDERS - DISBURSEMENTS

As well as our fees, there are other charges called 'disbursements' that are paid to third parties. These may involve a doctor's fee, officiant's fee, and cremation/burial fees, all of which we include where applicable. Within each of our tiers, these costs are covered fully, irrespective of the future rate of inflation. We describe this as a 'disbursement guarantee' and are therefore able to say our plans are 'fully guaranteed'. This might not be the case with other plan providers.

Some plan providers offer products with a 'disbursement contribution'. This means the disbursements are not fully guaranteed and may only be covered up to a certain value or percentage increase over time. Such plans may be cheaper to purchase initially. However, if a plan is not fully guaranteed there may be additional costs at the time it is redeemed. As a prospective planholder, you should decide whether your needs are better met by a fully guaranteed plan (which may cost more to purchase), or one without a guarantee. This may be cheaper to buy, but there may be costs later for whoever arranges your funeral.

You should ensure that you understand what is included, and what is guaranteed in the plan you purchase. You should also make sure that you understand the differences between different providers' products if you are making comparisons. As all providers are regulated by the Financial Conduct Authority, they are obliged to provide you with this information in a way that helps you make a decision about what is right for you.

## WHY CONSIDER A PREPAID FUNERAL PLAN?

Many people consider purchasing a prepaid funeral plan as a way of securing the money that will be needed to pay for some of all of their funeral in the future.

A prepaid plan can provide reassurance that certain costs are covered, regardless of future changes in circumstance. It can also be a useful way to ensure that funeral wishes are recorded and followed.

Some people may have insurance which they intend to be used for this purpose. However, there is no guarantee that the funds will be used in this way, and some policies may be conditional.

## WHY USE OUR PLANS?

Freeman Brothers has been established in Sussex since 1855 and has a reputation for reliability and professionalism.

As an independent funeral director, Freeman Brothers takes pride in offering a bespoke service. When funeral plans were introduced in the UK, we considered what was available and decided that the best way to offer our customers the reliability and flexibility they had come to expect from us would be to develop our own range of funeral plans. Initially, we offered plans in three tiers but over time we have responded to client feedback and developed our products to the range you will find today. If you would like to know more about the history of Freeman Brothers, please see page 11.

## A LOCAL PROVIDER WITH LOCAL KNOWLEDGE

Freeman Brothers has been established in Sussex since 1855. Our plan salespeople are all part of the Freeman Brothers team and work within our branches arranging funerals and helping customers daily. Our knowledge of the local area can be useful when purchasing a prepaid funeral plan. We understand for example, the differences between local crematoriums; we are familiar with local burial places; we have a good understanding of how third party providers operate. Our plans take into account our local client base. This expertise also ensures that any tailor-made plan takes into account a both planholder's needs as well as local customs and requirements.

## CHOICE AND FLEXIBILITY

Our five tiered plans start from the very simple arrangements of our Basic tier and extend to our Supreme tier which provides for a more complex funeral. We offer a separate Direct Cremation plan for customers who do not require a funeral service or who intend that any commemoration of their life to be arranged outside the scope of a funeral plan. We can also tailor a plan to your specific requirements should you decide that our other products do not meet your demands and needs.

## GUARANTEED INCLUSIONS

Our disbursement guarantee means that we will not ask for any of the plan's inclusions to be paid for again, or for any additional sum to cover them at the point of redemption. If your aim in purchasing a plan is to ensure that funeral costs are met and do not have to be paid for at the time of need, then this guarantee is a significant consideration for you when considering which plan provider's products meet your needs. None of our tiers includes optional choices made at the time of a funeral such as floral tributes, a reception, or monumental masonry such as a headstone- your representatives will need to pay for these. Please note that receipt of floral tributes is not included in our Direct Cremation plan. However, our tailor-made plan can include your chosen monumental masonry if you decide you would like this included.

## GUARANTEE

The plan provides a guaranteed price, payable now. We promise to provide the arrangements specified by you, regardless of when the plan's services are required- subject to our Terms and Conditions. We guarantee that anything included in the plan will never need to be paid for again, however, four of our tiers allow for additional items to be added at the time of need, and these will be charged at prevailing rates.

# Who can apply?

All applicants must be over 18 years of age. There is no upper age limit and we will assess the suitability of our plan with each applicant to ensure that they consider it appropriate to their individual situation, demands and needs.

We accept applications on behalf of prospective planholders from those with appropriate authority to make such decisions. Please be aware that we will request documentary evidence of such authority being in place, where applicable.

## YOUR DEMANDS AND NEEDS. IS A PREPAID FUNERAL PLAN SUITABLE FOR ME?

Freeman Brothers' Prepaid Funeral Plan meets the demands and needs of someone who has not already made provision for their funeral and wishes to provide the peace of mind that comes with knowing arrangements are in place. You can rest assured that difficult decisions or unexpected expenses will not be encountered by those making those arrangements at a time of bereavement.

If **paying by instalments**, the plan will meet your demands and needs if the payment period is deemed suitable, and that your health is such that you expect to survive at least the term of the instalment plan.

**If you are in any doubt as to the suitability of this Prepaid Funeral Plan for your financial needs, you are within your rights to contact a financial adviser. Freeman Brothers cannot provide financial advice.**

## How the plan works

Once you have decided which of our products meets your demands and needs, you can secure the costs of the services included (irrespective of the future effects of inflation) at today's price.

## OUR TIERED PLANS

**The Basic tier** is for a cremation service at the Surrey and Sussex Crematorium or Worthing Crematorium, where Freeman Brothers chooses the date and time. Further, we reserve the right to choose at which of the two Crematoria the service will take place.

**The Simple tier** is for a cremation service at the Surrey and Sussex Crematorium or Worthing Crematorium, arranged at a mutually-convenient time (as are all our tiers with the exception of the Basic tier).

**The Standard tier** is for a cremation service at any local crematorium.

**The Principal and Supreme tiers** are suitable for a burial or cremation, with a service in a place of worship, if required.

All the tiers include giving help and advice to your representatives; bringing the deceased person into our Chapel of Rest and caring for them there prior to the funeral; the necessary staff and the hearse for the funeral; and a coffin as stated. We will also pay the required charges to third parties. We guarantee that, whatever your tier covers, we will never ask for further payments towards those costs.

It might be that, when the time comes for your funeral, there may be services from other providers which your representatives might choose. For example, they may wish to purchase funeral flowers, organise a reception, or commission monumental masonry (such as a headstone). These items are not covered by our tiered plans (although we can include monumental masonry in a tailor-made plan) and they should expect to pay additional costs for these.

At the time of need we can, of course, provide additional services that will be charged at the prevailing rates. This excludes the Basic tier, where the ability to add items at the time of death will be at our discretion.

None of our tiers cover the purchase of the plot if this is required in the chosen place of burial. We recommend this is done as soon as is practical (ideally, prior to the death taking place) to avoid situations where the chosen burial place cannot accommodate further burials at the time of death. The purchase of a Prepaid Funeral Plan for burial in a location where plots cannot be purchased in advance is not a guarantee of availability in that place at the time of death. We suggest an alternative choice of location is specified in case of this eventuality.

A full breakdown of what is included and excluded from our range of plans is detailed within this brochure.

### **Services included within all tiers:**

- Advice and help when the arrangements have to be carried out
- Bringing the deceased person into our care from within the mainland of Great Britain
- Preparation and care of the deceased person
- A coffin as specified
- Provision of the hearse (which, for all tiers apart from the Basic tier, can be followed from an address in a cortege)
- Attendance of our staff before, during and after the service

None of our tiers include the likely additional costs that may be incurred should death occur outside the mainland of Great Britain. Insurance policies, such as travel insurance, often include cover for such circumstances.

We have designed our plan to offer security, value and flexibility. We would particularly like to remind you of the following:

- Not only are all the funeral director's fees included, but also all disbursements (such as payments to a doctor, the burial fee or crematorium costs and the officiant) are also covered fully, irrespective of future price increases. We guarantee that no-one will ever be asked to pay additional sums for anything that your plan has promised to cover.
- We also guarantee that no additional charges will be levied in the event of VAT being applied to funeral costs (though they are currently exempt).

## **OUR OTHER PRODUCTS**

For information about our direct cremation and tailor-made plans, please see the relevant application forms.

# Other points

We would be pleased to take a note of any other appropriate wishes relating to your funeral arrangements that are not covered by the plan, which we will endeavour to bring to the attention of your Nominated Representative.

## OTHER SERVICES INCLUDED IN AND EXCLUDED FROM OUR TIERED PLANS

In addition to the standard items included in all tiers, the following are the specific services included and excluded for each different tier.

None of our tiers cover the purchase of the plot if this is required in the chosen place of burial. We recommend this is done as soon as is practical (ideally, prior to the death taking place) to avoid situations where the chosen burial place cannot accommodate further burials at the time of death. The purchase of a Prepaid Funeral Plan for burial in a location where plots cannot be purchased in advance is not a guarantee of availability in that place at the time of death. We suggest an alternative choice of location is specified in case of this eventuality.

✓ Items that are included - ✗ Items that are excluded

	Basic Tier Cremation	Simple Tier Cremation	Standard Tier Cremation	Principal Tier Burial* or Cremation	Supreme Tier Burial* or Cremation
Coffin provided	Simple oak-veneered coffin	Simple oak-veneered coffin	Oak-veneered coffin	Good quality oak-veneered coffin	High quality oak-veneered coffin or rattan coffin
Visiting the Chapel of Rest (in working hours by appointment)	✗	✓	✓	✓	✓
Limousine(s) included	✗	✗	✗	One limousine	Two limousines
Administration of donations	✗	✗	✓	✓	✓
If burial, interment fee	✗	✗	✗	✓	✓
Church fees	✗	✗	✗	✓	✓
A notice in the local paper	✗	✗	✗	✓	✓
Orders of Service included	✗	✗	✗	Up to 50 copies	Up to 100 copies
Condolence book included	✗	✗	✗	✗	✓
Scatter tube (cremation) or oak cross grave marker (burial) included	✗	✗	✗	✗	✓
The ability to add items at the prevailing rate	✗	✓	✓	✓	✓



## PAYMENT OPTIONS

You can also pay for your plan in up to ten monthly instalments. These can be ten equal amounts, or you can make a lump sum payment at the start or end. For exact payment details based upon the number of months and total amount payable, please contact us on 01403 254590, call into your local branch, or email [funeralplans@freemanbrothers.co.uk](mailto:funeralplans@freemanbrothers.co.uk).

	Basic Tier	Simple Tier	Standard Tier	Principal Tier	Supreme Tier
One payment of:	£3150.00	£3650.00	£4050.00	£4470.00	£5090.00

## Value declaration

Freeman Brothers wants to ensure that customers who choose to pay for their funeral in advance receive good value in comparison to buying an equivalent funeral at the point it is purchased. Our prepaid funeral plans are priced to be cheaper, or cost the same as, an equivalent at-need funeral provided by Freeman Brothers. The following table shows a comparison between these costs:

Tier	Price	Equivalent at-need funeral price	Difference
Basic	£3150.00	£3315.00	£-165.00
Simple	£3650.00	£3665.00	£-15.00
Standard	£4050.00	£4050.00	None
Principle	£4470.00	£4720.00	£-250.00
Supreme	£5090.00	£5280.00	£-190.00

For value information for our direct cremation and tailormade plans, please see the relevant application forms.

The money paid for a prepaid funeral plan is invested in the Freeman Brothers Funeral Trust. There is a charge of £199.00 if the plan is cancelled after 30 days or the moratorium period, for plans sold on an instalment basis.

# How to Apply

If you feel that one of our products may be suitable for you, please ensure that you have read and fully understood this brochure and the Terms and Conditions before completing the application form and returning it to us. We will then contact you to complete your application. Alternatively, you can make an appointment to visit one of our branches where a member of our team will be happy to discuss your application with you.

If you believe you may require a tailor-made plan, please contact us so that we can inform you of the costs involved and provide any assistance with the application form.

Payment of a lump sum can be made by bank transfer, card, cheque or cash. If paying by instalments, we will discuss arrangements for a standing order; unfortunately, we are unable to set up a direct debit or recurring card payment.

Upon receipt of your completed application and remittance, we will write to you to confirm that your application has been accepted, sending a copy of your application form and certificate of membership together with a summary document showing the main features and terms of the chosen product.

## Nominated representative

As part of the application process, we will ask you to nominate someone to act as your representative at the time of need. We will then write to your nominated representative to make them aware of their responsibilities and provide them with a summary of the services included and excluded from your chosen product.

We strongly recommend that you do select someone to act as your nominated representative as this may make the process smoother when the time comes: you have the right to refuse to do this. If you do not wish to nominate someone to act as your representative, please select the appropriate option within the application form.

## What happens next?

If you feel a Freeman Brothers prepaid funeral plan might be suitable for you then please do arrange to call into one of our branches for a meeting with one of our friendly team members. They will work with you to assess your demands and needs and give you all of the information needed to help you in your decision making.

You may also apply by post by returning a completed application form to one of our offices. Please note, one of our team will then contact you to confirm some information- please do look out for our call as we will not be able to process your plan until this conversation has taken place.

Of course, if you have any further questions, you can telephone us, or email [funeralplans@freemanbrothers.co.uk](mailto:funeralplans@freemanbrothers.co.uk) for further information. Please don't hesitate to get in touch.

# A brief history of Freeman Brothers

Over the years, the Freeman family has served many generations of local families. Bede Freeman, the company's founder, established the business as a general builder at 9 North Parade, Horsham shortly after his marriage in May 1855 and fulfilled a local need by offering funeral services in addition to his stock trade.

This was not uncommon in the nineteenth century: many historic funeral businesses have similar roots as builders or carpenters, having had access to the required materials, labour and transport to fulfil the job.

Our North Parade premises remain Freeman Brothers' Head Office to this day, and we are able to offer our customers a comprehensive and bespoke service following extensive, modern refurbishment. We also have three further premises throughout Sussex. Our Southgate, Crawley branch is within walking distance of town and features ample parking and a modern, homely atmosphere. On the High Street of Billingshurst, our office is conveniently and centrally located, and ideally placed to offer a complete service to the local community and wider Midhurst area. Our most recently-opened premises is well-situated on Hurstpierpoint High Street; our bright and comfortable office has off-street parking and a warm and friendly ambience.

The fifth and sixth generations of the Freeman family- direct descendants of Bede and his wife, Betsy- operate the business, supported by a skilled team, some of whom have been with the company for many years, offering continuity of service to generations of local families.

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