

Wills⁴Good in Association with

Beneficial Trust & Will Company

Guaranteed Funeral Plan

“Not always an easy decision”

Should I purchase a pre-paid funeral plan?

Not always an easy decision – simply because it is not always easy to think or talk about.

Here are some basic facts to consider. They may help you to make up your mind.

- ❖ Putting your funeral wishes in your Will is NOT binding upon your executors – they do not have to carry out your wishes.
- ❖ Often, people just don't know what their deceased relative wanted – usually because it's so natural to 'put off' talking about it.
- ❖ A funeral plan guarantees that your wishes will be carried out, and that the services of a first class funeral director will be paid for at no extra cost to your family.
- ❖ The price of a funeral plan is in line with the cost of a funeral purchased today. Funeral costs, like everything else, will almost certainly continue to rise in the future.
- ❖ Savings in a Bank or Building Society or insurance is just a sum of money. Your executors are not obliged to spend it on your funeral and who knows if it will be enough?
- ❖ Your money is safe. It is held in the Funeral Planning Trust with HSBC Trust Company (UK) Limited as custodian trustee.
- ❖ You can choose a funeral to suit your requirements across a range of prices, or you can pay by instalments if you prefer.
- ❖ You will receive a certificate which guarantees the funeral you have chosen. It also specifies, if you wish, personal details such as religious requirements, gifts to charities in lieu of flowers, music etc. You also receive a booklet which tells your family or executors all they need to know at the time of your funeral.
- ❖ At a time of sadness, you will have relieved your family of financial and emotional burdens – and those you leave behind will remember your thoughtfulness.
- ❖ Would you rather think once now and then forget it, or keep coming back to the problem?
- ❖ Your adviser has full details and will be pleased to show you exactly how the plan works – with no obligation.

..... to help us to help you and your loved ones...

We do understand how difficult it is to talk about funerals either our own or for a loved one. So we suggest you give the matter some thought, if you care to, and maybe jot down any questions that come to mind.

It is easy to forget a question until afterwards, especially if the subject is sensitive or personal.

Your adviser will be happy to answer any questions you may have without any obligation.

Some of the questions you may have could be:

- > **Cost?**
- > **Is my money safe?**
- > **Can I have a choice of funeral director?**
- > **Effect on financial position?**
- > **Can I pay by instalments?**
- > **What type of plans are available?**
- > **Price Guarantees?**

Your Local Consultant is:

OR For Further Details please contact;

BENEFICIAL TRUST & WILL COMPANY

HILLCROFT BUSINESS PARK
WHISBY ROAD, NORTH HYKEHAM, LINCOLN LN6 9NQ

TEL: 01522 500823

EMAIL: ENQUIRIES@MAKE-A-WILL.ORG

BENEFICIAL TRUST & WILL COMPANY IS A TRADING STYLE OF BTWC LTD REGISTERED IN ENGLAND & WALES COMP NO 5332468

BENEFICIAL TRUST & WILL COMPANY

Planning Ahead

For

Peace of Mind



IMPORTANT INFORMATION

This leaflet contains sensitive and personal information—so if it reaches you at a time of sadness or any other inappropriate occasion, you may prefer not to read it.

SECURING FAMILIES FUTURES NATIONWIDE

..... **There are two things you cannot change; the past and the inevitable**
.....

So said a philosopher of old. Just about everything else can be changed—and changed for the better— by a little thoughtful planning ahead.

Planning for the future brings mixed feelings. It is natural to think ahead and plan for all the good things that life may bring, but it is sometimes necessary to think about the less pleasant, Especially when thinking about how life might be when you are older or if you are thinking about making your Will.

Planning and paying for a funeral in advance may, at first, seem rather morbid. But a lot of people find that it brings great peace of mind. There are a number of reasons;

- * Funerals are usually arranged by a close relative; bereaved widow or widower, son or daughter. It may be therapeutic to 'do something' at the time, but it is certainly not the best time to make serious decisions—decisions which, if wrong, cannot be put right afterwards. It is a comfort to know in advance that the funeral will be properly carried out according to your wishes.
- * Cost may be a worry or a burden on those left behind. A guarantee that the funeral director's costs are fixed from the outset is a great comfort to many people. Whatever happens there will never be more to pay for these services.

..... **IF YOU** are responsible for others
- * Those with elderly relatives find that pre-payment is an ideal way to minimize the emotional and financial burdens that naturally accompany bereavement.
- * People are sometimes concerned that their wishes may not be carried out. Others find at bereavement, that they do not know what the deceased really wanted. Pre-planning takes all these worries away.

SECURING FAMILIES FUTURES NATIONWIDE

- * Purchasing a funeral plan may actually enhance an older persons financial position
- * Funerals are not always easy to talk about, but whilst you are discussing your Will and other matters affecting your future, ask your Adviser about Guaranteed Funeral Plans— he or she has full details and will provide all the information you require.

“Those you leave behind will remember your thoughtfulness”

... so why choose the Beneficial (BTWC Ltd) Guaranteed Funeral Plan?...

As members of the Society of Will Writers we specialise in providing services to those who wish to make plans for the future, particularly those who wish, by way of Wills and other legal instruments, to ensure that their affairs are in order and will cause the minimum of distress to those who are left behind.

There are a number of funeral plans available, but the ONLY funeral plans available thorough Beneficial Trust & Will Company and approved by the Society of Will Writers are those provided by Funeral Planning Services Limited, a national provider of funeral plans which allows you to select the funeral director of your choice.

You have a choice of plans to suit your requirements and may purchase the plan either by a single payment or by instalments.

For maximum safety all money is placed in the Funeral Planning Trust under the custodianship of an independent trustee.

CUSTODIAN TRUSTEE: HSBC BANK TRUST COMPANY LIMITED

Make sure that your funeral plan is approved by the Society of Will Writers and bears this seal:

