

withgrace

Your guide to funeral plans

When life ends, where do you begin? Navigate the funeral planning journey with our simple guide, and plan your funeral, your way.



funeralswithgrace.com
0800 471 4689

Helping you plan, with grace

A note from our Chief Executive Officer

Investing in a funeral plan is a big decision, both financially and emotionally.

So, it's important that you've got the right team to support you throughout the decision-making process, and right up to the point of need.

As CEO of With Grace, I want to share just a handful of the reasons that we believe we're the right funeral plan provider for you.

We are a values-led business, meaning we always put the customer at the forefront of our efforts. We believe that trust, accountability and compassion are essential to giving customers like you the confidence that we will take care of you and your loved ones.

Since July 2022, we've been authorised and regulated by the Financial Conduct Authority, who govern what the funeral planning industry can do when it comes to selling plans, and what guarantees need to be in place to protect you, the customer.

We take pride in delivering exceptional customer service at every turn, and our 4.8 Star rating on Trustpilot reflects this, in our customers' own words.

Not only this, but we check our funeral plan prices against the rest of the market on a weekly basis, with independent verification demonstrating our commitment to offer the best value all-inclusive direct cremation plan, in the UK.

It would be a privilege to be appointed as your funeral plan provider, and we look forward to speaking with you soon.

I passionately believe that funeral plans are the best way to offer certainty and comfort to plan holders and their families, through what is one of life's most challenging times.

It would be our privilege to support you on your funeral planning journey, and we look forward to hearing from you soon.

Charles Rogers
Chief Executive Officer

Visit funeralswithgrace.com

Why choose a funeral plan?

When someone passes away, there can often be significant costs for arranging a funeral, as well as lots of paperwork and administration to work through.

With a funeral plan, you can pay in full or contribute over a period of several years, to your future funeral.

This money is ring-fenced and made available when the beneficiary passes away, reducing the financial and administrative burden on your loved ones.

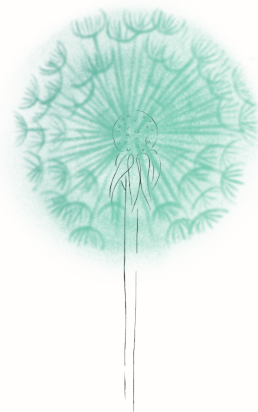
It also means you can plan for your funeral, your way. You have a choice of cremation and burial options, as well as attended or unattended services, giving you complete control over your final journey.

Not only are you reducing the financial burden and having the send off you want, you're also protecting your funeral costs against inflation – today's cost is guaranteed to be all you pay, no matter what age you live until.

Funeral costs are on the rise

The cost of a basic funeral in the UK has risen by 4.7% from 2022 to 2023, with the average basic funeral now costing £4,141.

Source: The SunLife Cost of Dying Report 2024



Call 0800 471 4689

What types of funeral can I have with a plan?

There are a range of funeral plans available to select from, and you can personalise them in a range of ways.

You are also able to include a contribution towards optional extras in your plan, for use when the time comes.

This type of contribution is typically for non-standard requests where the pricing can't be determined until the time comes.

You will have a choice of cremation or burial, giving you flexibility to pick the right service for you.

Depending on your preferences, you'll also be able to decide whether the service should be attended by friends and family, or unattended, for a no-fuss service.

Likewise, if you opt for a cremation, you can decide whether you want your ashes returned to a friend or family member, or for them to be scattered in the crematorium's gardens of remembrance.

Whatever your preferences, we've got a funeral plan to suit you.

Direct Cremation Plans

from £1,340

Direct Burial Plans

from £1,895

Attended Cremation Plans

from £1,999



Visit funeralswithgrace.com

How do I set up a funeral plan?

Putting a funeral plan in place is a very straightforward process, and as we are authorised and regulated by the Financial Conduct Authority, you can rest assured that your investment is protected throughout.

The first step is to reach out and enquire about the options on offer. We'd recommend speaking to several providers, getting a feel for the differences in price, plan inclusions and exclusions.

To get a quote from the With Grace team, head to funeralswithgrace.com or call 0800 471 4689.

Once you've found the right plan for your requirements, you will need to provide some further information, such as your contact details, beneficiary details (if taking the plan out for somebody else) and you'll need to answer some questions to make sure the plan is right for you and your specific needs.

You'll then need to decide the best way to pay for your plan. You can pay in full, up front, or in monthly instalments. At With Grace, we allow you to pay over periods of up to 60 months.

We find that plans over longer periods than this can leave people with hefty instalment charges, and we'd rather you had more money in your pocket.

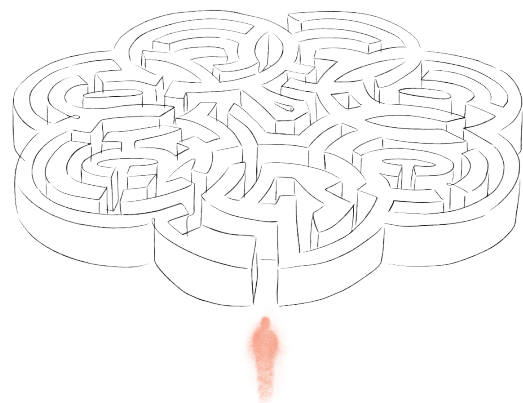
Depending on your payment schedule, you'll have options to pay by BACS transfer, using a credit or debit card, or on a monthly direct debit.

Some providers may require you to enter into a credit agreement if you opt to pay in monthly instalments, so check this before you proceed.

You won't need to enter a credit agreement if you take out a With Grace funeral plan, and we'll only charge instalment fees if you take a plan out over a period greater than 2 years.

After you've completed your purchase, you'll receive a document pack in the post containing your Certificate of Entitlement, and other important documents. You will also receive an email with login details for an online portal, if you'd prefer to view your documents digitally.

If you decide your funeral plan isn't right for you after purchasing, you'll have a 30-day cooling off period to cancel without incurring any charges, and a full refund will be due.



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What happens when the time comes?

Within your funeral plan pack you'll receive various document and policy cards. These will have your policy number printed on and a 24 hour telephone number.

When the time comes, your next of kin or anyone you've given a card to, can notify your plan provider by simply calling the number provided.

Once the funeral plan provider has been notified, the arrangements will begin. A funeral director will be appointed (if they weren't allocated when the plan was set up), who will prepare to take the deceased into their care.

Depending on when and where the deceased passed away, this may be immediately, or at the earliest appropriate opportunity.

From this point, the funeral director will take all of the necessary steps to ensure you are ready for your funeral service, whether that be a cremation or a burial.

The funeral director will await the necessary paperwork from medical practitioners and others involved in the process, before speaking with your family and/or next of kin, to make the funeral service arrangements.

During these arrangements, your family may also ask to include some extras for logistical or sentimental reasons, though your specific wishes will have been noted in your funeral plan documentation.

I received good customer service. Everyone I spoke to was polite and efficient and very helpful.



Linda - October 2024

The process from start to finish setting up a pre paid funeral plan was so easy and straight forward and the lady who set it up for me was so lovely and helpful.

I will definitely recommend to all my family and friends.



Nichola - October 2024

Arranged and paid for a direct cremation plan for myself, so that my family don't have to. Everything was straightforward, exactly what I wanted.

The team were very informative, professional and helpful. Such a weight off my mind, great value too.



Chris - October 2024

 **Trustpilot**
Rated Excellent

Visit funeralswithgrace.com

Why a With Grace funeral plan?

Finding the right funeral plan provider for your needs is an important part of later life planning, and we want you to feel comfortable throughout the process.

At With Grace, it's our mission to provide the most professional, compassionate and trusted service to each and every customer. When you take out a plan, you'll be joining 10,000 other plan holders as a member of the With Grace family, giving you access to a range of benefits.



Your plan is flexible

We understand that you might want to change your mind and opt for a different funeral plan.

Making a change to your plan is simple, you just need to reach out to our friendly team.

Your plan may become more or less expensive, depending on your requested changes.



Your plan price won't change

The price you pay won't change once you've taken out your funeral plan.

Your quoted price covers the costs of your funeral, no matter the age you live to.

This offers protection against rising prices and locks in your savings, today.



Your money is protected

Your investment is protected within a ring-fenced funeral plan trust, and is covered by the Financial Services Compensation Scheme.

In the unlikely event that anything should happen to With Grace, you're protected up to a value of £85,000.

Call 0800 471 4689

Getting started

It's simple and easy to get your funeral plan set up. Contact our team using one of the methods below, and we'll run through everything to get you up and running.

Not ready to buy just yet? No problem, we'll go through the process at a pace that works for you.



Call us on **0800 471 4689**

Our UK-based team are available **Monday to Friday, 9am to 5.30pm**, to support and guide you through the funeral planning process.



Enquire online at **funeralswithgrace.com**

You can visit **funeralswithgrace.com** to compare our funeral plans. Submit an enquiry form and we'll contact you at a time that's convenient for you.



Apply by post

Let us know by phone or email if you'd like to receive a physical pack containing details of any of our plans, and we'll include an application form for you to complete at your own pace.

All you'll need to do is return this to us using the enclosed pre-paid envelope, and we'll contact you to take payment or set up your direct debit.

Visit **funeralswithgrace.com**

Frequently Asked Questions

Can I buy a funeral plan for someone else?

Yes, you can buy a funeral plan for anyone over the age of 18. A plan purchaser does not need to be the beneficiary.

What areas of the UK do you cover?

We are a nationwide provider so can provide services across the UK, aside from the Scottish Highlands and Islands.

For Scotland and Northern Ireland, we may include a surcharge within your plan to ensure we can cover the costs of transportation in rural areas.

We will always notify you if any surcharges are applicable, when we provide you with a quote.

How is my money protected?

We use a Trust to protect your money. This Trust is overseen by Trustees and managed by experienced professionals who make sure your funds are only used to pay for your plan.

We are also regulated by the Financial Conduct Authority and your money is protected by the Financial Services Compensation Scheme.

Can I personalise my plan?

You can personalise an attended funeral with readings, songs, hymns, flowers, donations to charity and more.

What happens if I move?

If you move house, we just request that you notify us at your earliest convenience. We will make a note of your new address and may need to allocate a new funeral director, based on your updated location.

Can I cancel my plan?

You can cancel your plan at any time. If you choose to pay in full and cancel within the 30-day cooling off period, you'll be entitled to a full refund.

For monthly plans where you've paid up to 24 months of instalments, you will be entitled to a full refund.

If you pay in full and cancel after 30 days, or pay monthly and have paid more than 24 months of instalments, you'll be entitled to a refund minus an Administration Fee of £250.

What happens if I die before I've made full payment for my plan?

When you choose to pay for your funeral plan over two or more years, you'll be covered for the full cost of your funeral after 24 months of payments.

This means that if you die after paying the first 24 monthly payments, but before your plan is fully paid, we will still provide all the services included in your plan.

The only requirement is that all of your due payments have been made, and there is nothing outstanding from those 24 months.

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What other services might I need?

Purchasing a funeral plan is a core part of later life planning, but there are some other services you might want to consider as you get older.

Lasting Powers of Attorney

77% of over-55s do not have a Lasting Power of Attorney in place, meaning that if they were to become incapacitated or lose mental capacity, their family would not be able to make financial or medical decisions on their behalf.

Taking out a financial or medical affairs LPA protects you against centralised decision-making, and allows your most trusted family members or friends to make decisions about your welfare.

Speak to us about setting up a Lasting Power of Attorney so you're protected when you need it the most.

Single or Joint Wills

Over half of UK adults have not written a will, nor are they currently in the process of writing one, research from Canada Life UK suggests.

A Will is an important legal document that protects your legacy following your passing, determining how your estate will be inherited by your beneficiaries. This ensures that your assets are distributed in line with your wishes, and protects against Government intervention.

We offer Single Wills from just £49, with lifetime changes free of charge.
Speak to us to find out more about safeguarding your legacy.

Probate Services

As part of your estate planning, it's worth comparing some different options for probate services. A Grant of Probate is needed to enable an executor to act in their capacity as determined in your Will, or to allow someone to act on your behalf when a Will does not exist.

Though probate services will not be required until you pass away, it's worth finding some options and sharing them with your family. **Speak to us about how we can help.**

Please note that this type of estate planning is not regulated by the Financial Conduct Authority (FCA) and is not covered by the Financial Services Compensation Scheme (FSCS).

Visit [funeralswithgrace.com](https://www.funeralswithgrace.com)

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Plan with Grace also provides immediate funerals via its subsidiary company The Funeral Market. This is not a regulated activity and The Funeral Market is not a regulated company.