

## FIXED MONTHLY PAYMENT (FMP)

ESTATES & TRUST
MANAGEMENT

Our range of fixed monthly payment plans allow you to spread the cost of planning your funeral for up to 40 years. Even a 75 year old could spread the cost over 15 years.

The great thing about this plan is once you have made 12 monthly payments you are covered for the services stipulated in the plan as long as you continue making the payments. If you die any time after the 12 month qualifying period your funeral will be paid for.

If you are lucky enough to live to the age of 90 we will not take any further payments from you and the cover will continue until you pass away.

There is also accidental death cover in the first 12 months. So if you die as a result of an accident your funeral service as stipulated in the plan are covered. Even if you die of natural causes we will still refund the premiums paid with a 20% enhancement.

Low up front deposit of just £25.00.

Competitive monthly premiums which will not increase.

Our unique overpayment rebate promise

Our Silver, Gold and Platinum plans also offer guaranteed cremation and minister fees as well as guaranteeing to meet all the Funeral Director costs at the time of need.

No Medical Underwriting. Not even a smoker question.

Available for ages 50 to 75.

## FMP is not available for Green or Copper plans.









## INSTALMENT PLANS—MAXIMUM TERMS

ESTATES & TRUST MANAGEMENT

Age 84—max 60 months

Age 85—max 48 months

Age 86—max 36 months

Age 87—max 24 months

Age 88—max 12 months

Age 89 and above full payment only





