

PRE-PAID FUNERAL PLANS



- enquiries@derossigriffiths.com
- = 01267 314 059 Wales Office
- **02039 882 268 London Office**









PRE-PAID FUNERAL PLANS

Over the last 10 years alone:

- Cremation fees have risen by 58%.
- Burial funeral costs have risen by 65%
- **•** Fix the price of your funeral
- Leave your loved ones a larger inheritance
- **Remove the burden of funeral arrangements**











PRE-PAID FUNERAL PLANS

- enquiries@derossigriffiths.com
- 01267 314 059 Wales Office
- 02039 882 268 London Office

In 2020, the average UK funeral costs almost \pounds 4,400. Over the last 10 years alone, cremation fess have risen by 58%. Burial funeral costs, which account for 23% of funerals, have increased further, having risen by 65%.

The cost of a funeral doesn't just depend on whether you choose cremation or burial though. It also depends on where you live, as funerals costs vary by region.

The cost of a funeral varies throughout the UK. As you may expect, London funeral costs are the most expensive, however funeral costs in other regions of the UK have risen at a faster rate.

Where are UK funeral costs the highest?

- London £5,235 (+3.4%)
- South East & East of England £5,007 (+9.8%)
- East and West Midlands £4,488 (+3.9%)
- Yorkshire and the Humber £4,270 (-3.6%)

Where are UK funeral costs the lowest?

- Northern Ireland £3,222 (-7.4%)
- Wales £3,718 (+0.4%)
- North West England £3,785 (+5.2%)
- North East England £3,826 (-1.8%)

According to Sunlife's 2021 Cost of Dying report, funeral costs in the South East increased by 9.8% between 2019 and 2020 and this is a huge difference in comparison to the average national increase of 1.20%

Contact De Rossi Griffiths today to discuss your plan









Our range of Pre-Paid Funeral Plans come in 9 options

- We offer Pre-paid Funeral Plans, which are Trust-based packages, and Insurance-based Fixed Monthly payment plans: both can help protect you from rising funeral costs.
- Golden Leaves Copper, Bronze, Silver, Gold and Platinum plans offer a whole range of features which can be tailored to your needs and your budget.
- Choosing an environmentally-friendly funeral plan not only assists your loved ones, but it also makes a positive statement of intent to help preserve the world in which we live.

AUTHORITY

REGISTERED

Copper		£1,693.00
Bronze	-	£2,533.00
Zinc		£3,089.00
Silver	-	£3,594.00
Gold	-	£3,949.00
Platinum	-	£4,199.00
Glade	-	£2,648.00
Meadow		£3,120.00
Voodland		£3,499.00



Our Range of 9 Pre-Paid Funeral Plans









Flexible Payment Options on Pre-Paid Funeral Plans

- Single Payment:

- Full cost of funeral plan paid
- Immediate Cover

- Instalments:
- Minimum £250.00 Deposit
- Up to 12 months at no extra cost
- 24 60 month instalments available
- Deposit required on all instalments
- Not fully covered until final payment made

- Fixed Monthly Payment:
- Age 50 75
- Only £25.00 initial fee
- Premiums payable until age 90 or death if earlier
- Free thereafter 90 years old
- Fully covered after 12 payments
- Accidental life cover included
- Return of premiums + 20% if death occurs from natural causes in first 12 months









WHY CHOOSE A PRE-PAID FUNERAL PLAN

ESTATES & TRUST MANAGEMENT

Purchasing a funeral plan enables you to pre-plan and pre-pay your funeral service wishes in advance

- In doing so, you will enjoy peace of mind and key benefits. Purchasing a funeral plan helps remove the emotional burden and much of the financial worry from your next of kin at a time in their lives when they are least able to cope.
- A funeral plan enables you to fix the cost at today's prices and also enables you to specify precisely what funeral you'd wish for, as opposed to leaving your next of kin wondering which funeral service you would have liked.











WHY CHOOSE A PRE-PAID FUNERAL PLAN



Secure the funeral you desire while protecting your loved ones from the emotional and financial costs

- Funeral Plans help individuals and families in the UK prepare for a very difficult time
- Funerals in the UK can be very expensive, costing several thousand pounds. According to SunLife, funerals make up the largest amount in the total cost of dying. In 2020, the average cost of a funeral was £4,417. With the rising prices of services and commodities, this amount is expected to rise further.
- A funeral plan enables you to fix the cost at today's prices. The sooner you start on a plan, the better you can avoid rising funeral costs and the greater your savings can be.
- Funeral plans also enable you to specify precisely what funeral you'd wish for, as opposed to leaving your next of kin wondering which end-of-life services you would have liked.









Why do we need funeral plans?

- Having a funeral plan is a great opportunity to put your affairs in order, and protect those closest to you from the stress and expense of arranging your funeral.
- We understand that everyone will make diverse choices concerning the funeral service they would wish for, and we acknowledge that people wish to fund these funeral wishes in a variety of ways.
- By selecting a Golden Leaves funeral plan, you will be able to shield your family from rising funeral costs and take comfort in knowing that your funeral expenses won't be a burden to your family at an upsetting and difficult time. Planning your own funeral in advance will also ensure that your preferences are respected and followed. You wishes are in the safest hands if you choose a Golden Leaves funeral plan.











PRE-PAID FUNERAL PLANS

Copper - £1,693.00 Bronze - £2,533.00 Zinc - £3,089.00 Silver - £3,594.00 Gold - £3,949.00 Platinum - £4,199.00

Copper Plan Cost - £1,693.00

The Copper Plan provides a simple direct Cremation Funeral. This Plan does not include any visitation or viewing of the deceased and does not include any service whatsoever for the attendance of mourners.

This very basic plan provides a direct cremation service only.

The plan can be paid for as a single premium or up to 60 monthly instalments.

A £250.00 minimum deposit is required up front on all instalment based plans.

The following services are included:

- Administration of plan
- The funeral directors professional services
- Advice on registration, documentation and certification for the funeral
- Collection nationwide 24 hours a day
- A basic coffin
- Transportation of the deceased to the Crematorium
- The cremated remains to be returned to family by private driver or scattered in garden of remembrance at crematorium*
- Provisions for a basic Urn
- Guaranteed Disbursements
- Crematorium fees & Doctor's fees

* We are unable to return the ashes on weekends and bank holidays

PAYMENT TABLE								
	12 Months	24 Months	36 Months	60 Months	FMP			
Amount	£120.25	£63.73	£45.04	£30.36	-			









PRE-PAID FUNERAL PLANS

Copper - £1,693.00 Bronze - £2,533.00 Zinc - £3,089.00 Silver - £3,594.00 Gold - £3,949.00 Platinum - £4,199.00

Bronze Plan Cost - £2,533.00

The Bronze Plan is designed to pay for the funeral director services only.

The plan can be paid for as a single premium or up to 60 monthly instalments.

A £250.00 minimum deposit is required up front on all instalment based plans.

It can also be purchased using our low cost fixed monthly payment option (FMP) and this method of FMP payment has a £25.00 up front deposit payable.

There is no contribution included in the cost of this plan towards the third party disbursements i.e. ministers fees and cremation/burial fees. Limousines are not included in this plan.

- Administration of plan
- The funeral directors professional services
- Advice on registration, documentation and certification for the funeral
- Removal from place of death to Funeral Director's premises within 25 miles in normal working hours
- A basic coffin
- Care of deceased prior to funeral
- Use of a chapel of rest for family and friends to visit
- Provision of hearse for service at Crematorium/Cemetery
- Attendance of conductor and four pallbearers on day of funeral

PAYMENT TABLE								
	12 Months	24 Months	36 Months	60 Months	FMP			
Amount	£190.25	£100.83	£71.25	£48.04	£17.09			









Zinc Plan Cost - £3,089.00

PRE-PAID FUNERAL PLANS

Copper - £1,693.00 Bronze - £2,533.00 Zinc - £3,089.00 Silver - £3,594.00 Gold - £3,949.00 Platinum - £4,199.00

The Zinc Plan is designed to pay for the funeral director services and has an allowance built in to help with third party costs. There are some limitations to the Funeral Director services.

Limousines are not included in this plan.

The plan can be paid for as a single premium or up to 60 monthly instalments.

A £250.00 minimum deposit is required up front on all instalment based plans.

It can also be purchased using our low cost fixed monthly payment option (FMP) and this method of FMP payment has a £25.00 up front deposit payable.

The following services are included:

- Administration of plan
- The funeral directors professional services
- Advice on registration, documentation and certification for the funeral
- Removal from place of death to Funeral Director's premises within 25 miles in normal working hours
- A basic coffin
- Care of deceased prior to funeral
- Use of a chapel of rest for family and friends to visit
- Provision of hearse for service at Crematorium/Cemetery
- Attendance of conductor and four pallbearers on day of funeral
- £931.00 contribution in this plan toward third party disbursements i.e. ministers and cremation/burial fees

*This plan does not provide a choice of funeral director or date and time of funeral - the deceased is taken directly to the church or crematorium * Service to be held at church or crematorium only

PAYMENT TABLE								
	12 Months 24 Months 36 Months 60 Months FM							
Amount	£236.58	£125.39	£88.61	£59.74	£20.88			









PRE-PAID FUNERAL PLANS

Copper - £1,693.00 Bronze - £2,533.00 Zinc - £3,089.00 Silver - £3,594.00 Gold - £3,949.00 Platinum - £4,199.00

Silver Plan Cost - £3,594.00

The Silver Plan guarantees to pay the cremation and minister fees and for burial costs we will make a stated contribution equivalent to the nationally stated average cremation and minister fees at the time of need. There are no limousines included in this plan.

The plan can be paid for as a single premium or up to 60 monthly instalments.

A £250.00 minimum deposit is required up front on all instalment based plans.

It can also be purchased using our low cost fixed monthly payment option (FMP) and this method of FMP payment has a £25.00 up front deposit payable.

- Administration of plan
- The funeral directors professional services
- Advice on registration, documentation and certification for the funeral
- Removal from place of death to Funeral Director's premises within 25 miles in normal working hours
- A basic coffin
- Care of deceased prior to funeral
- Use of a chapel of rest for family and friends to visit
- Provision of hearse for service at Crematorium/Cemetery
- Attendance of conductor and four pallbearers on day of funeral

PAYMENT TABLE								
	12 Months24 Months36 Months60 MonthsF							
Amount	£278.67	£147.69	£104.37	£70.36	£24.32			









Gold Plan Cost - £3,949.00

PRE-PAID FUNERAL PLANS

Copper - £1,693.00 Bronze - £2,533.00 Zinc - £3,089.00 Silver - £3,594.00 Gold - £3,949.00 Platinum - £4,199.00

The Gold Plan guarantees to pay the cremation and minister fees and for burial costs we will make a staged contribution equivalent to the nationally stated average cremation and minister fees at the time of need.

The plan can be paid for as a single premium or up to 60 monthly instalments.

A £250.00 minimum deposit is required up front on all instalment based plans.

It can also be purchased using our low cost fixed monthly payment option (FMP) and this method of FMP payment has a £25.00 up front deposit payable.

- Administration of plan
- The funeral directors professional services
- Advice on registration, documentation and certification for the funeral
- Removal from place of death to Funeral Director's premises within 25 miles in normal working hours
- A standard coffin
- Care of deceased prior to funeral
- Full listing of floral tributes
- Thank you cards
- Use of a chapel of rest for family and friends to visit
- Provision of hearse for service at Crematorium/Cemetery
- Attendance of conductor and four pallbearers on day of funeral
- One limousine

PAYMENT TABLE							
	12 Months24 Months36 Months60 MonthsFM						
Amount	£308.25	£163.37	£115.45	£77.83	£26.74		









PRE-PAID FUNERAL PLANS

Copper - £1,693.00 Bronze - £2,533.00 Zinc - £3,089.00 Silver - £3,594.00 Gold - £3,949.00 Platinum - £4,199.00

Platinum Plan Cost - £4,199.00

The Platinum Plan guarantees to pay the cremation and minister fees and for burial costs we will make a contribution equivalent to the nationally stated average cremation and minister fees at the time of need.

The plan can be paid for as a single premium or up to 60 monthly instalments. A £250.00 minimum deposit is required up front on all instalment based plans. It can also be purchased using our low cost fixed monthly payment option. This method of payment has a £25.00 up front deposit payable.

- Administration of plan
- The funeral directors professional services
- Advice on registration, documentation and certification for the funeral
- Removal from place of death to Funeral Director's premises within 25 miles during 24 hours
- A High Quality coffin
- Care of deceased prior to funeral
- Full listing of floral tributes
- Thank you cards
- Use of a chapel of rest for family and friends to visit
- Provision of hearse for service at Crematorium/Cemetery
- Attendance of conductor and four pallbearers on day of funeral
- Two Limousines

PAYMENT TABLE								
	12 Months24 Months36 Months60 MonthsH							
Amount	£329.08	£174.41	£123.25	£83.09	£28.44			









PRE-PAID GREEN FUNERAL PLANS

Funds are invested ethically in our Green Trust Fund Green Credentials - You can chose how you want to offset the carbon footprint generated by your funeral Natural Memorial - Plant a tree for life, woodland conservation or support the Rainforest









PRE-PAID GREEN FUNERAL PLANS

Glade - £2,648.00 Meadow - £3,120.00 Woodland - £3,499.00

Glade Plan Cost - £2,648.00

There is no contribution included in the cost of this plan towards the third party disbursements. However an amount can be added to help with these costs at the time of need.

There are no limousines with this plan.

This plan can be paid for as a single premium or up to 60 monthly instalments.

A £250.00 minimum deposit is required up front on all instalment based plans.

- The following services are included:
- Administration of plan
- The funeral directors professional services
- Advice on registration, documentation and certification for the funeral
- Removal from place of death to Funeral Director's premises within 25 miles in normal working hours
- A Veneer coffin
- Care of deceased prior to funeral
- Use of a chapel of rest for family and friends to visit
- Provision of hearse for service at Crematorium/Cemetery
- Attendance of conductor and four pallbearers on day of funeral
- Funds are invested ethically in our Green Trust Fund
- Green Credentials You can chose how you want to offset the carbon footprint generated by your funeral
- Natural Memorial Plant a tree for life, woodland conservation or support the Rainforest

PAYMENT TABLE								
	12 Months	24 Months	36 Months	60 Months	FMP			
Amount	£199.83	£105.91	£74.84	£50.46	-			









PRE-PAID GREEN FUNERAL PLANS

Glade - £2,648.00 Meadow - £3,120.00 Woodland - £3,499.00

Meadow Plan Cost £3,120.00

There is no contribution included in the cost of this plan towards the third party disbursements. However an amount can be added to help with these costs at the time of need. There are one limousine with this plan.

This plan can be paid for as a single premium or up to 60 monthly instalments. A £250.00 minimum deposit is required up front on all instalment based plans.

- Administration of plan
- The funeral directors professional services
- Advice on registration, documentation and certification for the funeral
- Removal from place of death to Funeral Director's premises within 25 miles—24 hours cover
- A Bamboo coffin
- Care of deceased prior to funeral
- Use of a chapel of rest for family and friends to visit
- Provision of hearse for service at Crematorium/Cemetery
- Attendance of conductor and four pallbearers on day of funeral
- Full listing of floral tributes
- Funds are invested ethically in our Green Trust Fund
- Green Credentials You can chose how you want to offset the carbon footprint generated by your funeral
- Natural Memorial Plant a tree for life, woodland conservation or support the Rainforest

PAYMENT TABLE							
	12 Months	24 Months	36 Months	60 Months	FMP		
Amount Payable	£239.17	£126.76	£89.58	£60.39	-		









STATES & TRUST

PRE-PAID GREEN FUNERAL PLANS

Glade - £2,648.00 Meadow - £3,120.00 Woodland - £3,499.00

Woodland Plan Cost - £3,499.00

There is no contribution included in the cost of this plan towards the third party disbursements. However an amount can be added to help with these costs at the time of need. There are two limousines with this plan.

This plan can be paid for as a single premium or up to 60 monthly instalments. A £250.00 minimum deposit is required up front on all instalment based plans.

- Administration of plan
- The funeral directors professional services
- Advice on registration, documentation and certification for the funeral
- Removal from place of death to Funeral Director's premises within 25 miles—24 hours cover
- Coffin choice: Pine/Willow/Wool or Reflections
- Care of deceased prior to funeral
- Use of a chapel of rest for family and friends to visit
- Provision of hearse for service at Crematorium/Cemetery
- Attendance of conductor and four pallbearers on day of funeral
- Full listing of floral tributes
- Thank you cards
- Funds are invested ethically in our Green Trust Fund
- Green Credentials You can chose how you want to offset the carbon footprint generated by your funeral
- Natural Memorial Plant a tree for life, woodland conservation or support the Rainforest

PAYMENT TABLE							
	12 Months24 Months36 Months60 MonthsFMP						
Amount	£270.75	£143.50	£101.40	£68.36	-		









PRE-PAID FUNERAL PLANS

The Deposit assumed in the below calculations has been set at $\pounds 250.00$. Although a higher deposit will be accepted.

Please be aware that a higher deposit will lower your monthly payment.

The deposit for Fixed Monthly Payments

(only available for ages 50 to 75) is set at $\pounds 25.00$

Repayment Tables for Instalment Plans











FMP - COSTS & PAYMENTS

- Available to UK Residents aged 50 75
- The table below shows the fixed monthly payments for each plan.
- Refer to the column for your chosen plan
- Go to the row that indicates your current age.
- If you need any assistance selecting your fixed monthly payment, please call us on 01267 314 059 Wales Office or 02039 882 268 London Office

DE ROSSI GRIFFITHS	Bronze	Zinc	Silver	Gold	Platinum
Your Age	Monthly Payment				
50	£17.09	£20.88	£24.32	£26.74	£28.44
51	£17.40	£21.26	£24.76	£27.22	£28.96
52	£17.73	£21.66	£25.23	£27.74	£29.50
53	£18.08	£22.08	£25.72	£28.28	£30.08
54	£18.44	£22.53	£26.25	£28.86	£30.70
55	£18.83	£23.01	£26.80	£29.46	£31.34
56	£19.24	£23.50	£27.37	£30.10	£32.01
57	£19.66	£24.02	£27.98	£30.76	£32.72
58	£20.11	£24.56	£28.61	£31.46	£33.46
59	£20.58	£25.14	£29.29	£32.20	£34.25
60	£21.09	£25.76	£30.01	£32.99	£35.09
61	£21.63	£26.42	£30.78	£33.84	£36.00
62	£22.21	£27.14	£31.61	£34.76	£36.97
63	£22.85	£27.91	£32.51	£35.75	£38.02
64	£23.53	£28.75	£33.49	£36.82	£39.16
65	£24.27	£29.65	£34.53	£37.97	£40.39
66	£25.07	£30.62	£35.67	£39.22	£41.72
67	£25.93	£21.68	£36.90	£40.57	£43.16
68	£26.87	£32.83	£38.24	£42.04	£44.72
69	£27.89	£34.07	£39.69	£43.64	£46.42
70	£28.98	£35.40	£41.24	£45.34	£48.23
71	£30.16	£36.85	£42.92	£47.19	£50.20
72	£31.45	£38.42	£44.75	£49.20	£52.34
73	£32.85	£40.14	£46.75	£51.40	£54.68
74	£34.40	£42.03	£48.96	£53.82	£57.25
75	£36.11	£44.12	£51.39	£56.50	£60.10









FIXED MONTHLY PAYMENT (FMP)

ESTATES & TRUST MANAGEMENT

Our range of fixed monthly funeral 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 then 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
- Golden Leaves 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
- Starting from £17.09 per month

*FMP is not available for Green or Copper plans.







INSTALMENT PLAN MAXIMUM TERMS



STATES & 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 full payment











PRE-PAID FUNERAL PLANS



- enquiries@derossigriffiths.com
- **01267 314 059 Wales Office**
- **02039 882 268 London Office**
- Please get in touch to arrange your plan











FMP - COSTS & PAYMENTS

Funeral Director Services included	Copper	Bronze	Zinc	Silver	Gold	Platinum
Funeral Director's professional services	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Advice on funeral registration, documentation and certification	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Collection of the deceased from hospital or coroner in normal working hours	\checkmark					
Removal from the place of death to funeral Director's premises within 25 miles in normal working hours		\checkmark	\checkmark	\checkmark	24 Hours	24 Hours
Care of deceased prior to funeral	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Chapel of Rest available for family and friends to visit		\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Customer has no choice over the date and time of funeral	\checkmark		\checkmark			
Basic coffin	\checkmark	\checkmark	\checkmark	\checkmark		
Standard coffin					\checkmark	
High quality coffin						\checkmark
Attendance of conductor and four pallbearers on the day of funeral		\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Provision of hearse for service at Crematorium/ Cemetery		\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Provision of one limousine					\checkmark	
Provision of two limousines						\checkmark
Full listing of floral tributes					\checkmark	\checkmark
Thank you cards		\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Bereavement counselling (where available)	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark
Guaranteed Cremation and doctors fees*	\checkmark					
Guaranteed Cremation and minister fees*				\checkmark	\checkmark	\checkmark
Allowance towards Disbursements			\checkmark			
Disbursement Contribution*	£000.00	£000.00	£931.00	£000.00	£000.00	£000.00

*The Copper/Silver/Gold and Platinum plans are fully guaranteed for the costs of the cremation disbursements such as cremation fees and ministers fees that are specified in the plan. The Zinc plan provides contribution to disbursements of £931 and the Bronze plan does not include any cover for disbursements. For Golden Leaves will pay a contribution towards your burial costs equal to the sum of the Ministers fee at the time and The National Average price for cremation service.









Fixed Monthly Plan Costs & Payments

ESTATES & TRUST MANAGEMENT

Funeral Director Services included	Copper	Bronze	Zinc	Silver	Gold	Platinum
Plan Administration Fee	£249.00	£249.00	£249.00	£249.00	£249.00	£249.00
Overall Total Costs	£1,693.00	£2,533.00	£3,089.00	£3,594.00	£3,949.00	£4,199.00
12 Monthly Interest Fee Instalments	£120.25	£190.25	£236.58	£278.67	£308.25	£329.08
with £250 deposit						

For instalment payments in excess of 12 months please refer to the Calculation Table

For instalment payments, there will be an instalment Management Charge of 6% per annum, except for the first 12 months

Additional Requirements: if your client would like additional services to form part of their plan, please talk to our Late Life Planning Department at De Rossi Griffiths by calling:

London Office on 02039 882 268 Wales Office on 01267 314 059







