

A joined up approach to funeral plans



M

MURRAY'S

INDEPENDENT
FUNERAL DIRECTORS

Plan
with grace

A PARTNERSHIP YOU CAN TRUST

Plan With Grace Limited believe that people planning their funeral want to deal with local people.

They want to be sure that their funeral will be conducted with a personal touch, to their precise instructions, by a firm with whom their family has sometimes dealt with for generations. Above all, they need to be sure that the money they set aside for their funeral will be invested wisely and will cover all the necessary expenses without question.

We believe local knowledge is crucial to deciding on the suitability of any funeral plan.

Why are Funeral Plans from your local Funeral Director better than any other Funeral Plan?

- Local Funeral Directors provide Funeral Plan options at prices that reflect funeral costs in this area.
- The Funeral Director cares about the small details that matter to you.
- They don't tell you what you need. They listen, advise and plan the funeral plan that is perfect for your requirements.
- Funeral Directors take great pride in providing a caring, professional and dignified service to their local community.
- A number of payment options are available.
- Your funeral payment is held in the Plan With Grace Funeral Payment Trust until it is needed, for complete financial security.



Who can the Plan be for?

A funeral plan can be for your own funeral or someone else's, such as your spouse. Some people choose to have a plan that covers two people and is used when the first person dies.

How can I pay?

You can pay one-off payments by cheque, credit or debit card or online. Alternatively, you can pay by monthly instalments for up to 60 months.

What happens to your money?

All the money you pay for the Plan will initially be held in a separate Plan With Grace Limited account for 14 days in case you decide to cancel the Plan.

After 14 days we will transfer your money less our administration fee into the Plan With Grace Funeral Payment Trust.

Working in partnership with Plan With Grace Limited

Funeral Directing companies are not able to hold funds for future funeral costs and to comply with the Financial Services and Markets Act 2000, Plan With Grace Limited was created. Plan With Grace Limited administer the funeral plan payments that are paid in to the Plan With Grace Funeral Payment Trust. The Trusts accounts are audited by independent auditors and valued by independent actuaries. Plan With Grace Limited is registered with the Funeral Planning Authority.

Safe and secure investing

A Funeral plan is not an investment product, but a secure way of paying for a funeral in advance. All Plan funds received by Plan With Grace Limited is invested by the Plan With Grace Funeral Payment Trust. The Trust is conservatively managed with a range of investments selected to increase the funds available to pay for the funerals in the future and will make sure the value of any plan continues to grow to cover all outstanding liabilities of the services guaranteed to be provided as itemised in any funeral Plan.

The Plan With Grace Funeral Payment Trust is a separate legal entity from Plan With Grace Limited, with independent managing Trustees, so the funds are secure to cover funeral costs in the unlikely event that Plan With Grace Limited should cease to trade.

Plan With Grace working in partnership with Independent Funeral Directors help to create honest, open and transparent funeral plans for their communities.



Arranging a plan in 5 easy steps.....

- 1 Contact your local Funeral Director. Make an appointment to meet one of their team, either at their offices or in the comfort of your own home.
- 2 Have a think about how you want to be remembered and decide what service you require.
- 3 Discuss your plan with the Funeral Director. Once you have decided they will be able to help you complete the necessary paperwork.
- 4 Choose whether to make a single payment, or if you prefer to pay by instalments, decide over what period (up to five years).
- 5 On completion you will receive your Funeral Plan Information Pack. Keep it safe and let others know where to find it.



INDEPENDENT FUNERAL DIRECTORS

Burton-on-Trent

23 York Street
Burton-on-Trent
Staffordshire
DE14 2LX

Tel: 01283 562299

Derby

25 Main Street
Findern
Derby
DE65 6AG

Tel: 01332 425022

Barton

29 Station Road
Barton-under-Needwood
Staffordshire
DE13 8DR

Tel: 01283 713714

Swadlincote

1 Boardman Rd
Swadlincote
Derbyshire
DE11 9DL

Tel: 01283 819933

Email: office@murraysfunerals.co.uk
www.murraysfunerals.co.uk



Plan
with grace