

**Co-operative** flexible benefits

Delivered by The Midcounties Co-operative



# Your guide to **Funeral Plans**

Funeral Planning from the experts

**Delivered in partnership with** The **co-operative**  
funeralcare



## Why are Funeral Plans a good idea?

Funeral Plans allow you to make arrangements for when you're no longer here and ensure that your funeral will be carried out as you want it to be. By being prepared today, you will be helping your loved ones tomorrow.

### By taking out a Funeral Plan you can:

#### Relieve your family of much of the worry and uncertainty

- By specifying the funeral arrangements you would like

#### Reduce the financial burden on those you leave behind

- By covering the cost of funeral arrangements in advance

#### Protect yourself from rising funeral costs in the future

- By securing the cost of your funeral today

#### Choose to personalise your funeral

- By choosing one of our tailor-made plans

#### Choose your masonry requirements

- By choosing your lasting memorial to be remembered by

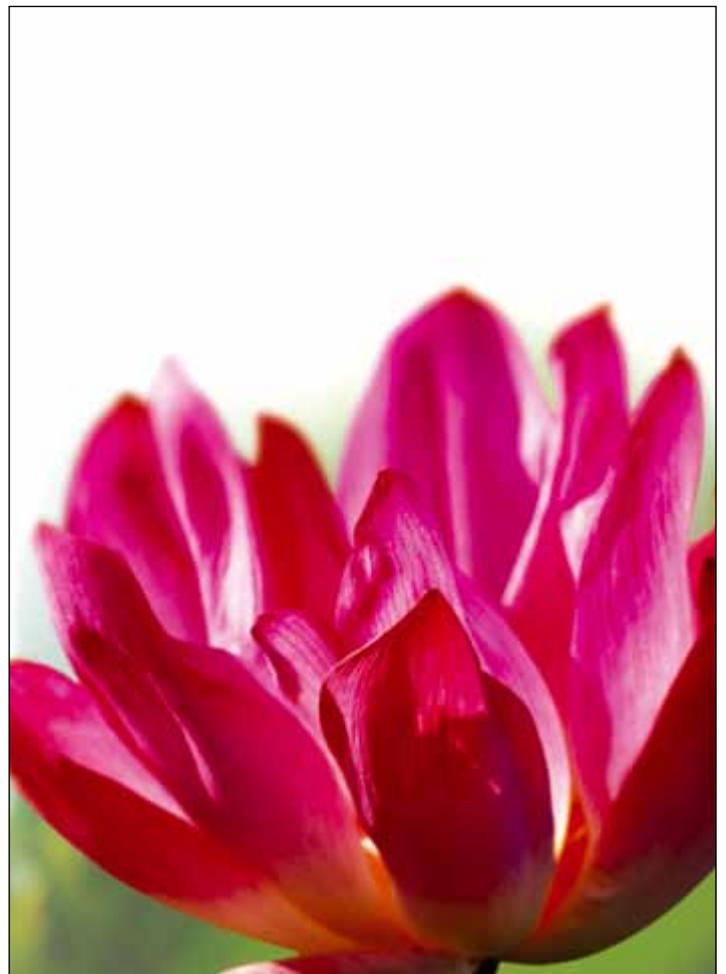
#### Receive a "cash back\*" incentive

- When you set up a Funeral Plan via Co-operative Flexible Benefits from the "set plan" options

	Payment Plan	Cash in Full
<b>Bronze Plan</b>	£75.00	£125.00
<b>Silver Plan</b>	£100.00	£150.00
<b>Gold Plan</b>	£150.00	£200.00



\*"cash back" is received with your certificate when paying in full and after the first installment has been paid when using a payment plan.



## Why choose The Co-operative Funeralcare Funeral Plans?

Trust the funeral experts to provide your Funeral Plan. We will carry out your funeral just the way you want and take care of your loved ones when the time comes.

### Choice

Our clients are offered the widest range of Funeral Plans, with each Plan personalised to suit the needs of the individual. Whether you want a Plan for a woodland burial or one for a headstone, the choice is yours. There are also many convenient ways to pay.

### Fully guaranteed

We promised that the services included in your Funeral Plan are fully guaranteed and there will be no more to pay for them, no matter how prices rise. We promise to provide your loved ones with individual support, care and reassurance when it matters most.

### Expertise

The Co-operative Funeralcare is the UK's leading Funeral Director, with over 1,200 funeral homes nationally. We have been arranging funerals and taking care of families for generations.

## Trust

We are part of The Midcounties Co-operative, which means we have been a trusted name within the Co-operative community for more than 150 years.

## Ethics

Our commitment to social responsibility was recently awarded Platinum in Business in the Community's Corporate Responsibility Index. This achievement recognises the efforts that we make to improve our local communities and the environment as well as the commitments we have made to colleague engagement and development.

## The Co-operative Legal Services

When you take out a Funeral Plan with The Co-operative Funeralcare, you also benefit from access to additional services provided by The Co-operative Legal Services. These include Will writing, Probate and Estate Administration and free legal advice.

## How much does a funeral cost?

In 1997, an average funeral cost £1,230. By 2007, this had risen to £2,269, an increase above the general level of inflation. If funeral costs continue to rise at this rate, the average funeral could cost over £4,000 by 2017.

Reasons for the continuing increase in funeral costs include the need for crematoria to invest in their facilities to satisfy European legislation, and the lack of available land for cemeteries.



Actual Projection

Source: Mintel Reports 2002 & 2007  
\*Cost projection based on average annual increase from 1997-2007



## 3 easy steps...

### STEP 1

If you are interested in offering this opportunity to your employees, simply contact your Regional Account Manager (RAM) to register your interest, or call **0800 458 7929**



### STEP 2

Your RAM will contact you and agree the most effective marketing strategy to communicate this benefit to your employees and supply you with the relevant marketing materials.



### STEP 3

Your employees will need to call **0800 917 7066** and quote "Co-operative Flexible Benefits", to receive the "Cash Back" offer.

# Co-operative Flexible Benefits Values And Visions

“Our mission is for every employee at a client business to be able to take advantage of at least one of our benefits for themselves and/or their family.” Co-operative Flexible Benefits is taking an innovative approach to the benefits market in delivering a unique solution and a true alternative to the traditional commercial package available from other providers. Our commitment is to deliver excellence in everything we do, from the Customer Service Advisors on our Helpdesk, to the support from your dedicated Regional Account Manager, or the production of bespoke marketing material to ensure maximum employee engagement.

All of our services and procedures are independently audited by KPMG to ensure HMRC and employment law compliance, so you can be reassured that the faith and confidence you put in one of the UK’s most trusted brands is truly validated.

We believe in working together to achieve benefits for all to make our communities better places to live and work.

## The Co-operative Funeralcare promises to...

We promise to give you the individual support, care and reassurance when it matters most. Whether you’re arranging a funeral now or are planning for the future – we’ll do everything we can to help. We’ll guide and support you as much as you need us to, reassuring you that everything is in safe hands.



**BRAMM**



**For more information on offering this benefit to your employees contact your Regional Account Manager or call 0800 458 7929**

The Midcounties Co-operative introduces The Co-operative Funeralcare

Document issued by Co-operative Flexible Benefits part of The Midcounties Co-operative.

December 2012

The above benefits are available to ALL employees whilst an Employer has an active Childcare Voucher account with Co-operative Flexible Benefits (CFB) or uses CFB to provide their Cycle to Work Scheme.



Awards accredited to The Midcounties Co-operative excluding ISO9001 which is awarded to Co-operative Flexible Benefits.