

Arranging and paying for a funeral in advance

Peace of mind for you and your loved ones





The advantages of a pre-payment plan

Many people wish to make financial provision for their funeral and a funeral pre-payment plan is a caring, sensible and cost-effective way to do so.

By taking some time now you can provide both financial and practical help for your loved ones in the future. It can be comforting and reassuring to know you've taken care of these essential arrangements. What's more, putting plans in place needn't be as distressing as you might think.

A funeral plan through us guarantees that our direct costs will be covered, no matter how much prices rise. As long as we carry out your funeral and your requirements don't change, your family won't be asked to pay a penny more for our direct costs regardless of how long you live or what happens to costs in the meantime.

The plan can also include a contribution towards third party costs such as the fees for cremation or burial, medical fees and payment to a minister or officiant. Please refer to the Terms and Conditions for more details.

advantages

A pre-payment plan has the following practical benefits

- You can choose your own funeral arrangements, for your peace of mind.
- You will save your family from having to make difficult decisions, trying to guess what you would have wanted, at such a distressing time.
- Choose from a range of funeral services or personalise your plan to your specific requirements and budget.
- Financial security – every penny of the full plan value (excluding the initial management fee) is held securely to pay for your funeral. The funds cannot be used for anything else for your total peace of mind.
- There is no upper age limit and there are no awkward health questions.
- You can make a single payment or pay by monthly instalments, whichever suits you.
- All enquiries and arrangements are treated in confidence.

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I'm so pleased with the plan that at every opportunity I will tell my friends.

It's the sensible thing to do, and very easy. I would recommend it to anyone.

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Committed to providing a caring and dignified funeral service



Houghtons Funeral Homes offer a complete, professional and caring funeral service that truly expresses the individuality of the person in our care. Whether you require a simple service or a more traditional funeral, our experienced staff are able to arrange the service with dignity and respect.

Robert Houghton was asked about being a funeral director. He said, "There aren't many people who can say that they have found their vocation in life but thankfully I found mine. By helping the many bereaved families over the years and taking the time to listen, I know what a privilege it is to be entrusted with a loved one's final journey."

Houghtons Funeral Homes provide the very best service for the

communities we serve. Just as we invest in the people who make us who we are, we want to extend our quality service and invest in the communities that we feel will benefit from our experience, dedication and understanding. Since opening our first funeral home in Great Sankey, through personal recommendations and professional referrals, we have been able to open new branches in Frodsham and Lymm to serve our neighbouring communities.

As part of our range of services, we offer funeral pre-payment plans. If none of our set plans suit your needs, we can personalise a plan to provide the exact services you require. You are welcome to visit us to discuss your wishes, or arrangements can be made in the comfort of your own home.

Choosing a plan is easy

Everyone has their own ideas about the type of funeral they would like.

You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches. These can be accommodated within your funeral plan or you may prefer one of our most commonly-selected plans.

We will discuss different options with you so you can decide on the best arrangements for you.

Plan prices

Please refer to the current price list for more details.

Third party costs

You can choose to include a contribution towards third party costs such as fees for cremation or burial, medical fees and minister's or church fees. These costs are outside of our control. If these costs, as listed in the plan details, are not covered by the plan value at the time of need, there will be a balance to pay. Please refer to the Terms and Conditions for more information.

choosing

Our funeral plans

Our set plans are comprehensive in the services they offer but if you wish to adapt one of them to your own specific requirements, we can personalise a plan to reflect your exact wishes.

The Standard Plan

The most popular option, including:

- Collection of the deceased and transportation to the funeral director's premises, at any time of day or night, from anywhere in the local area.
- Giving guidance to relatives or executors on the registration of the death and other matters relevant to the funeral.
- Taking care of the deceased until the funeral.
- Providing facilities for viewing by the family at the funeral directors premises, including preparation and dressing in a suitable gown or clothes if provided by the family.
- The supply of a coffin with wood effect finish and simulated brass handles, engraved nameplate and interior lining.
- Making all the arrangements for the funeral and providing the funeral director, driver and bearers for the funeral service.
- Supply of a hearse and one limousine – the cortege can leave from a local address; proceed to a local place of worship if required then on to the local crematorium or place of burial.
- Receiving flowers for the funeral, or charitable donations in lieu of flowers, and providing a list of donors to relatives or executors.
- A contribution towards third party costs.

The Traditional

This provides an enhanced service, with the following variations to the Standard Plan:

- The supply of a top quality coffin finished in wood veneer, with double-raised lid and panelled sides, fully furnished, with the finest interior gown set and fittings.
- Supplying two limousines instead of one.

The Simple

Similar to the Standard Plan but with the following variations:

- Includes removal during office hours only.
- Facilities and preparation for viewing are not included.
- A plain basic coffin is supplied.
- No limousine is included.
- No procession is included - usually the hearse will meet the family at the local crematorium or place of burial.
- This plan does not include attending a service in a church as well as the crematorium.
- Listing of flowers or charitable donations is not included.

The Personal

Tailored plans to suit your personal needs:

If you would like a personalised plan, including a discussion regarding all aspects of the funeral service, please telephone us so that we can tailor a plan to suit your requirements.

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Everything is designed to make things as easy as possible for your family and friends.
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funeral plans

Your questions answered

Here are some of the questions you might want to ask, but please call us if there is anything else you would like to know about the plans.

Is there an age limit or health restrictions?

Anyone aged 18 or over can take out a plan. There's no upper age limit and no medical or health questions to answer.

What if I die away from home?

We recommend that you take out travel insurance when you go on holiday, especially if you travel abroad, which usually covers bringing you back home if necessary. Alternatively we can quote for the extra cost involved.

What if I move home?

If you move, you should be able to transfer your plan to a funeral director near your new home. However, there may be additional costs depending on local prices. Please refer to your Terms and Conditions for details or speak to a member of the team.

Can I buy a plan for someone else?

Yes, we find that many of our customers choose to do this.

Can I change my funeral plan arrangements?

Yes, you can make changes to your plan after you have taken it out. Just let us know what you wish to change. There may be an additional cost if you add new features and services to your plan.

What if I change my mind later?

You can cancel your plan at any time. If you choose to cancel the plan up to 30 days from the date of purchase you'll receive a full refund. If you cancel the plan after 30 days, you'll receive a refund of monies paid, excluding the management fee.

your questions

Can I pay by instalments?

Yes, you can pay over 12, 24, 36, 48, or 60 months. Please note there is an additional cost for paying by instalments over 24, 36, 48, and 60 months but this additional cost is held within the plan to pay for your funeral when the time comes.

What happens if I pay by instalments and need to cancel future payments?

If you choose to pay by monthly instalments and you wish to stop paying for any reason, you can either cancel the plan and receive a refund of the money you have paid excluding the management fee, or you can leave what you have paid in the plan to be used as a contribution to your funeral when the time comes.

And if your plan is needed before you have completed your instalments, the payments you have made will be used as a contribution to your funeral and your wishes will be clearly documented, giving your family peace of mind.

What happens to my money?

Every penny of the full value of your plan (excluding the initial management fee) is held securely and ring-fenced to pay for your funeral.

Funeral plan funds are held in guaranteed whole of life assurance policies with a life assurance company that is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and Financial Conduct Authority (FCA). Funeral plans themselves are not regulated by the PRA or FCA but are regulated by the Funeral Planning Authority.

Funeral pre-payment plans are provided by Ecclesiastical Planning Services which is part of the Ecclesiastical group. Ecclesiastical has been protecting people, property and funds since 1887 and Ecclesiastical Planning Services is a registered provider of the Funeral Planning Authority and adheres to its Code of Practice and high professional standards.



Purchasing a plan is easy...

and it only takes a few minutes.

- 1** Have a think about how you want to be remembered and decide what service you require. Contact us to discuss any special wishes.
- 2** Choose whether to make a single payment or, if you prefer to pay by instalments, decide over what period (up to five years).
- 3** Do you have any questions? If so please ask us or, if you prefer to contact Ecclesiastical Planning Services direct, call them on 0800 633 5626.
- 4** We will help you complete your application and forward it along with your payment to Ecclesiastical Planning Services who will administer the plan.



When you've taken out your plan

Within five days of receiving your application and payment, Ecclesiastical Planning Services will send you a welcome pack including your Certificate of Entitlement which should be kept in a safe place.

Simply let your family members know about your plan and then relax knowing that all your affairs are in order for when the time comes.

guarantee

Funeral Plans

A Code of Practice

Our funeral plans are bound by the Code of Practice of the Funeral Planning Authority, which ensures:

- Fair terms and conditions for the customer.
- Security of funds - with strict controls and regular monitoring.
- A procedure for independent arbitration of complaints.
- A full copy of the Code of Practice is available on request.

This plan complies with the requirements of the Financial Services and Markets Act 2000.



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