



**HUNNABALL**

Family Funeral Group

**Hunnaball of Colchester**  
01206 760049

**Hunnaball of Ipswich**  
01473 748808

**Hunnaball of Sudbury**  
01787 313303

**Hunnaball of Witham**  
01376 511592

**Geo. Paskell of Manningtree**  
01206 396709

**Janet C. Davies of Braintree**  
01376 339300

**Janet C. Davies of Kelvedon**  
01376 573691

**J. K. May of West Mersea**  
01206 382235

**FREEPHONE: 0800 3281614**

[www.hunnaball.co.uk](http://www.hunnaball.co.uk)



**The HUNNABALL Family Funeral Group**

*Arranging and paying for a funeral in advance*





*“We are a family business, dedicated to upholding the traditional values of respect and dignity, and to providing the very best of care for bereaved families”*

Trevor Hunnaball, Chairman

## Why should we think about paying for our own funeral?

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*“Most of us, as we get older, expect to provide the money to meet our funeral expenses. We’re not morbid. It’s to do with independence and responsibility. Leaving everything in order for our relatives and friends. We don’t often talk about it - because there’s no need to - but the fact is that funerals cost money, and we want to take care of the cost.”*

Many people wish to provide for their funeral expenses and a funeral prepayment plan is a caring, sensible and cost-effective way to do so. The advantage of a Hunnaball Funeral Plan over a savings account or life insurance policy is that you can pay now, at today’s price, and beat inflation - no matter when the service might be required. Our fees will be paid by Funeral Planning Trust at the time of the funeral.

*“... pay now, at today’s price, and beat inflation - no matter when the service might be required ...”*

Funeral prepayment plans are provided by Funeral Planning Services Limited in association with a network of independent Funeral Directors throughout the UK. Funeral Prepayments are held in Funeral Planning Trust with professional actuaries and investment managers and an independent custodian trustee.



## The advantages of a Hunnaball Funeral Plan

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- ❖ You can choose your own funeral arrangements, for your own 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
- ❖ All options are clearly specified with fixed prices – or you can choose a personalised plan with every detail exactly as you want it
- ❖ Avoid rising funeral costs with an inflation-proof guarantee
- ❖ Financial security – the funeral payment is held in Funeral Planning Trust until it is needed
- ❖ The service will be provided by the Hunnaball Family Funeral Group.
- ❖ There is no age limit and there are no awkward health questions
- ❖ You can make a once-only payment or pay by monthly instalments – whichever suits you
- ❖ You can cancel your plan if you are not satisfied

## Questions and Answers

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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 plan

- ❖ **What if I move home?**  
If you move, Funeral Planning Services can transfer your plan to a Funeral Director in that area. Funeral costs vary from one area to another and you will be advised of any difference in cost at that stage.
- ❖ **What if I change my mind later?**  
If you change your mind within the first month of receiving your plan documents you can return them for a full refund, with no questions asked. If you cancel your plan at a later date, your refund will be subject to an administration charge (please refer to the terms of sale).
- ❖ **Can I buy a plan for someone else?**  
Yes. Please mention this on your application – we will need the name, address and year of birth of the person to be covered but we will send all correspondence to you.
- ❖ **Is there an age limit or health restrictions?**  
No - you can purchase a plan at any age and in any state of health, but please see the note on instalments.





### How do I know the money will be safe?

All payments are made directly into Funeral Planning Trust, a national fund established in 1995 for the secure deposit of funeral prepayments. The accounts of Funeral Planning Trust are monitored annually by independent actuaries and checked by independent auditors. The payment for the funeral can only be withdrawn from Funeral Planning Trust when the service has been provided or if the plan is cancelled.

## Questions and Answers Continued

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### ❖ Do you pay interest?

No. A guaranteed funeral plan is not a savings account, it is simply a way of paying in advance for the funeral service. As the value of the Funeral Planning Trust fund increases over the years, so the money available to pay the funeral director will increase to compensate for rising costs.

### ❖ Can I pay by instalments?

Yes, there are a range of options - please ask for details. Payment by instalments usually costs more than a single payment because of the extra administration involved, and if you die before completing all of the instalments the funeral will only be part-paid.

### ❖ What if the cost of funerals increases?

Funerals, like everything else, are affected by inflation and the cost of a funeral will almost certainly increase before you need one. However once you have purchased a prepayment plan the funeral specified will be provided for you when it is needed without any further charge to you or your family (but please refer to the note on “disbursements”). This is one of the most important benefits and why it has become so popular with our clients in recent years.

### ❖ 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.



### Does the plan include disbursements?

Each plan usually includes a contribution towards other expenses, such as crematorium or cemetery fees, doctors' fees for a cremation certificate and minister's or church fees - these fees are known as “disbursements”. This is intended to cover most of the usual disbursements, but please note that they are outside of our control and cannot be guaranteed. The amount included for disbursements will be stated on your funeral plan certificate and will be increased annually in line with the Retail Prices Index. You can include a larger, or smaller, contribution towards disbursements if you wish - please ask if you need advice on this point.



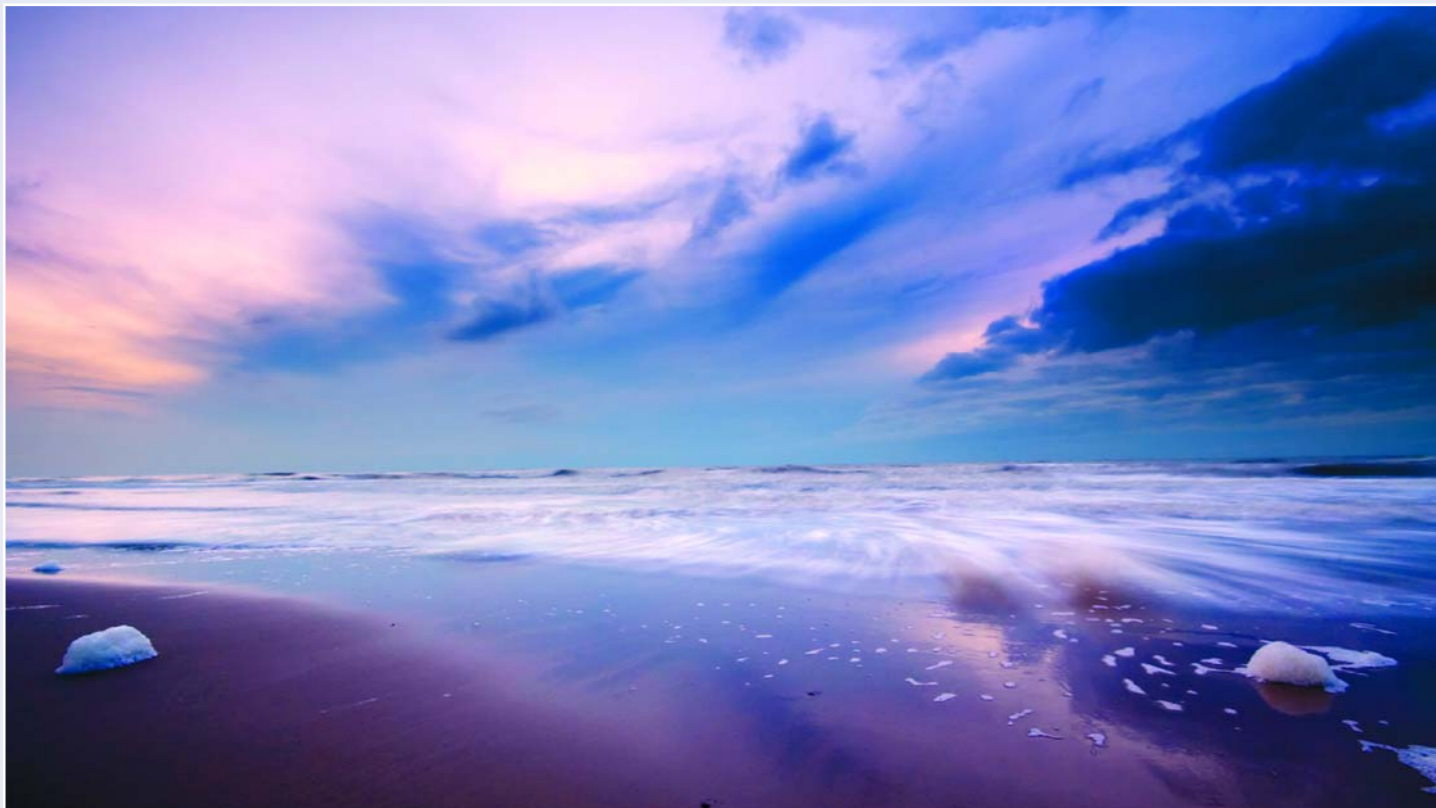
*“I was very pleased with the service provided for my husband,  
so I have decided to buy a plan for myself”*

## How do I Purchase a Bespoke Plan?

The Bespoke Plan offers a much wider choice than other funeral plans – it gives you the opportunity to personalise your funeral arrangements and is designed to meet your specific requirements and wishes.

Your Funeral Director will guide you through our extensive range of products and services, and the many additional options available, and prepare an exclusive plan for you.

- 1** Discuss your wishes with your Funeral Director, who will calculate the plan price.
- 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** Your Funeral Director will help you to complete the application form and then send it to Funeral Planning Services, together with a cheque for either the full amount or the first instalment (you will receive a banker's order form to cover the remaining payments). Please make your cheque payable to Funeral Planning Trust so that your payment goes directly into the trust fund. Please do not send cash in the post.
- 4** Do you have any questions? If so please contact your Funeral Director or, if you prefer to contact Funeral Planning Services direct, call them on FREE PHONE 0800 41 30 46.



*“Purchasing a plan gives me peace of mind, knowing that all the arrangements are made and paid for. Now I can get on with my life.”*

*“Everything is designed to make things as easy as possible for your family and friends”*

## Your Funeral Plan Guarantee

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Within 28 days Funeral Planning Services will send you a Funeral Plan Guarantee Certificate, confirming your plan details and the fact that there will be nothing more to pay for the services itemised (but please see the note on disbursements page 7). For instalment plan customers, your payment plan will be confirmed and the guarantee certificate will be issued when it is completed.

The Guarantee Certificate comes complete with practical information for your relatives or executor on what they should do at the time of the funeral, your personal wishes for the funeral and where your important documents are kept. Everything is designed to make things as easy as possible for your family and friends.

## A Code of Practice

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Funeral Planning Services is registered with the **Funeral Planning Authority** and is bound by the Code of Practice for funeral plans, which ensures:

- ❖ Fair terms and conditions for the customer.
- ❖ Security of funds - with strict controls over the custodianship and regular monitoring by independent experts.
- ❖ A procedure for independent arbitration of complaints.

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