

# Pre-paid funeral plans Peace of mind, for you and the people you love.

What you decide now, will help  
loved ones later.





## Why planning ahead matters

Planning ahead isn't about focusing on the end, it's about taking care of the people who matter most. Many people struggle to know what their loved one would have wanted, at a time that is already emotionally difficult. A pre-paid funeral plan gives clarity, removes uncertainty, and helps protect those you care about from financial worry.

### Why it matters:

- 18% of people don't know how they'll pay for a funeral – leaving families vulnerable at a difficult time.<sup>1</sup>
- The average cost of a funeral has risen over the last decade<sup>2</sup>, planning ahead helps protect against rising prices.
- Knowing loved ones have left clear funeral wishes provides comfort and reassurance.<sup>3</sup>

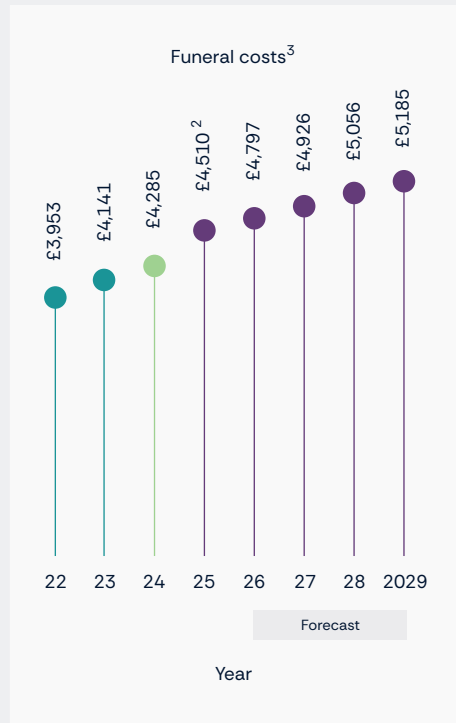
18% of people don't know how they'll pay for a funeral<sup>1</sup>

# Help protect your family from rising funeral costs

Funeral costs are higher than they've ever been. The average cost of a traditional attended funeral has risen by 146% since 2004 and now stands at £4,510.<sup>2</sup>

At the same time, many families are already feeling financial pressure. When a funeral hasn't been planned for, loved ones can be left having to make difficult decisions, both emotional and financial, at a time when they should be focused on supporting one another.

A pre-paid funeral plan helps remove that uncertainty. By planning ahead, you can set out your wishes clearly and help protect your family from unexpected costs, giving you peace of mind, and giving those you love the space and time to remember you, without added worry.





## What a pre-paid funeral plan covers

A pre-paid funeral plan allows you to share your wishes and plan the essential elements of your funeral in advance. Plans are tailored to you, so you can make your own decisions.

### What pre-paid plans can include:

- Funeral director services
- Choice of coffin
- Professional guidance for your family
- Transport for the deceased
- A contribution towards third party costs such as fees for cremation or interment, doctors and officiants.

### Optional personal wishes:

You can also outline any wishes that matter to you, such as, music, readings, flowers, special touches, so your family can feel confident they're doing the right thing.

# Why choose a pre-paid plan?

## Less worry, more peace of mind

A pre-paid plan means your funeral arrangements are in place, giving your loved ones comfort and clarity when it matters most.

## Financial flexibility

You can pay in full or spread the cost over up to five years, depending on what suits you and subject to eligibility criteria.


## Clear, simple and flexible

There are no medical questions, and you can update your wishes at any time once your plan is fully paid.

## Your funeral, your way

From cremation to burial, from traditional to simple, your choices are recorded and honoured as part of your plan.





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different. That's why  
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that suits you.

# How pre-paid plans work

## The pre-paid process: clear, simple, and supported

### 1 Talk to us

We'll listen to what matters most to you, your wishes, your budget, and the kind of funeral you would like.

### 2 Build your plan

Together, we'll create a plan that reflects your choices and explain everything clearly, so you know exactly what's included.

### 3 Choose how to pay

Pay in full or spread the cost over 1–5 years with manageable monthly contributions. Eligibility criteria apply.

### 4 Your plan is safely stored

Your details are held securely and your family will know who to contact when the time comes.

### 5 Your loved ones are supported

At the time of need, we will carry out your wishes with care, compassion and professionalism.

# Paying for your plan

## Flexible payment options

Everyone's circumstances are different. That's why you can choose a payment method that suits you:

### Pay in full:

A simple one-off payment.

### Pay monthly:

Spread the cost over 1–5 years with manageable monthly contributions.

- No extra cost for paying over 12 months.
- There's an additional cost for paying over 2–5 years.

### Combination payment:

Pay a lump sum up front and spread the rest of your payments monthly.

Eligibility criteria apply to instalment payments. We'll provide a personalised quote and a Q&A so you know exactly what to expect.

### Transparency you can trust

We'll explain all costs clearly, including any administration fees, so you understand what is included and what isn't, making the decisions entirely yours.

# Why choose us?

## Local, trusted and here for you

We're proud to support families in our community. People choose us because we take the time to understand what matters and offer guidance with compassion and dignity.

## Real people, real support

When your family needs us, you speak to a real person, not a call centre. We're local and we're here to support.

## Backed by Ecclesiastical Planning Services

Our plans are provided through Ecclesiastical, a trusted provider. Your money is held within a whole-of-life assurance policy, giving you and your family peace of mind. Funds can only be used for your funeral, and will be released to your chosen funeral director at the time.



**169,000**

funeral plans in place  
(January 2026)



**100%**

of happy customers<sup>4</sup>



**Highly Rated**

by Funeral Solution Expert<sup>5</sup>



**9 out of 10**

would recommend  
the plan to others<sup>4</sup>

“

Thank you for being so amazing with my Mam.

She was so nervous about it, but you really put her mind at ease... we really appreciate your time.

”

“

A pre-paid funeral plan means that I can have the funeral I want and don't need to worry about my family paying for it.

”

Customer testimonial, February 2026

# Everything you need to know

With a variety of funeral plans to choose from, it can be difficult to know which is best for your needs and budget. We've made a simple check list of things you need to know:

## **Who is eligible?**

UK residents aged 18 or over can take out a plan. If paying by instalments of two years or more, eligibility criteria apply – please refer to the Terms and Conditions for more information. There are no medical or health questions to answer.

## **Can the plan include special wishes?**

Yes, you can add special wishes and requests such as song choices, readings and information for a eulogy to name a few. There is no charge to add these details. If you have something specific in mind, speak to your funeral director as they will be able to let you know what is possible.

There may be more to pay if you require additional features, services or upgrades.

## **Can I buy a funeral plan for someone else?**

Yes, many of our customers choose to do this.

## **What happens if I move to a different part of the country?**

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 the Terms and Conditions for details or speak to a member of the team for more information.

## **Can I change my funeral plan arrangements?**

Yes, you can make changes to your plan after you have taken it out and fully paid for it. 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 happens if I die abroad?**

The plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy covers this.



### **Does the plan cover the entire cost of the funeral?**

The plan covers the funeral director's costs that are listed in the plan details as long as your requirements don't change and your selected funeral director carries out your funeral.

The plan can also include an allowance towards third party costs such as the fees for cremation or interment, doctors' fees (if applicable) and payment to an officiant. These costs are outside 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.

### **Can I pay for my plan by instalments?**

Yes, you are able to pay over a range of time periods. Please refer to the

Instalment Q&A and the Terms and Conditions for more information. Eligibility criteria apply and there's an additional cost for paying over two or more years. We can provide you with a personalised quote.

### **Can I cancel my plan?**

Yes, you can cancel the plan at any time before a claim being made. If you cancel within 30 days of receiving your welcome booklet, the person who paid for the plan will receive a full refund. If you cancel after that, the person who paid for the plan will receive a refund of the original amount, less the administration fee.

For instalment plans, if you cancel in the first 12 months a full refund will be paid. If you cancel after that, the administration fee and any payments to insure the plan will be deducted from the refund.

Please refer to the Funeral Plan Summary and Terms and Conditions for full details.

# Ready to plan ahead? We're here when you're ready.

Whether you simply want more information or you're ready to start planning, we're here to help.

What to do next:

- Call us to talk through your options
- Visit our office for a friendly, no-obligation chat
- Or ask us any questions, big or small

## Get in touch

Call 0800 055 6503

Email [info@epsfunerals.com](mailto:info@epsfunerals.com)

Visit [www.funeralplans.co.uk](http://www.funeralplans.co.uk)



Sources: <sup>1</sup>One Poll research of 1,500 UK residents aged 50 and above, November 2024. <sup>2</sup>Sun Life, Cost of Dying 2026 Report based on a simple, attended funeral, [www.sunlife.co.uk/funeral-costs](http://www.sunlife.co.uk/funeral-costs). <sup>3</sup>Sun Life, Cost of Dying 2025 Report based on a simple, attended funeral. <sup>4</sup>Ecclesiastical Planning Services Continuous Research Programme, based on 200 customer interviews, September 2025. <sup>5</sup>Funeral Solution Expert: independent funeral director research, based on 298 responses, October 2025.

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