

Peace of mind with a  
**pre-paid funeral plan**  
through us

Reduce the  
worry for  
loved ones



**Lodge**  
BROTHERS 1780  
*the family you can turn to*



Taking out a funeral plan is one of the most thoughtful and caring things you can do

## Plan ahead for peace of mind

If you've ever had to arrange a funeral for someone, you'll know just how much there is to decide and how difficult it can be.

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 have your funeral arrangements in place.

A pre-arranged funeral plan is a simple and straightforward way of reducing worry for your loved ones.

We deal with funeral plans on behalf of customers on a daily basis and see the difference they can make. What's more, making funeral arrangements in advance needn't be distressing.

## Make provision for funeral costs

The plans we offer cover your specified funeral costs, no matter how much prices rise. As long as you don't later choose a different funeral director and your requirements don't change, your family won't be asked to pay more regardless of what happens to costs in the future.

Please refer to the questions and answers overleaf and the Terms and Conditions for more information.

Make financial provision today

## What happens to my money?

Our funeral pre-payment plans are provided by Ecclesiastical Planning Services and provide exceptional financial security for your money.

The value of the plan (excluding the initial administration fee and any instalment charges) is held securely in a whole of life assurance policy and

ring-fenced for your funeral when the time comes. The money is made immediately available at the time of need and the funds cannot be used for anything other than your funeral for total peace of mind.

## A choice of services to suit you

Everyone has their own ideas about the funeral they would like. You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches.



## Questions and answers

There's a number of funeral plans and providers in the UK and it can be difficult to know which product is best for your needs and budget. There are a few things to ask before buying a funeral plan:

### Q. Who is eligible?

Anyone aged 18 or over can take out a single payment plan or a one-year instalment plan, and those aged 59 - 82 can take out a two-year plus instalment plan. There are no medical or health questions to answer.

### Q. Can the plan include special wishes?

You can add special wishes and requests such as song choices, readings, information for a eulogy and so on. There is no charge to add these details. There may be more to pay if you require additional features, services or upgrades.

### Q. Can I buy a funeral plan for someone else?

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

### Q. 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 and types of funeral plan available. Please refer to the Terms and Conditions for details or speak to a member of the team for more information.

### Q. Does the plan cover the entire cost of the funeral?

The plan covers the funeral costs listed in the plan details as long as your requirements don't change and you don't later choose a different funeral director. In these circumstances, there may be a balance to pay. Please refer to the Terms and Conditions for more information.



### Q. Can I pay for my plan by instalments?

Yes, you are able to pay over a range of periods. There is an additional cost for paying by instalments, and there are age and plan value restrictions. Terms and Conditions apply - please ask us for a copy.

### Q. Can I change my funeral plan arrangements?

Yes, you can make changes to your plan after you have taken it out and once it is fully-paid. 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.

### Q. 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.

### Q. 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.

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

# About Ecclesiastical Planning Services



Ecclesiastical's office in Gloucester

As one of the UK's leading funeral plan providers and part of the Benefact Group, Ecclesiastical Planning Services works with funeral directors across the country, providing a safe home for your funeral plan pre-payment funds. The specialist UK-based financial services group of which Ecclesiastical Planning Services is part, has been protecting people, property and funds since 1887 and offering funeral plans since 2006.

Ecclesiastical Planning Services has been recognised by the National Association of Funeral Directors for treating customers fairly and offering funeral plans which are financially secure and responsibly administered (2022)



## LODGE BROTHERS

The family you can turn to...

Since 1780, eight generations of the Lodge family have been helping local families in their time of need.

For over 240 years we have provided funerals, both modern and traditional, with care and compassion. During these years our reputation for delivering a professional and personal service of the highest quality has been built on trust and recommendation.

Our staff can answer any questions you may have, and put plans in place so you can relax knowing your affairs are in order.



# Get in touch

For help with any aspect of funeral planning or to find out more about pre-arranged funeral plans get in touch today.



Ludlow House, Ludlow Road  
Feltham, Middlesex  
TW13 7JF

**Telephone: 0208 818 7710**

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

**Email: [info@lodgebrothers.co.uk](mailto:info@lodgebrothers.co.uk)**



Ecclesiastical Planning Services, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

Tel: 0800 633 5626 Email: [info@epsfunerals.com](mailto:info@epsfunerals.com)

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