



## Why we've chosen to work with Dignity

Being a society you can trust is what we pride ourselves on. We choose to work with companies who share the same values as us. That's why we're pleased to be working with Dignity. Our combined experience means you're in safe hands.

## Who are Dignity?

Dignity are one of the UK's leading providers of funeral plans and funeral-related services. They have a network of more than 1,200 owned or approved funeral directors with their own directors conducting 72,300 funerals in 2018 alone†. Dignity has also helped over 824,000 people plan their funeral in advance†.

Dignity delivers funeral services with distinction, continually striving to set the highest standards possible for funeral services, facilities and care. So wherever you see the Dignity name, you see a reassuring sign of quality.

In a recent customer survey, over 97%† of the families they served said they would recommend Dignity to their family and friends.

† Dignity plc Annual Report and Accounts 2018.

## Your choice of cremation or burial

All plans guarantee to cover the funeral director costs for arranging and conducting a cremation or burial funeral, no matter how far in the future it may be needed and how much funeral costs may rise in that time.

For a cremation, the plans cover the crematorium fee and Minister or Officiant's fee. Where a burial is requested, the plans provide a £1,220 contribution towards burial costs which rises in line with inflation. Burial costs can't be guaranteed in the same way as a cremation as costs vary widely across the country.

## TALK TO US ABOUT YOUR FUNERAL PLANS

🏠 VISIT US IN BRANCH

☎️ CALL DIGNITY ON 0800 484 0503

🌐 [YBS.CO.UK/FUNERAL-PLANS](https://www.ybs.co.uk/funeral-plans)

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please visit us in branch or call us on **0345 1200 100**.

Funeral Plans provided by Dignity are not regulated by the Financial Conduct Authority. All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile. Charges to third party numbers may vary. Prices can be checked with the relevant company. Calls to 0800 numbers are free of charge from a landline or mobile.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

As an intermediary, Yorkshire Building Society acts on your behalf in arranging the Prepaid Funeral Plan. The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT Reg No. 486 6081 14. Registered Office: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. Telephone No. 0121 354 1557. Fax No. 0121 355 8081. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority. All calls to 0800 numbers are free whether made from a landline or mobile. Calls may be recorded for monitoring and quality purposes.

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# PREPAID FUNERAL PLAN

Look after you and your family when it matters most.



**YORKSHIRE BUILDING SOCIETY**

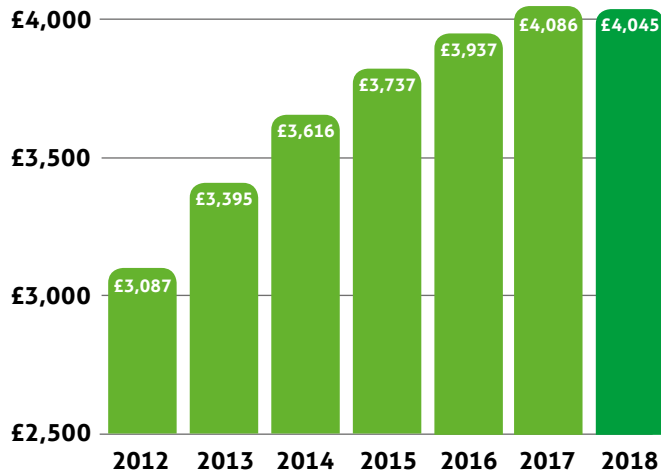
Introducing  
  
**Dignity**  
WITH DISTINCTION

# PLAN AND PAY FOR FUNERAL SERVICES NOW AND HELP PROTECT YOUR LOVED ONES

At Yorkshire Building Society we're pleased to introduce our provider of funeral planning Dignity, one of the UK's leading providers of pre-arranged funeral plans. Our relationship with Dignity means we can offer you guaranteed protection against the rising funeral costs covered in the funeral plans, with the added reassurance of expert support and guidance from an established network of funeral directors.

With a Prepaid Funeral Plan, no matter how much prices might rise in the future; as long as the plan has been paid in full, you'll never have to pay a penny more for the services in the plan.

UK average funeral costs 2012 - 2018



UK average funeral costs by year. The figures shown are calculated using both cremation and burial costs and are for illustrative purposes only. Please be aware that past costs are not an indicator of future costs. 2012 - 2018: Matter Communications independent research.

## Why choose a Prepaid Funeral Plan?

### It helps save you money

You can protect against future price increases by fixing the costs of the funeral services in the plan at today's prices.

### It's a fixed price plan

Once your plan has been paid in full, you will never be asked for a penny more for the services included in the plan.

### It's practical

Take care of funeral arrangements in advance.

### It protects your loved ones

Helping to save them both money and worry.

### It's flexible

You can pay with a lump sum or spread the cost over 12 monthly instalments at no extra cost.

### It's straightforward

There are no hidden clauses. If you're aged 50 or over, you're guaranteed to be accepted with no medical questions.

## What do our Prepaid Plans include?

- Takes care of funeral arrangements in advance, including finding a funeral director, deciding on the details and dealing with the services covered in the plan
- The services of a trusted and professional funeral director to arrange and conduct the funeral
- The coffin, the hearse and, if selected, limousines
- For a cremation, the Crematorium and Minister or Officiant's fee, **or**
- A contribution of £1,220 towards a burial funeral (rising with RPI inflation)
- Customer service team available 24 hours a day, 365 days a year
- Advice and bereavement counselling for loved ones
- There is a 90 day cancellation period with full refund in case you change your mind during this period.

## HOW YOUR MONEY IS PROTECTED:

- The money paid for each prepaid funeral plan goes directly into the National Funeral Trust. The money required for the funeral is held securely to ensure that all of the guaranteed services in the plan can be paid for in the future
- The National Funeral Trust is a secure, independently run trust fund completely separate from Dignity
- The trust fund is managed by some of the leading investment firms in the UK, and the accounts are subject to an annual independent audit to ensure it can meet its future obligations.

## Taking out a plan is simple and flexible

There is a choice of three funeral plans that all include a range of guaranteed funeral services. You can pay with a lump sum or spread the cost over 12 months at no extra charge, secure in the knowledge that you won't have to make any future payments for the services in the plan.

## How much does it cost?

	Amber	Pearl	Diamond
<b>Total Single Payment</b>	<b>£3,295</b>	<b>£3,650</b>	<b>£3,895</b>
Or 12 monthly payments (no extra charge)	£274.58 for 11 months and 1 final payment of £274.62	£304.16 for 11 months and 1 final payment of £304.24	£324.58 for 11 months and 1 final payment of £324.62

Prices valid as at 1 May 2019. Prices are subject to review by Dignity.

**To see what is and what isn't included in the plans and how they differ, ask us for our Funeral Plan pricing information sheet.**