



WM. ALTY
& SONS
FUNERAL SERVICES

PREPAID FUNERAL PLANS



altysfunerals.co.uk

YOUR LOCAL INDEPENDENT
FAMILY FUNERAL SERVICE

WM. ALTY & SONS

FUNERAL SERVICES

W M Alty & Sons are an independent, family owned funeral directors that have been established for five generations based in Blackburn and Higher Walton, as well as servicing the surrounding areas.

As you would expect from a business with a 100 years of service and experience, we have a range of in-house and partnered services that includes anything and everything to do with arranging and managing a funeral.

At W M Alty & Sons, we can accommodate both traditional and contemporary funeral arrangements that honour the past and reflect the beliefs and attitudes of modern times.

We pride ourselves in offering a high standard of facilities to complement our funeral homes and staff. Many of our team of funeral directors have decades of experience, and above all, their aim is to help families through the difficult time of bereavement.



What is the WM. Alty & Sons prepaid funeral plan?

A funeral plan lets you pre-pay the cost of your funeral director services. You choose the funeral you want and fix the cost of the services Included in your plan at today's prices.

A plan can save your family worry and expense and help make things easier for your loved ones at a difficult time. As the families we serve tell us, that can be a big weight off your mind.



An insurance policy or funeral plan?



In most cases, people believe their insurance policy will cover the full cost of their funeral, in a lot of cases people can be wrong to believe this. Always check your policy and level of cover.

Your Demands and Needs

The Alty's Pre-Paid Funeral Plan meets the demands and needs of someone who has not already made provision for their funeral and wishes to provide the peace of mind that comes with knowing arrangements are in place and family members will not have to make difficult decisions or face unexpected expenses at a time of bereavement.

If paying by instalments; the plan will meet your demands and needs if you are comfortable that the payment period is suitable and that your health is such that you expect to survive at least the term of instalment plan.

If you are in any doubt as to the suitability of the pre-paid funeral plan for your financial needs you should contact a financial adviser as Wm Alty & Sons cannot provide financial advice.



For more information please visit www.altysfunerals.co.uk

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Our Pre-paid Funeral Plans



Wm Alty & Sons Ltd guarantee to provide our services at today’s prices.

Disbursements.

There are some costs we are obliged to pay on your behalf known as Disbursements. The amount of this expenditure is not within Wm Alty & Sons control and may require a further payment at the time of need.

A contribution of £1670 towards other expenses, such as burial or cremation fees and ministers fee are included in each plan.

You can include more or less for disbursements if you wish and adjust the plan price accordingly. We strongly recommend that you discuss your requirements with us so that the right amount is included in the plan prices.

	Peterborough	Lincoln	Redwood	Richmond	Harrow
Funeral Director’s professional fees	✓*	✓*	✓*	✓*	✓*
Removal of the deceased 30 mile radius during normal working week hours	✓*	✓*	✓*	✓*	✓*
Care of the deceased	✓*	✓*	✓*	✓*	✓*
Supply Hearse, Bearers and 1 following Limousine	✓*	✓*	✓*	✓*	✓*
Viewing	✓during normal office hours*	✓during normal office hours*	✓during normal office hours*	✓during normal office hours*	✓during normal office hours*
Service prior to Burial or Cremation	✗	✗	✗	✗	✗
DISBURSEMENTS	Contribution towards Disbursements £1670. (such as burial or cremation fees and ministers’ fee are included in each plan. Please see below for more information on disbursements). Additional services are not included in plans e.g burial plot, headstone/memorial, floral tributes or catering.				
Clergy or Celebrant fee	✓	✓	✓	✓	✓
Crematorium fee	✓	✓	✓	✓	✓
Cemetery fee	✓	✓	✓	✓	✓
Church / Venue fee	✓	✓	✓	✓	✓

* Fully Guaranteed means that all the funeral director services in our plans are guaranteed by the Funeral Director and will not incur any additional cost no matter how long it may be between the plan being arranged and the time of need arises. The disbursements which are the costs outside of our control may be subject to a possible additional charge if the amount raises above CPI (Commercial Price index).

Questions & Answers – frequently asked questions



Can I choose a burial or cremation?

Yes, you can choose to have either a burial or cremation. Additional costs can be added to the Funeral Plan this may include the headstone and burial plot. Please ask one of our staff members for further information.

Do I have to pay all at once?

Wm Alty & Sons offer a flexible payment scheme over up to 24 months. If you don't want to pay for the funeral plan outright, please see terms and conditions for details or speak to one of our staff members for further details.

I'm not in the best of health and must be too old for a funeral plan?

At Wm. Alty & Sons, we know how important it is for people to have their funeral arrangements and expenses taken care of. That is why we offer a guaranteed acceptance regardless of your health.

What happens after my death?

Very simple, when the time of need occurs, one simple phone call to Wm. Alty & Sons is all your loved ones will have to make.

What will I receive when I take out a plan?

We will send you a summary document and certificate of entitlement to funeral services. We will also write to your nominated representative with details of the plan and how it impacts them.

What if I move to a different area?

If you move home out of the area we will endeavour to nominate another independent funeral director, failing this we will offer a full refund, subject to the terms and conditions.

Can I purchase a plan for someone else?

Yes, there's a growing number of people taking out plans for relatives. We can have all correspondence sent to your address if you do not wish them to know you have purchased a plan.

We understand that you may still have questions, any one of our staff members will be more than happy to help you with any additional questions.

	Peterborough An Oak veneer coffin	Lincoln An Oak veneer coffin with pressed panel	Redwood A Mahogany veneer coffin	Richmond High quality raised lid Oak veneer coffin	Harrow High quality raised lid Oak veneer with pressed panel coffin
	£3,205	£3,295	£3,365	£3,465	£3,465
Funeral Director's professional fees	✓	✓	✓	✓	✓
Removal of the deceased 30 mile radius during normal working week hours	✓	✓	✓	✓	✓
Care of the deceased	✓	✓	✓	✓	✓
Supply Hearse, Bearers and 1 following Limousine	✓	✓	✓	✓	✓
Chapel of Rest Viewing	✓ during normal office hours	✓ during normal office hours	✓ during normal office hours	✓ during normal office hours	✓ during normal office hours
Service prior to Burial or Cremation	✗	✗	✗	✗	✗
Contribution towards Disbursements £1670. (such as burial or cremation fees and ministers' fee are included in each plan. Please see below for more information on disbursements). Additional services are not included in plans e.g burial plot, headstone/memorial, floral tributes or catering.					
Clergy or Celebrant fee	✓	✓	✓	✓	✓
Crematorium fee	✓	✓	✓	✓	✓
Church / Venue fee	✓	✓	✓	✓	✓
Administration Charge	£140	£140	£140	£140	£140
Total	£5,015	£5,105	£5,175	£5,275	£5,275

Time of Need vs Pre-Paid Plan Price Comparison

Peterborough

Cost of Pre Paid Funeral Plan £5,015

Note: The cost of this funeral, if you purchased it today at the time of need, rather than purchasing a Pre-Paid Funeral Plan, is £4,620.

The difference in price between the funeral purchased at the time of need and a pre-paid funeral plan to be used in the future is due to the additional regulatory and administration costs (that apply to our pre-paid plans but not at-need funerals), an administration fee of £140 and the cost of managing the trust arrangement which ensures money paid towards pre-paid funeral plans is kept safe.

Lincoln

Cost of Pre Paid Funeral Plan £5,105

Note: The cost of this funeral, if you purchased it today at the time of need, rather than purchasing a Pre-Paid Funeral Plan, is £4,710.

The difference in price between the funeral purchased at the time of need and a pre-paid funeral plan to be used in the future is due to the additional regulatory and administration costs (that apply to our pre-paid plans but not at-need funerals), an administration fee of £140 and the cost of managing the trust arrangement which ensures money paid towards pre-paid funeral plans is kept safe.

Time of Need vs Pre-Paid Plan Price Comparison (cont.)

Redwood

Cost of Pre Paid Funeral Plan £5,175

Note: The cost of this funeral, if you purchased it today at the time of need, rather than purchasing a Pre-Paid Funeral Plan, is £4,780.

The difference in price between the funeral purchased at the time of need and a pre-paid funeral plan to be used in the future is due to the additional regulatory and administration costs (that apply to our pre-paid plans but not at-need funerals), an administration fee of £140 and the cost of managing the trust arrangement which ensures money paid towards pre-paid funeral plans is kept safe.

Richmond

Cost of Pre Paid Funeral Plan £5,275

Note: The cost of this funeral, if you purchased it today at the time of need, rather than purchasing a Pre-Paid Funeral Plan, is £4,880.

The difference in price between the funeral purchased at the time of need and a pre-paid funeral plan to be used in the future is due to the additional regulatory and administration costs (that apply to our pre-paid plans but not at-need funerals), an administration fee of £140 and the cost of managing the trust arrangement which ensures money paid towards pre-paid funeral plans is kept safe.

Harrow

Cost of Pre Paid Funeral Plan £5,275

Note: The cost of this funeral, if you purchased it today at the time of need, rather than purchasing a Pre-Paid Funeral Plan, is £4,880.

The difference in price between the funeral purchased at the time of need and a pre-paid funeral plan to be used in the future is due to the additional regulatory and administration costs (that apply to our pre-paid plans but not at-need funerals), an administration fee of £140 and the cost of managing the trust arrangement which ensures money paid towards pre-paid funeral plans is kept safe.



A thoughtful decision for you and your loved ones



**Pay for your funeral at today's prices
no more to pay for your funeral
directors services.**

**Remove any stress or worry from your
family at what will inevitably be a
distressing time.**

Specify your arrangements in advance.

Now you have chosen your plan – Relax.

Wm. Alty & Sons wants you to feel you are in very capable hands.
With a wealth of experience that spans over decades.

We operate a Trust fund that is completely Independent
from our funeral directors and overlooked by a majority of
independent Trustees, audited on an annual basis, and is subject
to an Actuarial valuation every three years, to ensure your money is
available for your funeral at the time of need.

***The next step is to call our funeral directors to book the plan of
your choice with confidence.***

We pride ourselves in the
standard of our funeral homes
in Blackburn and Preston.
We endeavour to provide a traditional
background, comfortable surroundings
yet with every modern facility. Our funeral
homes have private chapels of rest.

**Find out more at www.altysfunerals.co.uk
or contact your local office phone 01254 503240
e mail admin@altysfunerals.co.uk**

Blackburn Office

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William Alty & Sons Limited is a
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and Wales number 00346916.

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Telephone: 01772 428580

Authorised and Regulated by the
Financial Conduct Authority
(FRN 962402) for the purposes of
entering into and carrying out
Funeral Plan Contracts. For more
information, please visit the FCA
website at:
<https://register.fca.org.uk/>

admin@altysfunerals.co.uk

www.altysfunerals.co.uk

Financial Services Compensation Scheme

We are covered by the FSCS. You may be entitled to
compensation from the scheme if we cannot meet our
obligations. This depends on the type of business and the
circumstances of the claim.

Further information about compensation scheme
arrangements is available from the FSCS website
www.fscs.org.uk or by calling them on 0800 678 1100.
