

Funeralcare

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# Your guide to our award-winning funeral plans



Best Funeral  
Plan Provider

coop



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# What is a funeral plan?

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By planning your funeral in advance, you can help your family and friends give you the goodbye you want. They'll be protected from unexpected costs and you'll have peace of mind knowing everything is taken care of.

A pre-paid funeral plan can let your loved ones focus on celebrating your life, rather than worrying about how they'll pay for the service.

## By planning ahead you can:

- ✓ **Have peace of mind**  
You've arranged and paid for your funeral in advance
- ✓ **Pay for your funeral at today's price**  
It's a practical and sensible way to ensure that, no matter how much funeral costs increase, your loved ones will be protected.
- ✓ **Plan it your way**  
Make sure your final wishes are met, meaning less stress for your family and friends

## We're here to guide you through

You can trust us to plan your funeral the way you want it. We'll explain all the options and give you the time you need to make the right decisions. And whatever happens, we're with you every step of the way.



ook Funeralcare

98%

of our clients are satisfied with our  
services because we're committed  
to providing the best possible  
care\*

\*Based on a total of 37,526 client satisfaction questionnaires which were returned in 2019.



# Why choose Co-op Funeralcare?

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For over 100 years, we've helped the nation celebrate the lives of its loved ones.

With funeral homes in the heart of communities across Great Britain, you'll have reassurance that we can both plan and carry out your funeral, ensuring every detail is exactly as you wanted.

## ✓ Range of pre-paid funeral plans

All our plans are available for either a burial<sup>^</sup> or cremation. We offer four set plans, a tailor-made plan and a masonry plan.

## ✓ Easy payment options

Ranging from paying in full, spreading the cost over 6 or 12 months with no additional costs or monthly instalments over 2-25 years.

## ✓ Co-op Commitment

If you choose to pay in instalments over 2-25 years, your plan will include the Co-op Commitment. **If you die after 12 months, we promise to deliver all the services provided in your plan, even if you've not paid all the instalments.** And if you die as a result of an accident within the first 12 months of your plan, you'll be covered by our Co-op Commitment\*.

## ✓ Award-winning service

We've been voted 'Best Funeral Plan Provider' for three years running, and we've been awarded with the highest accolades from trusted independent experts.

## ✓ Fully guaranteed funeral plan

Protect against rising costs and secure your funeral at today's prices. Your loved ones won't have to pay a penny more for the services included in your plan when you pass away, no matter how much funeral costs continue to increase.

## ✓ Guaranteed acceptance

You can start a pre-paid funeral plan today. There's no upper age limit (depending on the payment option you choose) and you don't need to have a medical.

## ✓ We keep your money safe

By choosing a Co-op Funeralcare plan you can be confident that you're in safe hands, your money is protected and your funeral will be provided when the time comes. See page 15 which details how we keep your money safe.

### Funerals the Co-op Way

Committed to a better way of doing business for you and your communities.

Co-op Members have raised over £17 million in funding for over 4,000 local community causes since 2019.

[coop.co.uk/funeralcare/about-us](https://coop.co.uk/funeralcare/about-us)

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<sup>^</sup>As prices and availability vary across the UK, none of our burial plans include the cost of buying a grave.

\*See our terms and conditions. Instalments must be paid up to date and your funeral must be arranged and carried out by one of our Funeral Directors.



# You're protected against rising funeral costs

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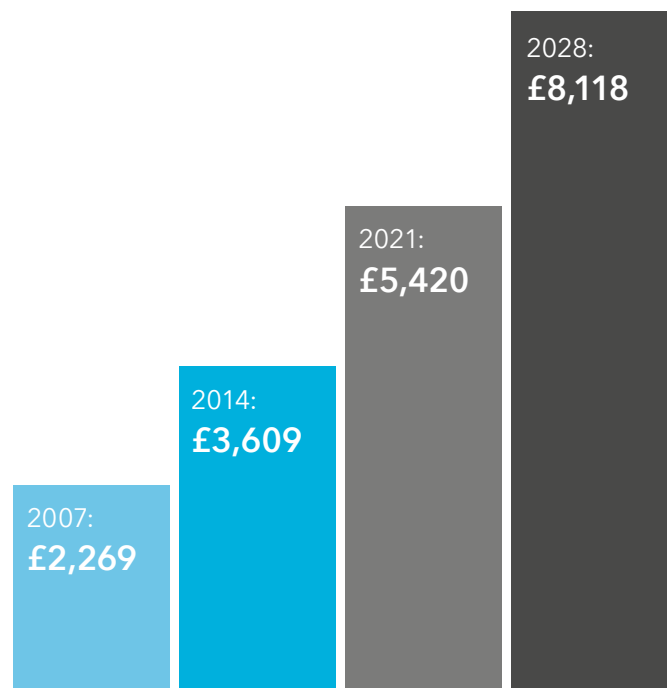


The price of a funeral keeps going up and has almost doubled in the last decade.

In 2014, an average funeral cost £3,609 and Mintel Consulting forecast that funeral costs will continue to rise reaching £8,000 by 2028. Buying a fully guaranteed funeral plan helps you beat rising costs by paying today's price. It protects loved ones from any additional expense for the services included in the plan, no matter when the funeral takes place.

Unlike some funeral plan providers, we promise to cover the full cost of the services included in your chosen plan. Once it's paid for, you'll have peace of mind knowing that your loved ones won't have to worry about inflation or hidden third-party costs, which means they won't be left paying anything extra.

## National average funeral costs UK (£):



**Source:** Figures to 2019 are based on published Mintel forecast data. Data beyond 2019 was prepared by Mintel consultancy services for Co-op Funeralcare, based on year-on-year growth and estimates provided by Government associations including the Office of National Statistics.



# Over 50s life cover or a funeral plan?

Over 50s life insurance can be an affordable way to leave a guaranteed cash sum to your loved ones when you pass away. This cash sum can be enjoyed as a cash gift, used towards your funeral costs, or used to help with other expenses.

If, however, you want to make sure your funeral is paid for in advance, with nothing for your family to pay, then a funeral plan is the only way to do that.

To help you decide what kind of plan is right for you, this handy table compares the main differences between over 50s life cover and a funeral plan.



	Pre-paid funeral plans	Over 50s cover
Does it guarantee to pay for all the items that I want included in my funeral?	✓	✗
Will there be support for me and my family from when I buy my plan to the delivery of my funeral?	✓	✗
If I cancel after the 30 day cooling off period, will I get my money back?	✓ Less a cancellation charge see T&Cs.	✗ Dependent on the insurance provider.*
Can I pay monthly?	✓	✓
Could I be paying in more than what my family will receive back when I die?	✗ The cost of your chosen plan is fixed at the agreed price when you take out your plan.	✓ The total paid in premiums could be more than the cash payout depending on how long you have been paying the insurance.



# Choosing the right plan for you

We offer a range of funeral plans, and the questions below will help you choose the best one for you.

## What's the difference between a set plan and a tailor-made plan?

### Set plans

A set plan includes all the essential services needed for a burial<sup>\*</sup> or cremation. We've four plans and each includes a different combination of services, so you can choose the one that most closely fits your needs.

All of our plans are fully guaranteed, which means that no matter how much prices rise in the future, you'll only pay the price agreed when you take out a plan with us. Your loved ones won't have to worry about inflation or hidden third-party costs, which means they won't be left paying anything extra.

### Tailor-made plans

A tailor-made plan gives you the opportunity to create your own unique funeral and pay for all the services in advance. If you'd like to choose a particular coffin, add special flowers or hire an unusual hearse, a tailor-made plan gives you total flexibility.

**If you have any questions or would like to purchase a funeral plan, you can phone or visit your local Co-op funeral home, call 0800 289 120 or visit [coop.co.uk/funeralplans](https://coop.co.uk/funeralplans)**

Do you want to plan and pay for a funeral that includes flowers, newspaper notices or an alternative hearse?

Yes

No

#### Tailor-made plan

Create your own unique plan by choosing each service individually to create the funeral that's right for you. The price depends on the services you want to include, so we'll provide a detailed breakdown of costs.

Speak to one of our colleagues at our funeral home to arrange your tailor-made plan.

#### Set funeral plan

A complete plan, at a fixed price that includes all the essential services needed for a burial or cremation.

We have a range of four set plans, each with a different price and level of services included.

How important is flexibility to you?

Would you like a choice of day and time when the funeral is held or a specific route for the funeral cortege?

No

Yes

Will you need a limousine for your family or friends?

Will you need a limousine for your family or friends?

No

Yes

Yes

No

Simple Plan

Bronze Plan

How many limousines do you think you'll need?

1

2

Silver Plan

Gold Plan



Our Gold Plan has been awarded a 5\* rating from both Fairer Finance and Defaqto.



# Compare our set plans

What's included in our set funeral plans for both burial and cremation.	Simple £3,295	Bronze £3,595	Silver £3,950	Gold £4,199
<b>Our Services</b>				
Provision of all Funeral Director services to make the funeral arrangements, including the funeral service at one location. For cremation, a service at the crematorium. For burial, a service at the cemetery chapel, local church or at the graveside	●	●	●	●
Hearse and personnel required for the funeral	●	●	●	●
Provision of limousine	Not included	Not included	One	Two
Flexible funeral cortege, up to 15 miles (the traditional funeral procession)	Directly to crematorium or place of burial from funeral home only	Client flexibility to choose route	Client flexibility to choose route	Client flexibility to choose route
Mutual agreement on date and time of the funeral	Restricted dates and times of day	●	●	●
Funeral requests service to record your personal wishes. (Where this includes chargeable services such as flowers, these will need to be paid for at the time of the funeral)	●	●	●	●
<b>Care of the deceased</b>				
Care and preparation of the deceased prior to the funeral, including the use of a private chapel of rest	● Embalming not included	● Embalming not included	● Embalming not included	● Embalming not included
A fully lined and fitted coffin <sup>^</sup>	Simple coffin	Wood effect coffin such as Maple	Wood effect coffin such as Cherry or Rosewood	Wood veneer coffin such as Traditional or Light Oak
24-hour transfer of the deceased to a suitable resting place within the UK (within a 50-mile radius)	●	●	●	●
Visit to the chapel of rest	● Visiting: In normal working hours	● Visiting: In normal working hours	● Anytime: (by pre-arranged appointment)	● Anytime: (by pre-arranged appointment)
<b>Cremation - Third Party Charges</b>				
Doctor's fees if applicable	●	●	●	●
Cremation fees at a local crematorium	●	●	●	●
Minister or Officiant's fee to perform the service at the crematorium	●	●	●	●
<b>Burial - Third Party Charges</b>				
Burial or interment fee (single), gravedigger fee where applicable	●	●	●	●
Minister or Officiant's fees to conduct a service at a local cemetery chapel or church or at the graveside	●	●	●	●
Purchase of a burial plot (grave/lair)	Not included	Not included	Not included	Not included
<b>Family support and assistance provided by Funeral Director</b>				
Regular contact with the arranging client advising on all matters relating to the funeral	●	●	●	●
Bereavement assistance via professional organisations	●	●	●	●
Free advice call from our Bereavement Notification Service team	●	●	●	●
Advice on arranging products such as floral tributes, funeral stationery or newspaper notices to be paid by the client when arranging the funeral	●	●	●	●

● Dark grey circle indicates what's included in your plan    <sup>^</sup>We reserve the right to offer a suitable comparable alternative coffin



# Award-winning funeral plans

At Co-op Funeralcare, we've been supporting families for over 100 years. Looking after our clients is important to us, and we genuinely care about the people in our community. But don't just take our word for it.

### MoneyNet

MoneyNet has recognised Co-op as the "Best Funeral Plan Provider" in the UK for the last three years. This year, they awarded Co-op the Triple Gold award for helping people get the most from their finances, and providing excellent choice, value and innovation for customers.

### Fairer Finance

Fairer Finance aim to help customers compare on quality - helping them to make better, more informed decisions. Both our Silver and Gold funeral plans have received the coveted 5-star rating from Fairer Finance. Out of all the funeral plans in the UK reviewed by Fairer Finance, only the Co-op's were rated 5 stars.

### Defaqto

Defaqto's 60 independent experts work extensively in the Financial Services industry. Collectively they spend 400 hours a day monitoring more than 43,000 financial products and funds for any changes, ensuring their star ratings are always relevant and up to date.

For the third year running, our Gold Funeral Plan received a 5-star rating by Defaqto. Out of almost 100 funeral plans reviewed, only 7 received this top rating.

**Below is a summary of all the plans we've received awards for.**

Plan Type	Fairer Finance	Defaqto
Simple	2*	3*
Silver	5*	4*
Gold	5*	5*



Based on independent customer feedback, from 2,009 verified reviews, our funeral plans have an average rating of 4.7 stars out of 5 (as at 24 January)



# Tailor-made funeral plan

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A tailor-made plan lets you arrange a funeral exactly how you imagine it, whether burial or cremation. You can plan everything down to the type of coffin or an alternative hearse if you want something different.

## Why choose a tailor-made plan?

The plan can be a full expression of your personality, helping you say a unique goodbye. Almost everything can be arranged and paid for in advance, from adding your favourite floral tribute to paying for a newspaper notice, which means your family don't have to worry about guessing your final wishes.

You can add to or change your tailor-made plan at any time. No charge will be made for making the changes, you simply pay for any additional services you arrange. Everything in your plan will be charged at today's prices guaranteeing there are no additional costs when the time comes.

## Visit us to arrange your plan

A tailor-made plan is unique to you, so can only be arranged with one of our team of professional Funeral Directors. They will make sure everything is recorded for you and give you a price based on the choices you've made.

**Find your local funeral home online  
at [coop.co.uk/funeralcare](https://coop.co.uk/funeralcare)**





# The masonry plan

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Memorials can be an important place of connection and reflection. But the cost of a headstone can be an expense your loved ones haven't considered, with the average cost being around £1,162.<sup>^</sup>

## Why choose a masonry plan?

Experienced craftsmen design and prepare memorials ensuring the highest quality in their finished work. If there is a memorial that you'd like, which isn't featured in our masonry brochure, we will be happy to check if the masons can produce it for you.

## Fully guaranteed

All of the services included in your masonry plan are fully guaranteed, so there will be no more to pay when the time comes, even if prices rise.

## Convenient ways to pay

Like all our plans you can pay in full, spread the cost over 6 or 12 months with no additional costs or pay by monthly instalments over 2-25 years. You don't even need to pay a deposit.

## Visit us to arrange your plan

A masonry plan can be purchased on its own or alongside a funeral plan through one of our team of professional Funeral Directors.

## Find your local funeral home online at [coop.co.uk/funeralcare](https://coop.co.uk/funeralcare)

There are many regulations governing the type of memorials that can be erected in a churchyard or cemetery. The size of a memorial is generally governed by the appropriate burial authority.

Please allow us to check these regulations for you before you make your final choice.





# How to buy a funeral plan

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To buy a set plan or for further information about anything in this brochure:



Contact your local funeral home



Call our Funeralcare Funeral Planning Team on **0800 289 120**  
Monday to Friday: 9am - 7pm  
Saturday & Sunday: 9am - 5pm



Visit **[coop.co.uk/funeralplans](https://coop.co.uk/funeralplans)**



## Arrange a home visit

Our colleagues will be happy to come to you or we can arrange an appointment with one of our Estate Planning Consultants.

## To buy a tailor-made plan:

Due to the individual nature of tailor-made plans these must be discussed and arranged with the assistance of one of our Funeral Directors.

## Find your local funeral home online at [coop.co.uk/funeralcare](https://coop.co.uk/funeralcare)

Once your application has been processed, we'll send you a funeral plan documents folder that includes two copies of your personalised plan summary.

## Good to know:

### Whether burial or cremation

Our fully guaranteed plans are available for both burial and cremation.

### Paying for a grave

As prices and availability vary across the UK, none of our burial plans include the cost of buying a grave/lair. Your local Funeral Director will be able to advise you on how you go about enquiring and buying a burial plot in your local area.

### Paying for a plan for someone else

You can pay for one of our funeral plans for yourself, relative or a friend. Once this is arranged the person who the plan is for will receive the documents through the post.

If the plan holder doesn't have capacity and if you've a power of attorney or court of protection order (or equivalent) in place and therefore the authority to act for the person who the plan is for, and you would like documents to be issued to you, we can do so. We'll require a copy of the power of attorney or court of protection order to be attached to the application.



# Support and advice from Co-op Legal Services

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Co-op Legal Services, part of the Co-op Group, can offer straightforward legal advice and a range of services that can bring you peace of mind.

## Making a Will

It's something most of us would rather put off until another day. But it's one of the most important things you can do. A Will means your wishes are clear about what you would like to happen after you die and gives you, and your family, peace of mind when the time comes.

We don't want Will writing to be complicated, so we'll take you through our simple process that makes it really straightforward to do.

## Protecting your assets with a Lasting Power of Attorney (LPA)

A Lasting Power of Attorney is an important legal document that can make sure your affairs are managed by someone you trust during your lifetime.

You might need this if you become unable to manage things on your own, perhaps through old age, illness or an accident. We can help you through all the stages of creating an LPA at a fixed cost, agreed at the outset, so there are no surprises.

**We make the law easy to understand and we're here to help you get the right outcome. Call the Co-op Legal Services team on 0330 606 9437.**

# Frequently asked questions

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Your Co-op Funeralcare Funeral Director will be able to answer any other questions you have at any time.

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## About our plans

### Who will carry out my funeral?

Your funeral will be carried out by one of our Funeral Directors. You may choose your funeral home when you buy your plan or tell us later. We will record this so we know when the time comes.

### What if I move to a different area?

It's important you let us know if you move. We've funeral homes in the heart of communities across Great Britain, allowing you to change your chosen home at no extra cost, all you need to do is contact us. There may be extra costs if you have a tailor-made plan and move areas. This is because different cemeteries may have different charges.

### What if I die abroad?

We only cover funerals carried out in mainland Great Britain and Northern Ireland. If you die elsewhere then we can help your family with arrangements to bring you back so that we can carry out your funeral in line with your wishes. There's an extra cost for this.

### What if I die away from home within Great Britain and Northern Ireland?

Included in our funeral plans is the collection and transfer of the deceased to a resting place within a 50-mile radius.

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If you need to be transported further than 50 miles, extra charges will apply.

### How can I include personal requests in my funeral plan?

Simply tell us your wishes and we'll keep them safe until the time comes. A funeral requests service is available if you wish to complete and record your wishes with us. If you buy a set plan this will be sent in the post to you with your plan confirmation and you simply complete it and send back to us. If you buy a tailor-made plan these can be recorded with the help of our colleagues who can discuss this at point of arrangement or can be added later once you have had some time to think it over. We assure you that we will do our utmost to honour them.

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## How we keep your money safe

Co-op Funeralcare has been providing funerals to celebrate the lives of the nation's loved ones for over 100 years. By choosing a Co-op Funeralcare plan you can be confident that you're in safe hands, your money is protected and your funeral will be provided when the time comes.

Unlike other funeral plan providers, we guarantee all the services in your funeral plan will be delivered at no extra cost. We provide those services ourselves and with funeral homes we have a relationship with, such as other regional co-operatives.

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### Where does my money go?

We put all of the money from each plan into an individual whole of life insurance policy with Royal London. When we say Royal London, this is The Royal London Mutual Insurance Society Limited. We receive an allowance to meet our initial costs of selling and arranging the funeral plan.

The money is released to us when you die so that the funeral can be provided. Money can also be released if you cancel your plan, so we can refund this to you in accordance with our terms and conditions.

Working with Royal London we regularly monitor the whole of life insurance policies to ensure enough funds are available for us to provide the services set out in your plan. We report on this annually in our accounts.

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### Protecting your money

For extra protection, the funds and proceeds are held by an independent trustee, Apex Corporate Trustees (UK) Limited. These are held on trust for when they're needed.

### What if Co-op Funeralcare goes out of business?

We're confident this won't happen. But in the unlikely event that we do go out of business and aren't able to provide your funeral, the money held in the individual whole of life insurance policy will be protected by the trust.

The money will be released to the independent trustee when you die, who will then return the payments made to your estate after paying their own costs.

The amount paid to the estate would depend upon the value of the funds invested in the individual whole of life insurance policy at the time of death. The independent trustee's costs will be paid from these funds.

The estate can then use the remaining money to pay for a funeral with another funeral provider. Depending on the cost of the funeral, the estate may receive more money than is needed to pay for the funeral, or there may not be enough.

### How are we regulated?

We've been registered with the Funeral Planning Authority since it was formed ([www.funeralplanningauthority.co.uk](http://www.funeralplanningauthority.co.uk)) in 2002. We call this the FPA and it's the industry body that monitors the operation of registered funeral plan companies. This includes the formal monitoring of the marketing, financial and service provisions of the plan.

The FPA is there to add objective scrutiny to providers who choose to register. This scrutiny is intended to add a degree of consumer protection by ensuring providers conform to the FPA Rules and a Code of Practice. The scrutiny is carried out by the FPA's independent compliance committee.

There is an annual re-registration process to check providers continue to meet the high standards set. This includes the provider submitting detailed information,

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including financial information, to the FPA on the key aspects of how they run their plans. Since the formation of the FPA in 2002 no FPA registered firm has failed.

The detail of regulation of funeral plans is contained in articles 59 & 60 of The Financial Services & Markets Act 2000 (Regulated Activities) Order 2001. Funeral plans can be exempt from direct regulation through adherence to some basic protections, the key being separating the assets needed to carry out the funeral from the provider. However, Royal London (who hold the funds) are regulated by the Financial Conduct Authority and authorised by the Prudential Regulation Authority.

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## Payment

### What happens if I am paying in instalments but die before all instalments are paid?

It depends on which instalment option you are paying by.

If paying in instalments of 6 or 12 months, your representative will need to pay the rest of the balance so that our Funeral Director can deliver your plan.

If paying in instalments over 2-25 years and you die after 12 months, as long as your payments are up to date, we won't collect the rest of the balance on your plan. Our Funeral Director can deliver your plan. This is the Co-op Commitment.

### What is the Co-op Commitment?

If you choose to pay in instalments over 2-25 years the plan will include the Co-op Commitment. If you die after 12 months, we promise to deliver all the services provided in your plan, even if you've not paid all the instalments. And if you die as a result of an accident within the first 12 months of your plan, you'll be covered by our Co-op Commitment.

### Can I buy a plan for memorial masonry?

Yes, you can buy a tailor-made masonry plan. This plan will allow you to arrange and pay in advance for new headstones and inscriptions on existing headstones. You don't need to buy a funeral plan. If you do however, you will need to pay for both plans separately.

### What additional costs are there to be paid for at the time of the funeral?

Your representative making the arrangements may wish to include additional items in your funeral that are not part of your plan. These could include flowers, additional limousines, newspaper notices etc. The Funeral Director can help to arrange these and they will need to be paid for in full before the funeral.

### What happens if I stop paying for my plan?

Please contact us if you're struggling to pay for your plan, to discuss options with us.

If you're paying in instalments over 6 or 12 months and you miss 3 instalments in a row, we may cancel your plan and pay back the money paid.



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If you're paying in instalments over 2-25 years and either you miss 3 instalments in a row, or 3 instalments in a 5-year period then you won't be able to benefit from the Co-op Commitment. We have the right to cancel your plan and give you back the money you've paid.

### What happens after I've bought my plan?

When you take out a plan with us, you will receive a documents folder in the post within 10 working days containing:

- A covering letter
- 2x plan summaries and care cards.
  - 1 set which should be given to the person who is most likely to arrange your funeral
- Information on what to do for the person arranging your funeral, when the time comes

If you are the person paying for the plan and have chosen to pay by monthly Direct Debit, the covering letter will confirm the set term you are paying over, the amount of the payment and the date of your first Direct Debit payment. And if paying in instalments, the total amount you will pay over the term.

### What if I want to make changes to my plan?

There is no administration charge for making changes. We outline all of the potential change scenarios and how this may affect your plan in our terms and conditions. Please contact us if you wish to make any changes and we can talk this through with you.

### What if I want to cancel my plan?

However you pay, you can cancel your plan within 30 days of the start date without giving any reason and receive a full refund.

If you cancel your plan after 30 days of the start date, there'll be a cancellation charge of £250 on set or tailor-made funeral plans or £100 on masonry plans.

For further information on your right to cancel see our terms and conditions.

### A helping hand for you and your community

As a Co-op Member, you benefit from exclusive member prices when you arrange a funeral or purchase a funeral plan with us. Plus we'll give £2 for every hundred pounds spent to community causes. Exclusions and restrictions apply. For full details of our member benefits please see our membership T&Cs at [coop.co.uk/membership](https://coop.co.uk/membership).



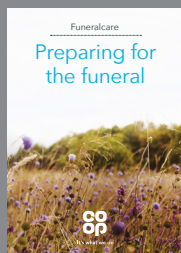


You can order our literature in **braille, large font or audio**. Just call us on **0800 289 120** or you can simply email us directly at **[funeralplanenquiries@coop.co.uk](mailto:funeralplanenquiries@coop.co.uk)** to tell us

1. The format you require
2. Your name and address

We have some of our handy guides available which have been translated into alternative languages - please ask should you have a need for this format.

### Other ways we can help you



**Preparing for the funeral**  
What to do when a death occurs and what happens before the funeral



**Your guide to burial and cremation memorials**  
Our wide range of headstones and cremation memorials



**Your guide to funeral flowers**  
Our extensive range of floral tributes and arrangements which you can choose from



# Our promise

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Our promise is to help you arrange or plan a funeral with care, respect, clarity and reassurance. Our team of professionals are here to listen, advise and guide you through all your options. We're available 24 hours a day, 7 days a week so you'll always have someone to talk to.

We're here, we understand how difficult this can be and we promise to help you at every step of the way.



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The Co-operative Legal Services and Co-op Legal Services are trading names for Co-operative Legal Services Limited. We're registered under Company Number 05671209.

Our registered Office is 1 Angel Square, Manchester M60 0AG and we're regulated by the Solicitors Regulation Authority. In Scotland and Northern Ireland different laws apply; we can refer you to an approved panel for most services. Terms and conditions apply. If you'd like to see them, just ask.

[coop.co.uk/funeralplans](https://coop.co.uk/funeralplans)



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