

Funeral Planning **with Tracey Beale of Co-operative Funeralcare Farnborough**

We were delighted to welcome Tracey along to talk to members about funeral planning, having developed a close relationship during our campaign to restore the Victoria Road Cemetery funeral chapel. The chapel stands across the road from the Co-operative Funeralcare premises and they share our determination to secure the future of the chapel by creating a columbarium. Their support has been invaluable.

Although focussed primarily on funeral planning, the evening soon developed into a remarkably lively and engaging exploration of the whole topic of death, with members keen to learn more about a subject that is rarely discussed openly these days. Maudlin, it certainly wasn't.

Tracey began with a simple description of what a funeral plan is: a facility to record chosen funeral arrangements and pay for the expenses. She went on to describe how it works:

- An experienced funeral coordinator will record the client's wishes for a bespoke funeral
- Upon payment in full, a Funeral Plan Certificate is issued
- Upon the client's death, the family or representative uses this certificate to arrange and pay for the funeral

The Co-operative Funeralcare team will work closely with the client on what to include, using their brochure to help arrange a bespoke funeral at today's cost. They will also advise on all the items required for the funeral to go ahead and discuss other options. Since funeral costs increase year on year, one benefit of taking out a funeral plan is that the client is protected from any increase, with a potential saving of thousands of pounds.

Tracey explained that all Southern Co-operative Funeral Plan monies are invested in a regulated whole-of-life insurance policy or trust fund in accordance with the Financial Services & Markets Act 2000 (Regulated Activities) Order 2001. This ensures the financial sustainability of the company and its funeral plans.

Other benefits of a funeral plan are to provide financial peace of mind for those left behind, who will have the comfort of knowing that they are fulfilling their loved one's wishes, and for the person taking out the plan, who knows that everything will be carried out exactly as specified. All third-party costs are included in the package, though the family can make additions if they wish.

Some of the things that can be accommodated are donations to charity in lieu of flowers, favourite music, poetry or readings and a colourful dress code. Horse-drawn hearses are available for those with a romantic sensibility and there's even a motorcycle hearse for motorcycle enthusiasts.

While the cost of the funeral will vary because each is bespoke, the fee is £250, guaranteed for the lifetime of the client. Payment can be made in a lump sum or in instalments over a period of up to five years; if paid over 12 months, it is interest free. Plans can be cancelled at any time, currently at a cost of £150.

A copy of the Funeral Plan Certificate will be held at the parlour where it was arranged and with their planning department. A further copy is provided for the client, who is advised to keep it in a safe place and to tell someone its location. Clients can make changes to their plans

at any point, and their funerals arranged anywhere in the country where there is a Co-operative funeral home. People can even take out plans for others, such as family members.

Having a funeral plan is especially helpful for those who have no family to take on the funeral arrangements, often the case with care home residents. It makes it easier for a solicitor, friend or representative, not least because there is no financial responsibility.



Following Tracey's presentation on funeral plans, she talked at length about what happens when someone dies, in hospital, in a care facility or at home, explaining the various legal requirements and describing the body's journey to either burial site or crematorium. It was

clear that the whole process is handled with extreme sensitivity; funeral coordinators keep in mind how they would wish their loved ones to be treated. Judging the many questions, it was obvious that the audience was genuinely interested.

Tracey ended by distributing information packets and made a promise to arrange a tour of the Co-operative Funeralcare facility in Victoria Road, followed by a limousine trip to Aldershot for a tour of the crematorium. In addition, she extended an open invitation to all TFS members to drop in for an informal chat, or to arrange a home visit if that is more convenient.