

# Open Introducer Plans

Below and overleaf you will see the standard plans and their prices of W & MJ Rossiter & Sons Ltd who is an Introducer Appointed Representative of Open Prepaid Funerals. These plans can be personalised to suit your individual needs and requirements. You have the option to tailor your plan to be as simple or as detailed as you wish. A fully trained Open Adviser will help you through the process step by step. All Open plans can have personal requests added to them - for example music or charity donation in the notes section on the plan paperwork. Once completed your plan will be allocated to your chosen nominated funeral director.

**W&MJ**  
**ROSSITER**  
&  
**SONS**  
**LTD**

Working in partnership with  
Open Prepaid Funerals

Funeral Plan Elements	Simple Plan	Traditional Plan	Select Plan
Local collection of the deceased from the place of death and their conveyance to the funeral director's premises during normal working hours	●	●	●
Care of the deceased prior to the funeral	●	●	●
Coffin type	Basic coffin	Genuine wood veneered coffin	Superior genuine wood veneered coffin
Provision of funeral transport (a limousine typically seats 6)	Hearse directly to the funeral location	Hearse and one mourners limousine	Hearse and two mourners limousine
Provision of funeral staff	Bearers as required	Conductor and Bearers as required	Conductor and Bearers as required
The cortege leaving from a local address, travelling to the funeral service and returning afterwards		●	●
Professional advice on certification, registration and all the required legal documentation	●	●	●
Contribution towards 3rd party costs, such as clergy, doctors and the crematorium and/or cemetery	●	●	●
Provision of Chapel of Rest facilities for viewing of the deceased prior to the funeral	●	●	●
The Funeral Director's fees in arranging and servicing the funeral	●	●	●
Advice on floral tributes, estate administration, bereavement counselling and charitable donations	●	●	●
Provision of attendance cards or book for those who attend the funeral to sign			●
Collection of floral tribute cards or if preferred, a listing of those who have sent flowers			●
Advice and help for the purposes of producing Order of Service and/or Hymn sheets (printing not included)	●	●	●
Advice and help for placing an obituary notice in the local press (cost of notice not included)	●	●	●
Memorial advice	●	●	●
Funeral Director Costs	£2258.00	£2658.00	£2963.00
Contribution to Disbursements	£943.00	£943.00	£943.00
Plan Admin Fee	£285.00	£285.00	£285.00
<b>Total Plan Cost</b>	<b>£3485.00</b>	<b>£3885.00</b>	<b>£4190.00</b>

**Third party costs (Disbursements)** - Third party costs are fees that the funeral director will pay on your behalf at the time of need. These can include such things as crematorium or cemetery, officiant and medical certification fee's. Contributions towards third party costs may not cover the total cost at the time of need.

## Unattended Cremation Plan - £1790.00 (Llanelli Crematorium) £2135.00 (Narberth Crematorium)

The total price of £1790.00 or £2135.00 for the Unattended Cremation Plan includes the standard administration fee of £285.00 and a contribution towards disbursement costs of £397.00 (Llanelli Crem) or £742.00 (Narberth Crem).

Unattended cremation removes the formality of a traditional funeral service. Your nominated funeral director, at the time of need, arranges collection from the place of death and provides care until the day of the cremation. This plan includes the provision of a basic coffin, sufficient staff to convey the deceased to the crematorium and the contribution to disbursements. The date and time of the funeral is arranged by your nominated independent funeral director with no mourners in attendance and no ceremony. The cremated remains are then either scattered at the crematorium or can be made available to the family for collection. Many families who choose this option will arrange for an alternative Memorial Service after the cremation.

The unattended cremation plan is a cost effective way of prepaying for a funeral in advance and yet price is often not the deciding factor. In many cases this approach to the funeral just sits comfortably with the plan holders lifestyle and is a less emotional way of dealing with end of life planning. The unattended cremation is a discreet and dignified service provided by a professional funeral director in accordance with the appropriate legal requirements.

**Pay in Full**  
By Bank Transfer,  
Cheque or Card by calling  
0330 660 0072.

**0%**  
**12 Monthly**  
**Instalments**

**Up to**  
**2 Years Monthly**  
**Payments**

### Example Instalment Plan Payments

If you are interested in paying by instalments then we are happy to provide some options for you. You can pay any size deposit or just the admin fee (£285), then pay the balance in instalments; 0% for 12 months or up to 2 years at a very competitive rate. Please call us for accurate figures. Below are some examples of payments with instalment plans. The figures shown are designed to give examples of monthly payments. Plans taken over a period greater than 12 months are subject to charges equivalent to an APR of 4.9% however this is all allocated to the value of the plan. Open does not gain any financial benefit from this charge.

Plan Type	Example Full Plan Price	Minimum Deposit	12 monthly payments	18 monthly payments	24 monthly payments
Unattended Cremation	£1790.00	£285.00	£125.47	£86.89	£65.96
Simple Plan	£3485.00	£285.00	£266.67	£184.75	£140.25
Traditional Plan	£3885.00	£285.00	£300.00	£207.85	£157.78
Bespoke Plan	£5285.00	£285.00	£416.67	£288.68	£219.13

As a regulated funeral plan provider we are formally required to do something we have always done and supported, be transparent about how plans are priced. This is quite simple for us here at Open as we have a single fixed administration fee which is the same across all plans that we offer. The full amount that you pay for a funeral plan from Open Prepaid Funerals Limited includes our administration fee of £285.00. The remaining balance, which is the amount that remains in the Open Prepaid Funerals Trust is the starting value of your plan and there are no further deductions, this is referred to as the wholesale price.

An example broken down is as follows.

Full Plan Price	£3640.00
Plan Administration Fee	£285.00
Wholesale Price	£3355.00

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Open Prepaid Funerals Limited is registered in England and Wales with company number 04747037 and has its registered office at The American Barns, Banbury Road, Warwick CV35 0AE, and is authorised and regulated by the Financial Conduct Authority with firm reference number 962403 as a funeral plan provider. These details can be found on the Financial Services Register at <https://register.fca.org.uk>