

OVER 50s FUNERAL BENEFIT OPTION

An EXTRA £250 towards your funeral – at no extra cost to you.

An easy way to ensure your Over 50s Life Insurance
Plan helps pay towards your funeral costs

Legal & General working in association with:


Dignity
CARING FUNERAL
SERVICES


**Legal &
General**

INSURANCE. SAVINGS.
INVESTMENT MANAGEMENT.

A helping hand for your loved ones.

Legal & General predict that the average cost of a funeral could rise to £2,935 in 2011*, so we understand why so many customers take out our Over 50s Life Insurance Plans to help their family cover their funeral costs.

We've teamed up with Dignity, one of the UK's leading providers of funeral services – to give you a quick and easy way to get more from your Over 50s Life Insurance Plan. Dignity will work hand in hand with your loved ones and help ease their worry and stress of organising your funeral.

Introducing our Funeral Benefit Option

Your Over 50s Life Insurance Plan offers the Funeral Benefit Option at no extra cost. With this option, the cash sum from your Over 50s Life Insurance Plan, provided by Legal & General, will be paid directly to Dignity, rather than to your estate.

When the time comes, Dignity will use the cash sum, together with their contribution of £250, to put towards your funeral costs. To receive the extra funeral benefit you must use a Dignity funeral director. They will provide all the support and guidance your loved ones need to help them make your funeral arrangements.

With Dignity your family is in expert hands

- They're one of the UK's leading providers of funeral services.
- Their 565 experienced funeral directors have been working in their communities for generations.
- Dignity conducted 64,500** funerals in 2010 with every single service being unique to each family.
- Dignity have sold more than 425,000** plans.

* Source: based on Mintel data 2007, which suggests funeral costs rose between 2001 and 2006, by 5.69% a year.

** Source: Dignity and Dignity Annual Report and Accounts 2010.

Provided by


Dignity[®]
CARING FUNERAL

An EXTRA £250 towards your funeral costs.

If you choose our Funeral Benefit Option, the cash sum from your plan will be paid to Dignity, who will make an additional £250 contribution to your funeral.

If the cost of your funeral is greater than the total cash sum plus the £250 funeral benefit, then your estate or next of kin would need to pay the difference. If however, the cash sum plus the £250 funeral benefit is greater than the cost of the funeral, then the difference will be paid to your estate by Legal & General and may be subject to Inheritance Tax.

With the Funeral Benefit Option, you agree to charge the cash sum from your Over 50s Life Insurance Plan. 'Charge' is the legal term meaning that the cash sum from your plan is paid directly to Dignity, rather than to your estate.

Working closely with you

Dignity provide a welcome pack within 28 days of applying, with all their contact details. This pack also includes information about the Funeral Benefit Option and details and instructions for your loved ones and executors.

If you wish, you or your family can notify Dignity of any special requests, such as a particular reading, hymn or piece of music, to help ensure your wishes are respected.

All your family need to do at the time is make one phone call to Dignity. They don't have to worry about finding a funeral director, the Dignity funeral director will then start making the arrangements immediately, providing all the support and guidance your family need every step of the way.

It's important to remember that inflation in the future may reduce the buying power of the cash sum and funeral benefit. You should bear this in mind when choosing your level of cover.

"We are pleased with the way in which the funeral arrangements were carried out, and as a family gained comfort from the considerate and dignified manner in which Dignity helped us through a very sad time."

Mrs Jones, Dyfed, Wales

Model used to protect customer privacy



Should I tell my loved ones that I have taken out this Funeral Benefit Option?

Yes, it's important that you let them know. If your funeral is arranged through another funeral company by your loved ones, the cash sum from the Over 50s Life Insurance Plan will be paid to your estate and may be subject to Inheritance Tax, and the additional £250 Funeral Benefit will also not be paid.

What if I change my mind?

If you decide you no longer want your Over 50s Life Insurance Plan charged to Dignity you can choose to remove the charge by contacting Dignity. Following your death your personal representative can cancel the charge at any time before a Dignity appointed funeral director is appointed.

Can I use any funeral director with the Funeral Benefit Option?

No, to receive the extra Funeral Benefit you have to use a Dignity funeral director. Your cash sum is paid directly to them by us.

Dignity is a member of the Funeral Planning Authority, the official body that oversees the operation of companies offering funeral plans.

Call us to find out more

0800 316 8435

We may record and monitor calls. Lines are open 8am to 8pm Monday to Friday, 9am to 5pm Saturday.

The funeral services are arranged and provided by Dignity Funerals Ltd which is not authorised and regulated by the Financial Services Authority but is a registered provider with the National Association of Funeral Directors.

Legal & General Assurance Society Limited.

Registered in England NO.166055

Registered office: One Coleman Street, London EC2R 5AA

We are authorised and regulated by the Financial Services Authority.
We are members of the Association of British Insurers.

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