

Ways To Pay

You can pay for your plan in a single payment or by fixed term instalments.



Single Payment



Fixed Term Instalments over 5 years



Fixed Term Instalments over 10 years

Available if the Covered Individual is aged between 50 and 74

Single Payment

This is a one time payment for the full amount of your chosen plan.

- ✓ Single payment in full provides **immediate cover**.
- ⚠ If you cancel after 30 days, you will receive all of your money back minus the cancellation fee of £249.

Fixed Term Instalments (5 or 10 Year)

This is a regular fixed premium paid monthly over 5 or 10 years.

- ✓ No deposit required.
- ✓ Accidental death cover from the plan start date.
- ✓ **Fully covered after 12 months of continuous payments.**
- ✓ Your monthly payments won't change.
- ✓ Full money-back guarantee if you cancel within the first year.
- ⚠ Only available if the Covered Individual is aged between 50 and 74 years old when taking out the plan.
- ⚠ If you do not keep up your payments, your plan is at risk and you could lose your plan benefits.
- ⚠ You could pay more for this plan compared to paying by a single payment.
- ⚠ Your monthly payment will include a direct debit fee.
- ✗ **If you cancel after 12 months of the plan start date, you will not receive any money back.**

Key Payment Information

	Fixed Term Instalments		Single Payment
	5 years	10 years	
Payment Term	60 Consecutive Months	120 Consecutive Months	Single One Off Payment
Eligibility of Covered Individual	Age 50 to 74 years old		Age 50 to 99 years old
Moratorium Period	 1 Year		 None

What happens if I cancel...?		
If I cancel within 30 days of Plan Start Date?	 Full Money Back Guarantee	 Full Money Back Guarantee
When will a cancellation result in 100% of monies paid back	Within 1 Year	30 days
If I cancel after 30 days but before end of Moratorium (if applicable)	 Full Money Back Guarantee	No moratorium. All money returned less the cancellation fee.
If I cancel after the Moratorium Period	 Zero Money Returned	

What happens if I die...?		
If the covered individual dies during moratorium as a result of Accidental Death ¹	 Plan is fully paid	 No moratorium, fully covered from Plan Start Date
If the covered individual dies during moratorium not as a result of Accidental Death ¹	 Return of 100% of all Monies Paid	
If the covered individual dies after the Moratorium Period and all payments up to date	 Plan is fully paid	

¹**Accidental Death:** Death which occurs within 90 days of an accident. By which we mean an event caused by violent, external bodily injury which could not be predicted and was not intentional. This excludes self-inflicted injury, such as suicide, or activities where there is an inherent risk of injury (such as war, involvement in criminal acts, extreme sports, drug use, or injury while intoxicated) and death by natural causes, an illness or disease.

Single Payment in Full

	Direct Plan	Simple Plan	Timeless Plan	Signature Plan
Current age	SINGLE PAYMENT	SINGLE PAYMENT	SINGLE PAYMENT	SINGLE PAYMENT
50-99	£1,585	£3,570	£3,999	£4,375

Fixed Term Instalments (5 or 10 Year)

	Direct Plan		Simple Plan		Timeless Plan		Signature Plan	
Current age	5 YEAR	10 YEAR	5 YEAR	10 YEAR	5 YEAR	10 YEAR	5 YEAR	10 YEAR
50	£34.94	£19.70	£80.81	£45.23	£90.73	£50.75	£99.42	£55.58
51	£34.95	£19.72	£80.85	£45.29	£90.76	£50.82	£99.46	£55.66
52	£34.96	£19.74	£80.88	£45.35	£90.80	£50.88	£99.50	£55.74
53	£34.98	£19.77	£80.94	£45.41	£90.87	£50.95	£99.57	£55.81
54	£34.99	£19.80	£80.97	£45.50	£90.90	£51.06	£99.61	£55.93
55	£35.02	£19.82	£81.03	£45.56	£90.97	£51.13	£99.69	£56.00
56	£35.03	£19.85	£81.06	£45.66	£91.01	£51.23	£99.73	£56.12
57	£35.05	£19.89	£81.12	£45.78	£91.08	£51.37	£99.80	£56.27
58	£35.08	£19.92	£81.21	£45.87	£91.18	£51.48	£99.92	£56.39
59	£35.10	£19.98	£81.27	£46.02	£91.25	£51.65	£100.00	£56.58
60	£35.13	£20.02	£81.36	£46.14	£91.35	£51.79	£100.11	£56.74
61	£35.16	£20.07	£81.45	£46.29	£91.46	£51.96	£100.23	£56.93
62	£35.20	£20.14	£81.55	£46.48	£91.56	£52.17	£100.34	£57.16
63	£35.24	£20.21	£81.67	£46.69	£91.70	£52.41	£100.50	£57.43
64	£35.28	£20.28	£81.79	£46.90	£91.84	£52.66	£100.65	£57.70
65	£35.33	£20.38	£81.94	£47.18	£92.01	£52.97	£100.84	£58.05
66	£35.39	£20.48	£82.09	£47.45	£92.19	£53.28	£101.04	£58.39
67	£35.45	£20.59	£82.28	£47.79	£92.40	£53.66	£101.27	£58.82
68	£35.52	£20.72	£82.49	£48.15	£92.64	£54.08	£101.54	£59.28
69	£35.60	£20.87	£82.70	£48.58	£92.88	£54.57	£101.81	£59.82
70	£35.69	£21.04	£82.98	£49.07	£93.20	£55.12	£102.15	£60.43
71	£35.80	£21.24	£83.28	£49.64	£93.54	£55.78	£102.54	£61.16
72	£35.92	£21.46	£83.62	£50.28	£93.93	£56.51	£102.96	£61.97
73	£36.05	£21.74	£84.01	£51.08	£94.38	£57.42	£103.46	£62.97
74	£36.21	£22.05	£84.47	£51.99	£94.90	£58.46	£104.04	£64.13

Illustrative Payment Examples

Fixed Term Instalments (5 or 10 Year)

The tables below show examples of the total amount you might pay with our 5 or 10-year instalment plans. This is to help you decide if these payment options suit your needs.

Please note: Depending on how long you live, the total amount paid could be more than the cost of the funeral at the time of death.

Over 10 years	Direct Plan		Simple Plan		Timeless Plan		Signature Plan	
Example age when taking out plan	Monthly Payment	Total Payable	Monthly Payment	Total Payable	Monthly Payment	Total Payable	Monthly Payment	Total Payable
50	£19.70	£2,364.00	£45.23	£5,427.60	£50.75	£6,090.00	£55.58	£6,669.60
60	£20.02	£2,402.40	£46.14	£5,536.80	£51.79	£6,214.80	£56.74	£6,808.80
70	£21.04	£2,524.80	£49.07	£5,888.40	£55.12	£6,614.40	£60.43	£7,251.60

Over 5 years	Direct Plan		Simple Plan		Timeless Plan		Signature Plan	
Example age when taking out plan	Monthly Payment	Total Payable	Monthly Payment	Total Payable	Monthly Payment	Total Payable	Monthly Payment	Total Payable
50	£34.94	£2,096.40	£80.81	£4,848.60	£90.73	£5,443.80	£99.42	£5,965.20
60	£35.13	£2,107.80	£81.36	£4,881.60	£91.35	£5,481.00	£100.11	£6,006.60
70	£35.69	£2,141.40	£82.98	£4,978.80	£93.20	£5,592.00	£102.15	£6,129.00

What Would My Funeral Services Cost Today?

If a funeral is likely to be needed in the near future, a pre-paid funeral plan may not be suitable for your needs as you might pay more for the same services.

What should you do?

Visit our website or call us for current funeral costs to help you compare your options.



by phone
0800 121 8090



by email
enquiries@fostersfuneraldirectors.com



or online (single payment only)
www.fostersfuneraldirectors.com