

Our Funeral Packages



0808 239 6096 | www.simplicity.co.uk

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Why Simplicity?

A Simplicity Cremation is the simple way to arrange a dignified, respectful and affordable funeral for a loved one.

Not everyone wants a full-service funeral, and many do not see the value in some of the traditional elements such as funeral directors, and a procession with a hearse, limousines and pallbearers.

Whilst we don't want to take away the sentiment that comes with a traditional funeral service, we do believe there is an alternative way. At Simplicity, we offer affordable funerals for those looking for an altogether simpler affair. Our funeral services allow you to celebrate the life of your loved one in a way that suits you, your family and your budget.

When someone close to you dies, it can be an extremely stressful and emotional time. We're dedicated to supporting people through this time. Unlike most funerals in the UK, our funerals are arranged without face-to-face interaction with a funeral director, saving you valuable time and money at what will already be a difficult time for you and your family. A Simplicity Cremation can be arranged with just a few phone calls with our team of expert funeral arrangers.

Our funeral packages include all of the necessary elements required for a cremation including cremation fees and doctor's fees – something not all funeral providers will cover as part of their funeral package. With all of the practicalities covered, you can focus on arranging a ceremony or memorial in accordance with your loved one's final wishes. There are many providers that offer low cost funeral options, but they do not all operate to the same high standards as we do, or include the same services within their price. As part of one of the UK's largest funeral groups, we are the only nationwide low cost funeral provider that has its own staff, vehicles and crematoria. We also have our own professional mortuary facilities located throughout mainland Great Britain. Our network of facilities ensures a consistently high quality of care.

From your first call, to the moment we collect your loved one to the moment the ashes are hand delivered to your door, every stage of the process is carried out with the utmost care.

Simplicity were so respectful, compassionate and caring. Also, less than half the price of high street undertakers. Mrs Patricia Malcolmson





Compare our services

Simplicity Cremations offer a low-cost, alternative choice of funerals, removing the need for the hearse, limousines and the funeral director and pallbearers.

Here are our three funeral options. Further detail about each service can be found on the next page.

An Unattended Funeral from £995

This option is ideal for those looking for a direct cremation without a service or mourners present at the crematorium.

The cremation will take place at a date and time of our choosing. Let us know if you would like to be informed once the cremation has been conducted.

An Intimate Funeral from £1,395

Offers a brief time for private reflection and an opportunity to share a few final moments for up to 12 people in the crematorium chapel. Your loved one will be resting in the chapel before your arrival. You will be welcomed into the chapel where a piece of music of your choice can be played.

The funeral will take place at 9am on an available day that you choose (Tuesday - Friday only). You will be able to choose from our list of preferred crematoria closest to where your loved one is resting.

The Family Led Funeral from £1,895

You will have the use of the crematorium chapel to hold a ceremony organised by you. Your Simplicity Account Manager will be on hand to provide advice and guidance, from the music choices and readings, to suggesting a local minister or officiant. On the day, your loved one will be resting in the chapel before you arrive.

The cremation will take place at an available date and time of your choosing. You will be able to choose from our list of preferred crematoria closest to where your loved one is resting.

Essential additional charges

An additional charge of £250 will apply for bringing your loved one into our care from home, a care home or hospice.

A further charge of £195 will be applied for bringing your loved one into our care outside of our normal working hours.



The cremation is arranged and paid for over the telephone with our expert funeral arrangers and is held at our preferred crematorium from the Crematorium and Memorial Group, usually nearest to the place of rest.

Service	The Unattended Funeral A simple direct	The Intimate Funeral Say goodbye with a	The Family Led Funeral With use of the
	cremation with no mourners present.	short time for reflection at the crematorium.	crematorium chapel, you can arrange your own personal service.
Support of a dedicated telephone based funeral arranger throughout the arrangement process	V	~	V
Cremation fees and doctor's fees (if applicable)	V	v	v
Bringing your loved one into care from a hospital or public mortuary	V	v	~
Transportation of your loved one in a specialised funeral vehicle	V	v	~
Preparation of your loved one, who will be dressed in a simple gown for cremation and cared for in our professional mortuary facilities	V	V	V
The service	Not applicable	A short time in the crematorium chapel to reflect	A full-length service in the chapel (organised by the family)
Number of family and friends that can attend the crematorium	0	12*	Unlimited*
A simple dark wood effect coffin*	V	v	V
The option to select music to be played in the chapel	Not applicable	V	V
Scattering of ashes in the crematorium garden of remembrance (if requested)	V	V	V
The return of ashes in a simple container	Available for an additional £75	v	V
A Simplicity wooden urn	Available for an additional £50	Available for an additional £50	Available for an additional £50
24-hour bereavement and advice counseling	V	v	v

*Please let us know if your loved one is heavier than 20 stone or taller than 6'7" so we can provide a suitable coffin

What's not included

Simplicity Cremations do not include the following services:

- Embalming, dressing the deceased in their own clothing or placing personal effects in the coffin
- Viewing of the deceased
- The co-ordination and arrangement of an officiant, floral tributes and charitable donations on your behalf
- A procession, a hearse or limousines
- Formal service or ceremony
- Witnessing the committal of the coffin to the cremator
- Costs for removing artificial limbs and mechanisms such as pacemakers
- Services outside of mainland Great Britain
- The presence of a Funeral Director on the funeral date. Cremations will be supervised by a qualified Crematorium Assistant

This list is not exhaustive. Please refer to the **Funeral Services Terms & Conditions** for further information.

Thank you - from the moment of first communication all staff were excellent, in particular the Simplicity Account Manager who became the regular contact to look after me throughout. I carefully compared Simplicity with local Funeral Directors and your staff and their helpfulness and attitude were by far the best. Your web site is extremely informative and helpful with full details, before even phoning, I have done nothing but praise our experience to everybody and will continue to do so. Many thanks to your whole team.

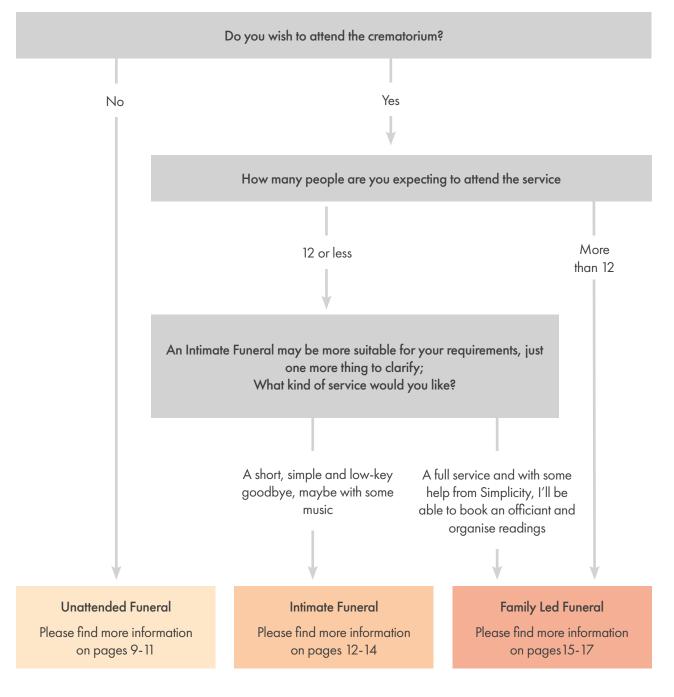
Mrs Linda Fream





Find the right funeral package

Choose the right funeral package for your needs with one of our services. Whether you are looking for a lower-cost funeral option or your loved one has expressed their wishes for a low key funeral a Simplicity Cremation provides professional services at a high standard. Simplicity is also suitable when family or friends of the deceased live far away or wish to hold a memorial at a different time. By answering the simple questions below we can recommend a Simplicity Cremation for your loved one.







Unattended Funeral What is an Unattended Funeral?

An Unattended Funeral, also referred to as a direct cremation or cremation without ceremony is for those people who would prefer a simpler funeral. An Unattended Funeral is different to a traditional funeral because it takes place without a procession or service beforehand.

A direct cremation also takes place without any mourner's present although we do have alternative funeral options that will allow for the attendance of mourners.

Your loved one will be collected from their place of rest and cared for in our high-quality mortuary facilities. On the day of the cremation, they will be taken directly to the crematorium in a specialised funeral vehicle. A qualified chapel attendant will be present on the day to ensure everything runs smoothly. The cremation will take place at one of our chosen Crematorium and Memorial Group crematoria, usually the nearest to the chapel of rest.

Following the cremation, your loved one's ashes will be respectfully scattered in the crematorium's gardens of remembrance. If you would prefer for your loved one's ashes to be returned to you, this can be arranged for an additional fee.

An Unattended Funeral does not include many of the ceremonial elements often associated with a traditional funeral, such as a procession with a hearse and limousines or the presence of a minister or celebrant. For more information please see **'what's included'** on page 5.

All of our funerals are arranged over the telephone, from the comfort of your own home. Our team of funeral arrangers are available 24/7 and will be here to support you throughout the arrangement process.

An Unattended Funeral starts from only **£995** and is available throughout the whole of mainland Great Britain.



How to arrange an Unattended Funeral

Arranging an Unattended Funeral is a simple, straightforward process. Our expert team will be here to guide you through the process every step of the way.

STEP ONE: CONTACT US

To arrange an Unattended Funeral for a loved one, you can call us on **0808 239 6096** or complete the **contact form** on our website and we'll call you. Our team are available 24/7 and will get back to you as soon as possible, usually within 1 hour.

During the first phone call, we will take the information that we need to start the funeral arrangements. We will ask you where your loved one is resting. If they are resting at a hospital, we will bring them into care a few days before cremation to prepare them in our mortuary facilities. We will liaise directly with the hospital to arrange this.

If your loved one is resting outside of a hospital or coroners and you'd like them brought into care sooner, there is an additional charge of £250. This covers care in our quality mortuary facilities until the day of the cremation.

In addition to this, should you require your loved one to be collected out of standard business hours (9am-5pm on working weekdays), there will be an additional charge of £195. If you are unsure whether these charges will apply to you, our team will be able to discuss this with you.

Please note, full payment will be required over the phone by debit or credit card before we can undertake any services. Once payment has been made, we will confirm everything with you via email.

2 STEP TWO: COMPLETION OF PAPERWORK

A Simplicity representative will contact you to help complete the necessary forms and

paperwork to allow the cremation to go ahead.

3 STEP THREE: REGISTER THE DEATH

When someone dies in England and Wales, the death needs to be registered within 5 days at the register office for the district in which it happened. You can go to a different office if it is more convenient, but the process will take a day or two longer. Any death which occurs in Scotland must be registered within 8 days. Deaths can be registered in any registration district in Scotland.

A copy of the death certificate is required before the cremation can take place.





4 STEP FOUR: BOOKING THE CREMATION DATE

We will book a cremation date for your loved one at a at our preferred crematorium from the Crematorium and Memorial Group, usually nearest to the place of rest, at our earliest convenience.

5 STEP FIVE: THE CREMATION

Your loved one will be placed in a simple dark-wood effect coffin* and transported to the crematorium in a specialised funeral vehicle by our funeral personnel and placed in the chapel, before the committal takes place. The cremation will take place without a service and without any mourner's present.

*Please advise us if your loved one weighs more than 20 stone or is taller than 6'7'', so we can provide a suitable coffin.

6 STEP SIX: THE ASHES

After the cremation, the ashes will be respectfully scattered in our Gardens of Remembrance at the crematorium where the cremation took place. If you prefer, the ashes can be returned to you, at an additional cost of £75. If you have requested this, a Simplicity representative will contact you to arrange the delivery of ashes to you. We aim to return the ashes to you within 4 weeks of the cremation date.



Intimate Funeral What is an Intimate Funeral?

An Intimate Funeral provides a small group of family and friends a short time for private reflection and the chance to share a final few moments to say goodbye to their loved one, in the crematorium chapel, prior to cremation.

All of our funerals are arranged over the telephone, from the comfort of your own home. Our team of funeral arrangers are available 24/7 and will be here to support you throughout the arrangement process. They will be on hand throughout the entire arrangement process. They can help you with any decisions for the day and help arrange a crematorium visit should you wish to meet the chapel attendant in person beforehand.

Our team will assist you with arranging the date and location of the cremation, on an available date between Tuesday and Friday. All Intimate Funerals take place at 9am. The cremation will take place at a Crematorium and Memorial Group crematorium nearest to the place of rest.

Your loved one will be brought into our care from their place of rest and cared for in our high-quality

mortuary facilities. On the day of the cremation, they will be taken directly to the crematorium in a specialised funeral vehicle.

Upon your arrival at the crematorium, your loved one's coffin will be resting in the chapel. You will be welcomed into the chapel by a chapel attendant where a piece of music of your choice can be played. You will then have a short time for private reflection and the chance to share a final few moments to say goodbye. The Intimate Funeral does not involve any type of formal service or ceremony.

Within a few weeks after the cremation, your loved one's ashes will be hand delivered to you, in a simple container or if you prefer they can be scattered in the Garden of Remembrance at the crematorium.

An Intimate Funeral does not include many of the ceremonial elements often associated with a traditional funeral, such as a procession with a hearse and limousines or the presence of a minister or celebrant. For more information please see **'what's included'** on page 5. Due to the simple nature of this type of funeral, an Intimate Funeral costs significantly less than a traditional funeral.

An Intimate Funeral starts from only **£1,395** and is available throughout the whole of mainland Great Britain.

How to arrange an Intimate Funeral

Arranging an Intimate Funeral is a simple, straightforward process.

STEP ONE: CONTACT US

To arrange an Intimate Funeral for your loved one, you can call us on **0808 239 6096** or complete a **contact us form** on our website and we will call you. Our team are available 24/7 and will get back to you as soon as possible, usually within 1 hour.

During the first phone call, we will take the details that we need to start the arrangements for an Intimate Funeral.

It is important you have the address of where we would collect your loved one from. If they are resting at a hospital, we will bring them into care a few days before the cremation to prepare them in our quality mortuary facilities. We will liaise directly with the hospital to arrange this. If your loved one is resting outside of a hospital or coroners and you'd like them brought into care sooner, there is an additional charge of £250. This cost covers care in our mortuary facilities until the day of the cremation. We will call you to arrange your loved one's collection.

In addition to this, should you require your loved one to be collected out of standard business hours (9am-5pm on working weekdays), there will be an additional charge of £ 195. If you are unsure whether these charges will apply to you, our team will be able to discuss this with you.

Please note, full payment will be required over the phone by debit or credit card before we can undertake any services. Once payment has been made, we will confirm everything with you via email.

2 STEP TWO: COMPLETION OF PAPERWORK

We will contact you to arrange for the completion of all of the necessary forms and

paperwork to allow the cremation to take place.

3 STEP THREE: REGISTER THE DEATH

A death needs to be registered within 5 days in England and Wales at the register office for the district in which the death happened. You can go to a different register office if it is more convenient, but the process may take a few days longer. Any death which occurs in Scotland must be registered within 8 days. The law in Scotland allows a death to be registered in any registration district.

A copy of the death certificate is required before the cremation can take place.



4 STEP FOUR: BOOKING THE CREMATION DATE

Once we have all of the required paperwork, we will proceed with finalising the arrangements. We will be in touch to arrange the date and location of the cremation and discuss any music requests or short readings that you or the family would like to read. Intimate Funerals take place at 9am, Tuesday to Friday at a **Crematorium and Memorial Group crematorium** nearest to the place of rest.

5 STEP FIVE: THE DAY OF THE CREMATION

Your loved one will be placed in a simple coffin* and transported to the crematorium in a specialised funeral vehicle by our funeral personnel and resting in the chapel before you arrive.

You will be welcomed into the chapel, where the crematorium assistant will play the piece

of music you have pre-selected. Up to 12 people will have a short time to say a few words or reflect as they wish.

* If your loved one weighs more than 20 stone or is taller than 6'7", please let us know so we can provide a suitable coffin.

6 STEP SIX: THE ASHES

A Simplicity representative will contact you to arrange for the return of your loved one's ashes. We aim to return the ashes within a 4 weeks of the cremation date. If you would prefer, we can scatter the ashes in the Gardens of Remembrance at the crematorium where the cremation took place.



Family Led Funeral What is a Family Led Funeral?

A Family Led Funeral allows you to say goodbye to your loved one, your way.

It provides a minimum of a 45 minute service at the crematorium chapel, for an unlimited number of attendees. This is then followed by a cremation. This type of funeral closely resembles a traditional funeral that is arranged by the family, without the need for a funeral director.

We will take care of the essential elements required for the cremation to take place. Our team on hand 24/7 to assist you, with arranging any additional needs, such as flowers, a minister or celebrant, music and readings. We've simply removed the need for a procession with hearses and limousines prior to the service.

All of our funerals are arranged over the telephone by our team of funeral arrangers. You won't need to visit a funeral home or have several lengthy conversations with a funeral director. A dedicated Simplicity Account Manager will be on hand throughout the entire arrangement process. They can help you with any decisions for the day and help arrange a crematorium visit should you wish to meet the chapel attendant in person beforehand.

Our team will also assist you with arranging a date and time that is convenient for you and your family. Family Led Funerals take place Monday to Friday. The cremation will take place at a **Crematorium and** Memorial Group crematorium nearest to the place of rest.

Your loved one will be collected from their place of rest and cared for in our high-quality mortuary facilities. On the day of the cremation, they will be taken directly to the crematorium in a specialised funeral vehicle.

Upon your arrival at the crematorium, your loved one's coffin will be resting in the chapel. You will be welcomed into the chapel by a chapel attendant who will be on hand to ensure the smooth running of the day according to your wishes.

Within 4 weeks of the cremation, your loved one's ashes will be hand delivered to you, in a simple container.

A Family Led Funeral does not include many of the elements often associated with a traditional funeral, such as a procession with a hearse and limousines or the presence of a minister or celebrant. For more information please see **'what's included'** on page 5.

A Family Led Funeral costs from only **£1,895** and is available throughout the whole of mainland Great Britain.



How to arrange a Family Led Funeral

We know most people will have never had the responsibility of arranging a funeral before, that's why we ensure arranging a Family Led Funeral is a simple, straightforward process.

STEP ONE: CONTACT US

To arrange a Family Led Funeral for a loved one, you can call us on **0808 239 6096** or complete the **contact form** on our website, and we will call you. Our team are available 24/7 and will get back to you as soon as possible, usually within 1 hour.

During the first telephone call, we will take the information that we need to start the arrangements and answer any questions you may have. We will ask you during the initial call for the address of where your loved one is resting.

If they are resting at a hospital, we will always bring them into care a few days before cremation to prepare them in our quality mortuary facilities. We will liaise directly with the hospital for their collection. If your loved one is resting outside of a hospital or coroners and you'd like them brought into care sooner, there is an additional charge of £250. This covers care in our quality mortuary facilities until the day of the cremation.

In addition to this, should you require your loved one to be collected out of standard business hours (9am-5pm on working weekdays), there will be an additional charge of £195. If you are unsure whether these charges will apply to you, our team will be able to discuss this with you.

Please note, full payment will be required over the phone by debit or credit card before we can undertake any services. Once payment has been made, we will confirm everything with you via email.

2 STEP TWO: COMPLETION OF PAPERWORK

We will contact you to arrange for the completion of all of the necessary forms and

paperwork to allow the cremation to take place.



3 STEP THREE: REGISTER THE DEATH

In order for the cremation to take place, you will need to register the death of your loved one.

To register a death in England and Wales, you should attend the register offer for the district in which your loved one passed away. You can go to a different register office it is more convenient, however this process will take a couple of days longer because the Registrar will need to forward the information to the original district. This must be done within 5 days of the death.

Deaths in Scotland can be registered in any registration district, within 8 days of the death.

STEP FOUR: BOOKING THE CREMATION DATE

Once the relevant paperwork has been completed, we will be in touch to arrange the time, date and location of the cremation. The cremation will take place at a **Crematorium and Memorial Group** **crematorium** nearest to the place of rest. You will be able to choose an available time and date on a working weekday (Monday to Friday).

STEP FIVE: ARRANGE A FUNERAL SERVICE

When you choose a Family Led Funeral, you will have the ability to plan a service with music, readings and eulogies as you would with a traditional funeral. You may also choose to engage with the services of a

6 STEP SIX: THE CREMATION

Your loved one will be placed in a simple wood effect coffin* and transported to the crematorium in a specialised funeral vehicle by our funeral personnel and placed on the catafalque in the chapel before the attendees arrive. A crematorium assistant will

T STEP SEVEN: THE ASHES

A Simplicity representative will contact you to arrange for the return of your loved one's ashes. We aim to return the ashes within 4 weeks of the cremation date. minister or officiant in your area to lead the service.

We can provide advice and guidance to support you through this process and more information can be found on page 18.

be present on the day to ensure everything runs smoothly.

*Please advise us if your loved one weighs more than 20 stone or is taller than 6'7", so we can provide a suitable coffin.

If you would prefer, we can scatter the ashes in the Gardens of Remembrance at the crematorium where the cremation took place.



How to organise a funeral service

A Family Led Funeral allows you the freedom to spend the time in the crematorium chapel however you feel best commemorates your loved one's life.

For some people, this is an informal gathering of family and friends allowing mourners to share memories and chat about the person who has passed away. Other families prefer to arrange a funeral service in the chapel, as you would with a traditional funeral.

If you choose to arrange a service, we recommend planning a service of around 30 minutes, as this will allow ample time to enter and exit the crematorium without feeling rushed. A chapel attendant will be present on the day to welcome you into the chapel.

If you are planning a funeral service, here are some things to consider:

Who will lead the service?

One of the most important considerations is who will lead the funeral service. Choosing someone to lead the service will give a more formal structure to the funeral.

Although traditionally the funeral was led by the person in charge at the religious establishment where the funeral was taking place, this is no longer always the case. Anyone in fact, can lead a funeral service.

It may be a nice touch to choose a close friend or family member, but you should

ensure they are a comfortable speaking to the congregation. You can also get other friends and families members involved by asking them to do a reading, prepare the eulogy or even just share a funny story about your loved one with the audience.

If you would like a religious leader to lead the service or someone who is experienced in delivering funerals, we can provide guidance on finding a minister or officiant in your local area.

Music

Choosing music for a funeral will help to create a personalised service for your loved one and pay tribute to their personality, their hobbies or simply say goodbye with a song that reminds you of good memories. Classical funeral songs have traditionally been the music of choice at funerals, but pop ballads, TV theme tunes and happy songs have become more popular in recent years. It can be a nice touch to play one of your loved one's



favourite songs as you enter or exit the chapel.

If your loved one had particular religious beliefs, you may also want to incorporate hymns or other religious songs into the service.

All of our crematoria have a music system and a large catalogue of songs so you will have the ability to arrange a playlist of songs to play inside the chapel.

Eulogies

A eulogy is a speech or piece of writing that pays tribute to the person who has passed away. A eulogy is usually read aloud at a funeral service, but it is also common for a eulogy to be read at the wake. You should ask someone who knew your loved one well to prepare a eulogy, so they will be able to write something personal, honest and heartfelt giving everyone who is listening a moment to cherish and remember. Many people consider it an honour to be asked to speak at a funeral, although some people may prefer not to. It can take a lot of confidence to stand up and speak in front of a large congregation, especially so at such an emotional time, so you should not be offended if the person does not feel comfortable delivering a eulogy.

Readings

Although you may have chosen a celebrant or religious figure to lead the service, it is common for a relative or friend who was particularly close to your loved one to read a few words. Funeral readings range in lengths and formats, ranging from religious readings and poetry all the way to song lyrics and even jokes.

Readings and poems can offer consolation, empathy, comfort and remembrance. There aren't any limits on the content or who does the reading. Songs, movies and books are packed with excellent verses, quotes and

Share memories

There are an infinite number of ways you can honour your loved one. A photo memory board may be a nice touch, either prepared by you or by asking mourners to bring along their favourite photo of the deceased to the service. By asking family and friends to bring a photo, you may be able to collect a range

Order of service

A funeral order of service provides an outline of what will happen throughout the service. It is often a 4-page printed booklet that is handed out to mourners as they enter the chapel or resting on seats before they enter. As the arranger, you will decide on the order of service, although you do not have to print it. passages to read at a funeral. If the person had a favourite song, then lyrics could be spoken rather than sang. Just remember, if you are writing about the person or their life, the eulogy is best reserved for this.

If there are multiple family members and friends who would like to say something, it's perfectly acceptable to have several shorter readings rather than one long reading. If the reading is longer, you could always ask readers to recite alternate verses or break up the reading amongst the group.

of photos covering the course of your loved one's life. This is a nice way to highlight the person's life and accomplishments.

You could also dedicate part of the service for mourners to share memories and stories aloud with the congregation.

The order of service will include often include details of any hymns, songs, poems, readings and eulogies that will feature in the service.

If you choose to prepare a printed order of service, there may be a cost associated to this.



Looking to plan ahead?

Arranging a funeral for someone else often prompts thoughts about your own funeral wishes.

A Prepaid Funeral Plan is the smart way of paying for your funeral in advance.

A Prepaid Funeral Plan allows you to:

- ✓ Fix the cost of your funeral at today's prices
- Relieve your loved ones from the financial burden and stressful arrangements often associated with arranging a funeral
- Ensure your funeral is carried out according to your wishes.

We offer three simple funeral plans for those looking to make arrangements ahead of time, starting from £1,495 or £15.97pcm*.

If you would like to plan ahead and arrange a direct cremation for yourself, our **Lily Plan** guarantees a direct cremation anytime in the future and protects against future price increases.

Extremely professional and friendly staff. I received the documentation swiftly and now my mother in law has the peace of mind that she will have the no fuss funeral she wants MRS SHARON HILLERBY



www.simplicity.co.uk | 0808 239 6096

Simplicity Cremations is a trading style of Dignity Funerals Limited, a company registered in England (registered number 41598). Registered Address: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, B73 6AP. We are a member of the National Association of Funeral Directors. Your call may be recorded for monitoring and quality purposes. All calls to 0808 numbers are free of charge whether made from a landline or mobile phone.

The testimonials within this leaflet are genuine and representative of the many received from Simplicity's clients. We have printed them with the permission of the writers. Photographs are posed by models and names have been changed to protect client privacy.

*Instalment figure shown is for a Lily Plan being paid over 120 months. There is an extra charge if you spread the cost over more than 12 months. Alternative fixed instalment periods are available, provided that all payments over any instalment term longer than 12 months are completed by the 80th birthday of the eldest person named on the plan.