



MASSEY BROS.



The Most Thoughtful Decision You Could Make
Pre-Planning Funeral Guide

Honouring Life
Religious & Civil Services

We serve our families at their most emotional hours and appreciate and can resolve the confusion of life's most sensitive moments. We can also offer direction, advice and support for the many decisions involved in pre-planning a funeral.

This includes the selection, location and type of service, coffin, pallbearers, music and flowers as well as many more important choices. Reducing the necessity for guesswork as to what you would want as your final memorial takes the edge of making hasty decisions that might put a strain on the family if the burden was left to them.

There will be great peace of mind for everyone in knowing your desires were met. This booklet has been prepared for you by **Massey Bros.** to assist you in some of those choices.

Planning Ahead

Pre-planning is an opportunity for you to examine your final wishes. It's a chance to consider decisions only you can make. This allows you communicate to your family openly how best to manage your final wishes. It spares your loved ones the anxiety and emotional burden they might otherwise feel.

You Have Some Choices

Sometimes people intend to save money themselves but often other priorities eat into these savings and little or no money is set aside at the end of the day. It's never too early to start to think about pre-planning.

We Recommend One of Two Options

Option 1: A once-off pre-paid plan (in association with Golden Charter Funeral Plans) securing the funeral cost and protected by a well established investment trust, or

Option 2: An insured arrangement (in association with Insurances & Financial Services Ltd and underwritten by a range of Insurers regulated by the Central Bank of Ireland) funded by a monthly premium

To find out which one of these might best meet your needs just arrange to meet with one of our Funeral Arrangers in any of our branches and they will make it easy for you or call **1800-740000**.



A Pre-Paid Plan

Make Life Easier For Your Loved Ones

Our Pre-Paid funeral plan provides complete peace of mind for you and your family - and could save you money. You choose the funeral you want and pay for our services with a once-off payment at today's prices, relieving your family of any worries and uncertainty at a distressing time.

Protect Yourself Against The Rising Cost of Funerals

The price of funerals, like everything else, keeps going up. The main reason for this is the rise in third party costs, such as fees for the crematorium or cemetery and doctors'. Taking out a funeral plan is a sensible and thoughtful way to protect yourself and your family against these increases.

The Pre-Paid Funeral Plan Guarantee

There will be nothing more to pay for our services, no matter how much these may rise in the future. Once your plan is fully in place and paid for, you have the reassurance that neither you nor your family will be asked to pay any more for these services. We guarantee costs within our control.

A Better Option Than Saving For Your Funeral

We believe a funeral plan offers a better option than saving for your funeral in a bank or building society. The ¹ average total cost of a funeral has risen from €4,000 in 1999 to €7,000 in 2013. Had you put your €4,000 in a simple deposit account (e.g. with a bank or building society) in 1999 it would have grown to approximately ² €5,000 in 2013 - well short of the average total cost of a funeral.

¹ This includes all expenses including all disbursements and is based on Massey Bros. financial accounts

² Based on ECB interest rates from 1999 to 2013

With A Pre-Paid Funeral Plan, It's All Taken Care Of

Unlike saving for your funeral, you won't have to worry about your family needing access to your savings account before the funeral can be paid for. When the time comes, one phone call to us, your selected funeral director will activate your plan, relieving your family of the stress of organising funds and making detailed arrangements.

A Funeral Plan Created Specifically For You

With our Pre-Paid Funeral Plan, we'll help you create a plan that meets your specific requirements, from the service and type of coffin, to the music, flowers and readings. No matter how simple or unusual the request, we'll ensure that every detail is honoured. This way, you and your family have the comfort of knowing that your funeral will be carried out according to your wishes.

With Our Pre-Paid Funeral Plan You'll Benefit From:

- Peace of mind knowing that everything is taken care of in advance
- Saving money by fixing Massey Bros.' costs at today's prices - guaranteed
- A personal, compassionate service from a local funeral director
- Flexible ways to pay
- Guaranteed acceptance with no health restrictions
- Reassurance for your family - no uncertainty or difficult decisions
- A funeral plan created specifically for you, reflecting your exact wishes



An Insured Plan

We also have an innovative insurance-based funeral plan which also allows you to include a legacy for a loved one as part of the sum insured.

This plan has been created to assist the large number of people in Ireland who have saved diligently over the years only to see the value of their investments decimated by the economic downturn.

The Monthly Contribution

The Life Assurance based Funeral Expenses Plan is available to anyone who at the time of application is aged up to 80 years at their next birthday and is subject to Terms & Conditions.

It requires payment of a monthly premium that is determined by the insurer, based on individual circumstances. A legal agreement ensuring Massey Bros. carries out the wishes of the client/policy holder is also entered into. The Central Bank of Ireland regulates the Insurance/Financial Broker, Insurances & Financial Services Ltd and any Insurance Company/Product Provider chosen.

The Terms of Business of the Broker and the Terms and Conditions of any policy will be issued with every quotation requested in advance of commencement of any Life Assurance/Funeral Expenses Plan.

A Funeral Plan Created Specifically For You

With our Insurance Plan, we'll also help you create a plan that meets your specific requirements - from the service and type of coffin, to the music, flowers and readings. No matter how simple or unusual the request, we'll ensure that every detail is honoured. This way, you and your family have the comfort of knowing that your funeral will be carried out according to your wishes.

Looking After the Family Too

A legal agreement ensuring that Massey Bros. carries out the wishes of the policy holder i.e. arrange the funeral of their choice is also signed which includes a commitment from Massey Bros. to return any surplus from the amount paid by the insurance company to the estate of the deceased.

The legacy portion of the insured sum is covered by a separate legal agreement assigning the amount directly to the estate of the deceased or a named individual.



About Massey Bros.

Massey Bros. Funeral Directors is a family-owned and managed business which was established in Dublin in the 1930s. Today, we have nine branches across Dublin and arrange funerals all over Ireland. We also specialise in the international repatriation of remains from overseas to Ireland and from Ireland overseas as well as 'pre-planned' funerals.

Respect, compassion, trust and openness are the hallmarks of the service provided by Massey Bros. We have earned a reputation for providing a service which encompasses sensitivity and confidentiality in respect of every request and detail involved in providing for the wishes of the deceased and bereaved.

Massey Bros. is a member of the **Irish Association of Funeral Directors** and subscribes to its Code of Practice and Customer Care Charter. It also operates a charitable trust, The Community Care Foundation, which raises funds in support of families in need and provides community services across Dublin.

About Insurances & Financial Services Ltd.

Established in 1989, **Insurances & Financial Services Ltd.** are insurance and financial brokers based in old Lucan Village, Co. Dublin. Their frontline staff are qualified in line with Central Bank regulations and have more than 50 years' experience in identifying and meeting client needs by providing insurance and financial solutions that offer real and competitive alternatives.

Insurances & Financial Services Ltd. is **regulated by the Central Bank of Ireland.**



About Golden Charter Trust

The Trust is a separate financial entity from the company and is run by a board of independent trustees.

Its purpose is to hold the payments made by the plan holders and to pay the agreed invoice value to the independent funeral directors when the funerals take place.

This arrangement is to ensure that nothing can happen to **Golden Charter** - the company - that could possibly affect the future payments for the funeral plans.

In accordance with the rules of the Funeral Planning Authority, the majority of the trustees must have no connection with Golden Charter as a company.

Five of the six trustees are completely independent of Golden Charter and the sixth is a fellow of the National Society of Allied and Independent Funeral Directors and a former non-executive Director of Golden Charter Limited. The sixth trustee provides the vital link between the funeral profession and the Golden Charter Trust.

Their prime responsibility is to ensure that there are sufficient funds to pay the funeral directors, who are the beneficiaries of the trust, at the time of need. The board of the Golden Charter Trust has been appointed by virtue of their experience and integrity.

About Golden Charter (Ireland) Ltd.

Golden Charter Limited, established in 1990, has for many years been the leading provider of funeral plans to independent funeral directors in the UK. The company is registered with the Funeral Planning Authority as a provider of funeral plans and it abides by their Rules and Code of Practice.

Golden Charter Limited is a company owned by an association of independent funeral directors through the SAIF Charter Association. The holding company is SAIF Charter Limited. Being governed in this way means that Golden Charter does not need to make large trading profits.

The result of this is that all surpluses can be used to support these independent funeral directors or be retained within the trust to the benefit of the plan holders and the funeral directors who have been selected to conduct the plan holders' funerals.

With over 2,900 funeral directors who accept Golden Charter plans, the company can offer its plan holders an unrivalled opportunity to choose which funeral director will attend to their wishes.

SAIF Charter Limited also owns Golden Charter (Ireland) Limited. This company's plan sales are also lodged within the Golden Charter Trust.



MASSEY BROS.

Honouring Life

We're available to you personally 24 hours a day

Head Office | 129 Thomas Street, Dublin 8

24 Hr: 1800 740000 | E: info@masseybros.com | T: +353 1 6778902

Finglas Village, Dublin 11

24 Hr: 1800 740000 | E: finglas@masseybros.com | T: +353 1 8361011

88a Cabra Road, Dublin 7

24 Hr: 1800 740000 | E: cabra@masseybros.com | T: +353 1 8389774

177 Crumlin Road, Dublin 12

24 Hr: 1800 740000 | E: crumlin@masseybros.com | T: +353 1 4541666

Templeogue Village, Dublin 6W

24 Hr: 1800 740000 | E: templeogue@masseybros.com | T: +353 1 4907601

125 Cork Street, Dublin 8

24 Hr: 1800 740000 | E: robert@masseybros.com | T: +353 1 6778902

109 The Coombe, Dublin 8

24 Hr: 1890 4533333 | E: ann@masseybros.com | T: +353 1 4533333

109 Emmet Road, Inchicore, Dublin 8

24 Hr: 1890 4533333 | E: inchicore@masseybros.com | T: +353 1 4532751

Clondalkin Village, Dublin 22

24 Hr: 1890 4533333 | E: clondalkin@masseybros.com | T: +353 1 4574455

Dun Laoghaire, Co. Dublin

24 Hr: 1800 740000 | E: info@masseybros.com | T: +353 1 6778902

Ring free phone number 1800 740000

www.masseybros.com