



Your guide
to our

Prepaid Funeral Plans

Reassured



Protected



Trusted



Rated



A message from our Chief Executive *Steve Wallis*



Planning your funeral in advance can bring great reassurance.

You remove the worry that loved ones will be burdened with rising funeral costs. It puts you in control and protects your family from having to guess what you would have wanted.

You may be considering whether a traditional ceremony is right for you. You could prefer something simpler and more personal, whether a direct cremation or a modern attended funeral.

Memoria Funerals offer three fully guaranteed plans, including the best value 5 star rated direct cremation plan in the UK, and two 5 star rated modern attended funeral plans.

This gives you the flexibility to choose the right plan for you and your loved ones. Once you've purchased your plan, you can relax knowing your wishes are in the hands of professionals who will take care of you and your loved ones every step of the way.

Yours faithfully

Steve Wallis, Chief Executive
Memoria Funerals





Memoria STANDARD



Guaranteed plan services

The cost for the services outlined in your plan will not increase once purchased



Clear, up-front pricing

There are no hidden cost surprises — what you see is what you pay



Assured high standards

With decades of experience, we deliver a true end-to-end service, to exceptional standards



Independently rated as excellent

Five-star rating from Fairer Finance for our Direct Cremation Plan and rated excellent on Trustpilot



You can buy without risk

Our plan has a 30 day full refund period and then a low £95 cancellation fee



One call puts your plan into action

UK based team available 24 hours a day, 365 days a year

The average cost of a traditional attended funeral is now £4,510*

**Memoria Funerals
prepaid plans
start from £1,595**

*Source: SunLife Cost of Dying Report 2026



Any questions? Simply call us on **0800 007 3620**

How to choose the plan that's *right for you*

Memoria Funerals makes it simple, dignified and affordable to put the funeral plan of your choice in place.

You may not want anyone to attend and prefer they have a get together later to celebrate your life.

Or perhaps your loved ones would wish to attend, so a small gathering might be better.

Planning ahead also allows you to decide how much you would want to be spent on your funeral. And know the costs are locked in at today's prices.

By acting now, you can protect your family from rising costs as well as making funeral arrangements and payment at a difficult time.



Our Funeral Plan Consultants are *here to help*

Our trained consultants are just a free phone call away to chat to about our plans, and how they work.

If you've never had to arrange a funeral before, it's natural to feel uncertain about taking out a funeral plan.

There's no need to worry – the consultant you speak to is unlikely to have had any previous experience of funerals before joining us, so they fully understand the questions you may want to ask.



**Please don't hesitate
to call us free on:
0800 007 3620**

Things to think about

- ✓ Would you like an attended funeral service?
- ✓ Would your loved ones want the chance to say goodbye at your funeral?
- ✓ What kind of funeral is affordable for you?
- ✓ How would you like to pay for your chosen plan?

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The *benefits* of a direct cremation

A direct cremation is a simple, no fuss funeral, at a crematorium, but without any family or friends in attendance.

There is no service. This removes traditional funeral directors' fees, hearses and expenses like flowers or celebrants.

A direct cremation is increasingly becoming the choice for those who dislike funerals, don't want any fuss, or have loved ones who live a long distance away.



1 in 5 funerals in 2025 were direct cremations, and 85% of people are now aware of this option – up from just 52% in 2019.

Source: SunLife Cost of Dying Report 2026



We offer the UK's best value direct cremation plan:

A
Memoria
Funerals direct
cremation could
**save you
over £2,500***
against a traditional
attended funeral.

*Source: SunLife Cost of
Dying Report 2026

Direct Cremation Plan – £1,595 or from £31.65 per month*

- ✓ **All inclusive 5-star Fairer Finance rated plan** at a marketing leading price
- ✓ **All costs covered** for a simple, dignified direct cremation
- ✓ **Specialist family support** 24 hours a day
- ✓ **No hidden costs** – nothing extra for your loved ones to pay
- ✓ **Rated by experts**, trusted by thousands

Our table on page 10 gives you
an at a glance view of what the plan provides

*60 monthly instalments - £95 initial payment plus 59 x £31.65 (total £1,962.35)

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Modest, smaller funerals have surged in popularity, with a 29% rise in preference since 2017.

Source: [funeralguide.co.uk](https://www.funeralguide.co.uk) 2023

The ***benefits*** of a plan with a service



Attending a funeral can provide emotional closure, shared support and allow mourners to celebrate the life of their loved one.

It's popular with those who want family and friends to be able to come together, support each other at a difficult time, and gain some sense of closure by spending time together in your presence.

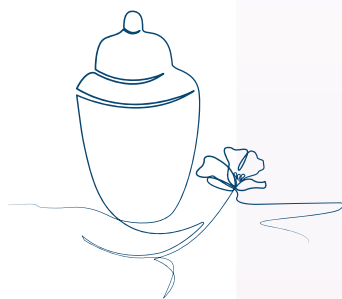
What's more, you can personalise your attended funeral plan with a hearse, limousine or officiant, call us for more details.

We offer two options to meet your needs:

Personal Plan

– from £2,495 or £51.85 p/m*

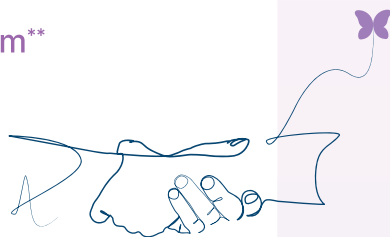
- ✓ An early morning service, perfect for intimate gatherings
- ✓ Up to 25 family members and friends



Celebration of Life Plan

– from £3,095 or £64.40 p/m**

- ✓ Flexible ceremony times to suit your loved ones
- ✓ Without limits on attendees



Our **plan comparison table on page 11** gives you an at a glance view of what each plan provides

**Personal Plan 60 monthly instalments - £95 initial payment plus 59 instalments from £51.85 (total £3,153.98)*

***Celebration of Life Plan 60 monthly instalments - £95 initial payment plus 59 instalments from £64.40 (total £3,894.60)*

Any questions? Simply call us on **0800 007 3620**

Our plan *comparison* table

Features

Funeral Directors fees, services and cremation fees

Specialist family support 24 hours a day

Collection of the deceased from anywhere in mainland UK

Care of the deceased in a professional mortuary

Quality wood coffin

Larger coffin*

Transport of the deceased to the crematorium with no mileage restrictions

Dignified cremation at a Memoria crematoria or one of our chosen partners

Your choice of any crematorium in mainland UK

Support with all funeral arrangements and paperwork

Online funeral notice for friends and family

Removal of pacemakers

Provision of ashes for collection, or scattered in the memorial gardens

Hand delivery of ashes*

Funeral service at an off-peak time in the morning

Funeral service at any time

Embalming or viewing the deceased

Burial

***These services not included in the Personal Plan may be required at the time of need, depending on your circumstances. The extra costs for these services if needed today would be:**

- Hand delivery of ashes: £100
- Oversize coffin: £250

Unattended cremations		Attended funerals	
	Direct Cremation £1,595 or from £31.65 p/m*	Personal from £2,495 or £51.85 p/m*	Celebration of Life from £3,095 or £64.40 per month*
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	×	✓
	✓	✓	✓
	✓	✓	✓
	×	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	×	✓
	×	✓	✓
	×	×	✓
	×	×	×
	×	×	×

*Direct Cremation 60 monthly instalments - £95 initial payment plus 59 x £31.65 (total £1,962.35)

Personal Plan 60 monthly instalments - £95 initial payment plus 59 instalments from £51.85 (total £3,153.98)

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Any questions? Simply call us on **0800 007 3620**



If you have any
questions about
payments, just give
us a call on
0800 007 3620

Rest assured, your money is *protected*

100% GUARANTEED

The Memoria Funerals Plan guarantees to cover the services specified, no matter how much costs rise over time.

Your plan is:

- ✓ Held securely in your name
- ✓ Backed by an insurance policy
- ✓ Paid out only when it's needed
- ✓ Covered by the Financial Services Compensation Scheme (FSCS)

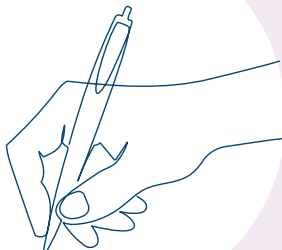


NAFPP

National Association
of Funeral Plan Providers



Financial Services
Compensation Scheme



Don't just take our word for it – we let ***our customers*** do the talking

Our plan holders are our best advertisement – not TV ads.

We don't rely on costly advertising campaigns to promote our services. We prefer to grow through personal recommendations, prompted by positive experiences shared by our customers.

Excellent service

Great experience with this company from the first phone call to the funeral everything way taken care of for me I was kept up to date on everything from the lovely staff (hope not to) but would definitely use again highly recommended.

Mr R Ward 19/9/25

Memoria Funeral Plan

Memoria have been fantastic, from enquiring about the funeral plan to taking out the plan, Karen the lady we took out the plan with was brilliant and could not thank her enough, we now have peace of mind.

K Beck 23/9/25



4.9 rating from 4,133 reviews

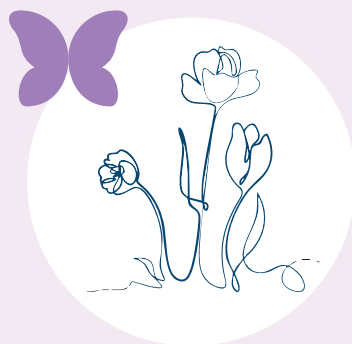


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Award winning UK crematoria

While we offer funerals at any mainland UK crematorium, we're incredibly proud of our award winning crematoria.

These state-of-the-art crematoria are owned and operated by Memoria.

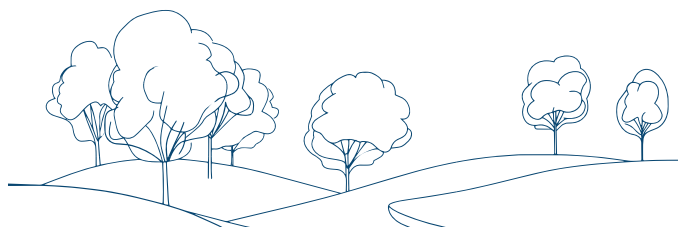


All Memoria crematoria and memorial parks offer:

- ✓ Modern, dignified facilities maintained to the highest standards
- ✓ A warm and comfortable chapel, with a capacity of 100 seats
- ✓ Professional, compassionate staff
- ✓ Beautifully maintained gardens of remembrance for scattering or interring ashes
- ✓ Wider parkland areas where you can plant a tree, enjoy a natural wildflower meadow or establish a family garden plot

Memoria is proud to uphold exemplary standards of care.

We are regularly inspected by the Federation of Burial and Cremation Authorities (FBCA) and Institute of Cemetery and Crematorium Management (ICCM).





By choosing a Memoria Funeral plan, you're choosing a ***more sustainable*** farewell.



Raising standards in environmental *responsibility*

We care about the future of our planet, so we're mindful of our environmental responsibilities. By making thoughtful choices, we're committed to looking after our environment for all to enjoy, for years to come.

To reduce our environmental impact, we:

- ✓ Installed electric-powered cremators at three sites – more than any other crematoria operator
- ✓ Ensured all our sites are mercury abated

- ✓ Use fully biodegradable urns
- ✓ Review our carbon footprint annually

In addition, there are bird boxes in our crematoria grounds, naturalised wildflower areas and pasture to attract bees and provide insect habitats.

Any questions? Simply call us on **0800 007 3620**

Taking care of your funeral now means *less worry later*

Planning ahead is a practical and caring way to get your affairs in order and helps provide:

Peace of mind: By arranging everything in advance, your wishes are clearly set out, so your family knows exactly what you wanted.

Financial reassurance: A prepaid plan locks in today's prices, protecting your family from rising funeral costs.

Simplicity and clarity: You know exactly what's included, with no hidden extras or future surprises.

Trusted, compassionate care: Your plan will be carried out with the utmost dignity and professionalism. Your loved ones will receive caring support from an experienced team when they need it most.



Did you know?*

- ✓ **15% of families** experience financial concerns when paying for a funeral
- ✓ **18%** don't know any of their loved ones wishes
- ✓ **53% of people** organising a funeral said they felt under pressure
- ✓ **70% of people** make provisions to pay for their funeral before they pass away but only 42% put away enough to cover the whole cost

*Source: SunLife Cost of Dying Report 2026

A short summary of the benefits of a *Memoria Funerals plan*



- ✓ The services included in our plan are **guaranteed to be covered**
- ✓ **Prices are fixed** – you won't pay more, no matter how long you live
- ✓ The money paid for your funeral plan is **held securely** in an insurance policy
- ✓ You can choose to pay in a single lump sum or **spread the cost** over 5 years
- ✓ We have **5-star ratings** for all of our funeral plans
- ✓ **We are a national company** – proudly serving families with care at our crematoria in mainland England, Wales and Scotland
- ✓ **Environmentally conscious** – we have more low emission crematoria than any other multi-site provider

Any questions? Simply call us on **0800 007 3620**

Frequently Asked Questions

What happens to my money?

The money paid to Memoria Funerals for your plan will be used to purchase a whole life insurance policy with our chosen life insurance provider. Memoria Funerals will be the beneficiary of this policy upon your death and use the funds to fulfil your funeral plan.

What happens if I die before I finish paying for my plan by instalments?

If you die within the first two years, your payments will be refunded. If you die after this, your funeral plan will be delivered with no more to pay (T&Cs apply).

Karen the sales agent is very knowledgeable, professional, and patient explaining everything clearly, down to the minutest detail. Memoria had everything I required at a sensible cost.

Mike B, August 2025

What if I want to make changes to my plan?

Just give us a call or get in touch by email. Please note there may be related costs if a plan is changed.

What if I want to cancel my plan?

If you'd like to cancel your plan, you have the right to do so at any time. If you cancel within the first 30 days, you'll receive a full refund. If you pay for your plan with a single lump sum and cancel after 30 days, you'll receive a refund, less a cancellation fee of £95.

What if I die abroad?

At the moment, our plans only cover mainland UK. We'll happily support your family with repatriation, but that would be an extra cost to your plan.

Who is my Nominated Representative?

When you take out a direct cremation plan, you need to name a Nominated Representative, who will also be sent details of the plan. This person can be anyone you trust to be our point of contact when you die – very often it's your next of kin, but it doesn't have to be.

How to *purchase* your plan

Taking out a Memoria Funerals Plan is incredibly easy:



Choose which plan and payment method
single payment or 60 monthly instalments.

Call us on

0800 007 3620

or fill in the application form and return
in the enclosed Freepost envelope,
or visit **memoriafunerals.co.uk**
to purchase your plan online.

Then, sit back and relax.

You'll receive confirmation and your welcome
pack within 14 days.

When your plan is required

One call from your nominated representative or any family member or friend – **any time, day or night** – will set your plan in motion.

Any questions? Simply call us on **0800 007 3620**

Memoria

FUNERALS

Join the thousands of families
who have ***placed their trust*** in us

0800 007 3620

Reassured



Protected



Trusted



Rated



Memoria Funerals

Units 1 & 2 Willows Gate, Stoke Lyne Road, Stratton Audley, Oxfordshire, OX27 9AU

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The sale of our pre-paid funeral plans is regulated by the Financial Conduct Authority but the arrangement of a funeral without a funeral plan, is not.