



Your guide
to our

Direct Cremation Plan

Reassured



Protected



Trusted



Rated



A message from our Chief Executive **Steve Wallis**



As one of the UK's leading direct cremation providers, we offer the best value 5-star rated Direct Cremation Plan.

More people than ever are choosing direct cremation.

Planning your direct cremation funeral in advance puts you in control and protects your family from having to guess what you would have wanted.



In doing so, you remove the worry that loved ones will be burdened with rising funeral costs. It will also help reduce the stress of organising a traditional service.

It's easy to purchase a Memoria Direct Cremation Plan and help secure peace of mind for yourself and your family.

Once you've made these arrangements, 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 Direct Cremation



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 simple attended funeral is now £4,285*

A Memoria Direct Cremation plan could save you over £2,500

*Source: SunLife Cost of Dying Report 2025



The *benefits* of direct cremation

A direct cremation offers a simple, dignified funeral without the fuss or expense of a traditional service. It is increasingly becoming the choice for those who dislike formal funerals, don't want any fuss or have loved ones who live a long distance away.

Many families choose this option because it allows them to say goodbye in their own way and at a time that feels right.

In fact, 1 in 5 funerals in 2024 were direct cremations.*

Direct cremation, also known as an unattended funeral, means there is no service for family and friends at that time. It is a straightforward funeral carried out by respectful professionals, with no expenses such as pallbearers, a hearse, an officiant or flowers.

Funeral costs reached an all time high in 2025, with the average cost of a simple attended funeral now over £4,000.*



A
Memoria Direct
Cremation Plan
costs
£1,595

*Source: SunLife Cost of Dying Report 2025

Secure your wishes with a *simple prepaid* cremation plan

Many of us live with that nagging feeling that we ought to get things sorted – but it's easy to keep putting it off. Yet time and again, our customers tell us the same thing: once their plan is in place, they feel an immediate sense of relief.



Why chose Memoria Direct Cremation

- ✓ The services included in our plan are guaranteed to be covered
- ✓ We have a 5-star rating by Fairer Finance for our Direct Cremation Plan
- ✓ 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
- ✓ 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

Direct Cremation Plan – £1,595

Choosing a Memoria Direct Cremation Plan allows you to secure you funeral wishes while reducing the financial burden on your loved ones.

Our Direct Cremation Plan is 5-star rated by experts and trusted by thousands. This fully comprehensive plan is the best value in the UK and **gives you peace of mind with no hidden costs.**



This plan covers all funeral director and cremation costs, including:

- ✓ **Dignified cremation** at a Memoria crematoria or one of our chosen partners
- ✓ **Collection of the deceased** from anywhere in mainland UK
- ✓ **Specialist family support** 24 hours a day
- ✓ **Care of the deceased** in a professional mortuary and removal of any pacemakers
- ✓ **Quality** wood coffin (including larger coffins)
- ✓ **Support** with all arrangements and paperwork
- ✓ **Online funeral notice** for friends and family
- ✓ **Hand delivery of ashes**, or scattered in the memorial gardens



The Direct Cremation Plan does not include the following:

- ✘ Funeral service attended by loved ones
- ✘ Hearse, limousine or flowers
- ✘ Embalming or viewing of the deceased
- ✘ Your choice of crematorium

Our Funeral Plan Arrangers are here to help

Our trained consultants are just a phone call away to chat to about our plans.

Call us free on
0800 007 3921



If you have any
questions about
payments, just give
us a call on
0800 007 3921

Rest assured, your
money is ***protected***

100% GUARANTEED

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



N A F P P

National Association
of Funeral Plan Providers

fscs

Financial Services
Compensation Scheme

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)



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 was 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 3,230 reviews



Award winning UK crematoria



We're incredibly proud of our award winning crematoria.

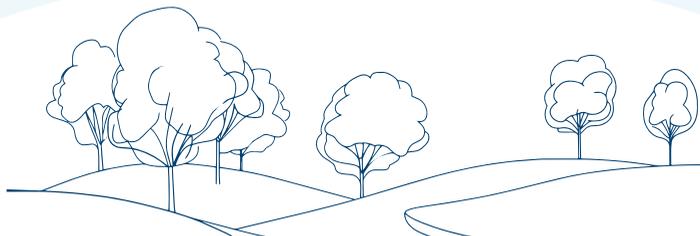
These state-of-the-art crematoria are owned and operated by Memoria. Wherever possible, your direct cremation funeral will take place at the Memoria crematorium closest to you.

All Memoria crematoria and memorial parks offer:

- ✓ Modern, dignified facilities maintained to the highest standards
- ✓ 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

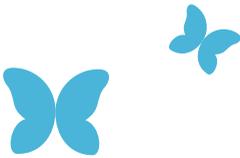
Memoria is proud to uphold exemplary standards of care.

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 Direct
Cremation 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.



Frequently Asked Questions

✦ Can mourners attend a direct cremation?

A direct cremation does not include a service or attendance at the crematorium. Instead, it gives families the freedom to remember and say goodbye in their own way, wherever and whenever feels most meaningful.

✦ Can I change my mind to include a service?

Yes, of course. You can amend your prepaid plan, or your loved ones can change it at the time of need (additional charges may apply).

✦ How quickly does the direct cremation take place?

Direct cremations typically take place within 7-10 working days, depending on the necessary paperwork. We will tell your loved ones where and when it is taking place, so they can have their own private moment of reflection at that time.

What will happen to my ashes?

You can specify what you would like to do with your ashes in advance, or leave it with your family to decide. We can scatter them in the crematorium's gardens of remembrance, return your ashes to your loved ones or support and guide them with their personal choice. There are memorial options at many crematoria, from interment of the ashes to more natural memorials like planting a rosebush.

What happens to my money?

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

Karen the sales agent is very knowable, 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.

Taking care of your direct cremation 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?*

- ✓ **18% of families** experience financial concerns when paying for a funeral
- ✓ **1 in 5** don't know any of their loved ones wishes
- ✓ **55% of people** organising a funeral said they felt under pressure
- ✓ **68% of people** make provisions to pay for their funeral before they pass away but only 56% of those put away enough to cover the whole cost

*Source: SunLife Cost of Dying Report 2025

How to *purchase* your plan

Taking out a Memoria Direct Cremation Plan is incredibly easy:



Simply call us on
0800 007 3921,
or fill in the application form
and return with payment to Freepost
Memoria Direct Cremation, or visit
memoriadirectcremation.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.



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

0800 007 3921

Reassured



Protected



Trusted



Rated



Memoria Direct Cremation

The Pool House, Bicester Road, Stratton Audley, Oxfordshire, OX27 9BS

Memoria Direct Cremation is a trading name of Memoria Funeral Plans Limited and is authorised and regulated by the Financial Conduct Authority; view details on the Financial Services Register with firm reference (FRN) 965287. Registered in England and Wales. Registered address: The Pool House Bicester Road, Stratton Audley OX27 9BS. Registered Company Number: 10119791. ICO Number ZA201936.

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.