



WESTMINSTER SYNAGOGUE BURIAL SCHEME

Our burial scheme operates in conjunction with West London Synagogue. The scheme covers the provision of a burial plot at Edgwarebury cemetery.

The charge for membership is £46.13 per person per year for 2018, payable in advance. It will increase by RPI each year. The charge is invoiced separately from Synagogue subscriptions, on joining and then in January of each year. It will be collected by Direct Debit. It is not eligible for Gift Aid.

The following points should be noted.

1. Members' children under 18 are covered by their parents' subscriptions. There is no need to enrol them individually.
2. Children of 18 or over are not covered by their parents' subscription. They are no longer members of the Synagogue by virtue of their parents' membership. They are welcome to join the Synagogue and are then treated like any other adult member. They may join the Burial Scheme if they wish.
3. There is no provision in the scheme for cremation, which takes place at Hoop Lane, Golders Green.
4. Funeral expenses are not covered.
5. Spouses can elect to share the same plot or can reserve the adjacent plot. West London Synagogue will ask the surviving spouse whether they wish to take this option. There is no need to reserve a specific plot before the first death to achieve this.
6. Non-Jewish spouses, who are Friends of Westminster Synagogue and pay the appropriate synagogue subscription, may also be members of the scheme and can be buried with their Jewish spouses in a double depth plot.
7. Those joining the scheme over the age of 50 are required to pay a one-off over-age surcharge, which is set out below.
8. Eligibility for the full burial right entitlement (currently £5,000) will build over the first 5 years of membership.

Over-age Surcharge

Those who join the scheme over the age of 50 will be asked to pay the same one-off Over-age Surcharge as WLS new members, which is currently:

50 but under 55	£350
55 but under 60	£600
60 but under 65	£1300
65 but under 70	£2300
70 but under 75	£3000
75 but under 80	£3800
80 and over	Not eligible

First 5 Years of Membership:

Eligibility for the full burial right entitlement will build over the first 5 years of membership of the scheme as follows:

Member for less than 1 year	entitlement limited to any over-age surcharge
Member for between 1 – 2 years	20% of full entitlement
Member for between 2 – 3 years	40% of full entitlement
Member for between 3 – 4 years	60% of full entitlement
Member for between 4 – 5 years	80% of full entitlement
Member for more than 5 years	full entitlement

The executors of the member will have to make good the shortfall between the entitlement set out above and the then current price of a burial plot.