

Operation of Late Entry Payments (previously Age-Related Adjustment/Over-age)

From the earliest days, the Society recognised that people who joined the scheme at an older age would not make the same contributions towards the cost of their funeral as someone who joined at a younger age. To allow for this, the rules state that someone joins over the age of 50 (an age determined by the Honorary Actuary) would receive reduced benefits according to a scale based on the age at which they first joined a JJBS synagogue. This also prevents someone delaying joining a synagogue until they were approaching the end of their life and getting a funeral at a very low cost.

The adjustment scale is published each year and is currently as follows:

Late Entry scale

Individual joining before 1st January 2012

Age on Joining	Percentage adjustment
50 - 55	10%
56 - 60	25%
61 - 65	40%
66 - 70	55%
71 - 75	70%
76 - 80	85%
81 and over	100%

Individual joining after 1st January 2012

Age on Joining	Percentage to be paid
50 - 55	10%
56 - 60	25%
61 - 65	40%
66 - 70	55%
71 - 75	70%
76 - 80	85%
For synagogues on the London scale only	
81 - 85	100%
86 - 90	150%
91 or over	200%

The Late Entry adjustment works in two ways:

1. Where the member would be entitled to a “free” burial at Cheshunt or a cremation, the Synagogue must pay an amount to Society depending on the age at which the member joined the synagogue. The Synagogue can then reclaim it from the family.

Example 1

A member joins a synagogue at the age of 57. When the person dies, he/she is buried at Cheshunt at no direct cost to the family. However, the family must pay the Late Entry Payment of 25% of the current notional funeral allowance (£2,450 in January 2018), i.e. £612.50.

2. Where the member buried elsewhere than Cheshunt, the amount reimbursed to the Synagogue for the funeral is reduced by Late Entry percentage.

Example 2

A member joins a synagogue at the age of 67. When she dies, she is buried by the Synagogue at a cost of £2,700. The amount reimbursable to the Synagogue without the Late Entry Payment would be £2,700 as this is less than the National funeral cost (£3,300 in January 2018). However, this is reduced by 55% because of the age of the member at joining, so the Synagogue receives £1,215.

Example 3

A member joins a synagogue at the age of 67. When the person dies, he/she is buried by the Synagogue at a cost of £3,700. The maximum amount reimbursable to the Synagogue without the Late Entry Payment would be £3,300 as this is the maximum National funeral cost (£3,300 in January 2018). However, the £3,300 is reduced by 55% because of the age of the member at joining, so the Synagogue receives £1,485.

Note the age is taken as the age at which the member first joins a JJBS synagogue. If the member leaves and then subsequently re-joins a JJBS synagogue then the age for the calculation is the age at which they re-joined not the original age of joining. In practice, the Society allows a short leeway if a member is in the process of transferring membership between JJBS synagogues.

The member can pay the Late Entry amount in advance, in which case the payment is based on the current nominal funeral cost or the National funeral cost at the time payment is made. The payment is not subject to any future increases and is not refundable.

If the member leaves or is excluded from their synagogue the advance payment will be retained by the Society.

If the member joins another JJBS synagogue the payment will transfer with them. If the member does not join another JJBS synagogue but is eventually buried or cremated by JJBS as a non-member, the payment can be used as a credit towards the cost of the funeral or cremation.

August 2017