



# Your guide to putting funeral plans in place

Pre-arrange and pre-pay for your perfect goodbye

Perfect Choice  
Funeral Plans



**FPA**  
FUNERAL  
PLANNING  
AUTHORITY  
REGISTERED

**“Taking out a funeral plan is not only one of the most thoughtful and caring things you can do, it provides real financial benefits too.”**



# Welcome

Planning for later life is never an easy thing to do, but it can be comforting and reassuring to know that you've taken care of your arrangements, including your funeral. By taking some time now, you can provide both financial and practical help for your loved ones in the future.

If you've ever had to arrange a funeral for someone, you'll know just how much there is to decide and how difficult it can be. Many people never get round to talking to their families about the kind of funeral they would want. This can lead to all sorts of worry and anxiety for loved ones when the time comes.

A Perfect Choice pre-arranged funeral plan is a simple and straightforward way of removing this worry and can provide real peace of mind for you and your family.

We deal with funeral plans on behalf of customers on a daily basis and see the difference it can make. What's more, making funeral arrangements needn't be as distressing as you might think.

# Funeral costs are steadily increasing

Funeral costs continue to rise. The average cost of a funeral rose by more than 45% between 2005 and 2010 and further increases are predicted over the coming years\*.

A Perfect Choice Funeral Plan guarantees that the funeral director's costs listed in the purchase agreement will be covered, no matter how much prices rise. Your family won't be asked to pay a penny more for your funeral director's costs regardless of how long you live or what happens to costs in the meantime.

Our plan also includes a contribution towards third party costs (known as disbursements) which are the costs outside of your funeral director's control. These include crematorium costs, doctor's fees and minister's or church fees.

## What happens to my money?

A Perfect Choice Funeral Plan gives you exceptional financial security for your money.

Unlike some plans, every penny of the full value of a Perfect Choice plan (excluding the initial management fee) is held securely in a whole of life assurance policy and ring fenced to pay for your funeral when the time comes. The funds cannot be used for anything other than your funeral.

The money is immediately available to your funeral director and the plan is guaranteed to match changes in the Retail Price Index for extra peace of mind. Find out more in our quick guide to buying a plan on page 4.

*A key feature of Perfect Choice is that we could pay out on all of our plans at any given point in time, giving you complete security and peace of mind.*

\*Source: Mintel Research 2010

# Complete peace of mind for you and your family

Whether you want a funeral that celebrates your life or something more traditional, a Perfect Choice Funeral Plan lets you:

- Pre-arrange all the details of your funeral and remove the worry for loved ones
- Fix the funeral director's costs at today's prices
- Select your funeral director and make your wishes known in advance
- Choose from a range of set funeral plans with flexible payment options or personalise your plan to your specific requirements and budget

What's more, Perfect Choice Funeral Plans are only available from accredited members of the National Association of Funeral Directors so you can be sure that your wishes will be handled sensitively and professionally.



# A choice of three plans to suit you or choose our personal plan

Everyone has their own ideas about the funeral they would like. After all, it's a very personal decision. You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches.

With Perfect Choice there are three plans to choose from, or you can choose a personal plan which can be designed around your individual requirements. Each of our set plans is based on a cremation funeral service and covers the costs listed in the table below,

regardless of how much these prices increase in future. Each plan also includes a contribution to the fees payable to third party costs. If you prefer a burial funeral, we can offer this through our personal plan.

	Essential	Classic	Premier
The services of your funeral director	✓	✓	✓
Provision of the necessary funeral arrangements	✓	✓	✓
Professional advice on certification and registration of death	✓	✓	✓
Conveyance of the deceased to the funeral director's premises (within a 10 mile radius)	✓	✓	✓
Care of the deceased until the cremation or burial takes place	✓	✓	✓
A simple coffin	✓		
A veneered coffin		✓	
A superior veneered coffin			✓
A hearse to convey the deceased to the nearest crematorium or cemetery	✓	✓	✓
Provision of one limousine for family and friends		✓	
Provision of two limousines for family and friends			✓
An option to view the deceased		✓	✓
The collection and administration of charitable donations			✓

# Your quick guide to buying a funeral plan

There's an abundance of funeral plans and providers in the UK and it can be difficult to find the best product for your needs. There are a few things to ask before buying a funeral plan:

## **Q. What happens to my money?**

A Perfect Choice Funeral Plan gives you exceptional financial security for your money. Every penny of the full value of a Perfect Choice plan (excluding the initial management fee) is held securely in a whole of life assurance policy and ring fenced to pay for your funeral. The whole of life policy is provided by Ecclesiastical Life Limited on behalf of the National Association of Funeral Directors (NAFD). Ecclesiastical is a member of the Financial Services Compensation Scheme and is authorised and regulated by the Financial Services Authority. Although funeral plans themselves are not regulated by the Financial Services Authority, they are regulated by the Funeral Planning Authority.

*Founded by churchmen in 1887, the Ecclesiastical Group is one of the largest British owned insurers and remains committed to its original values. With this expert partnership, you can rest assured that you and your family will be in safe hands.*

## **Q. Who is eligible?**

Anyone aged 18 or over can take out a Perfect Choice Funeral Plan, there's no upper age limit and no medical or health questions to answer.

## **Q. Does the plan allow me to choose the funeral director?**

Yes – our funeral plan allows you to make this choice.

## **Q. What happens if my chosen funeral director goes out of business?**

With Perfect Choice your funeral plan can be transferred to a different funeral director which is a member of the NAFD.

## **Q. What happens if I move to a different part of the country?**

Because NAFD has so many members, you should be able to transfer your plan to an accredited funeral director near your new home. However, there may be additional costs depending on local prices.

# Some other commonly asked questions

## **Q. Can I buy a funeral plan for someone else?**

Yes – we find that many of our clients choose to do this.

## **Q. Can I pay for my Perfect Choice Funeral Plan by instalments?**

Yes – you are able to pay over 12, 24, 36, 48 or 60 months.

## **Q. Can my arrangements be changed or cancelled?**

Yes – all you need to do is contact your funeral director about any changes you wish to make. There may be an additional cost if you add new features and services to your plan. If you choose to cancel the plan up to 14 days from the date of purchase you'll receive a full refund. If you cancel the plan after 14 days, you'll receive a refund of the original amount paid, excluding the management fee.

If you choose to pay by monthly instalments and your circumstances change and you cannot afford your payments, you can either cancel the plan and receive a refund of the money you have paid excluding the management fee, or you can leave the money paid so far in the plan as a contribution to your funeral when the time comes.

And, if your plan is needed before you have completed your instalments, the payments you have made will be used as a contribution to your funeral and your wishes will be clearly documented, giving your family peace of mind.

## **Q. Is the plan guaranteed to cover the entire cost of the funeral?**

The plan is guaranteed to cover the funeral director's costs specified in the purchase agreement. Any money you may have paid towards the cost of payments to third parties such as crematorium, clergy and doctor's fees, will rise in line with the Retail Price Index (RPI). Please ask us for a copy of the Terms & Conditions for full details. If third party costs increase at a rate in excess of RPI, then your next of kin/executor will be required to pay any shortfall. Third party costs are outside the control of your funeral director.

## **Q. What happens if I die abroad?**

The Perfect Choice Funeral Plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy covers this situation.

# Taking out a plan is easy

1

The first step is to think about the way you would like to be remembered and talk through your wishes with your local Perfect Choice accredited funeral director. They can provide more detailed information and a pricing guide based on rates in your local area.

Every Perfect Choice accredited funeral director has experience in helping people plan just the funeral they want and providing expert help and care. They will be only too pleased to help you.

2

Next, choose whether you want to make a single payment or spread the cost and pay by monthly instalments.

3

Finally, complete the purchase agreement with the help of your funeral director.

Once you've taken out your Perfect Choice Funeral Plan you'll receive your welcome pack including your Certificate of Entitlement which should be kept in a safe place. Simply let your family members know about your plan and then relax knowing that all your affairs are in order for when the time comes.

# Why choose Perfect Choice?

- Perfect Choice Funeral Plans are brought to you by the National Association of Funeral Directors (NAFD) whose member firms carry out over 80% of all funerals in the UK.
- You can be sure that your funeral will be of the highest professional standard as each and every Perfect Choice funeral is provided by a funeral director that is a member of the NAFD. Members follow a strict code of practice, and are regularly monitored.
- The NAFD is a founding member of the Funeral Planning Authority, the official body that oversees the operation of companies offering funeral plans.
- We're passionate about customer care so you're in safe hands – with a Perfect Choice Funeral Plan you can be sure of the highest standards of help and advice, outstanding financial security and an exceptional level of help and support for your family when the time comes.

*Perfect Choice accredited funeral directors provide the highest levels of care and service to the families they serve – many of whom stay loyal across generations.*

“The National Association of Funeral Directors believes that Perfect Choice Funeral Plans represents the most robust and professionally managed funeral pre-payment plan that is available to funeral directors and their customers.”

**Alan Slater, CEO of the NAFD**



# Get in touch

For help or advice with any aspect of funeral planning or to find out more about pre-arranged funeral plans contact your local Perfect Choice accredited funeral director

**call us on**

**0800 633 5626**

**email us at**

**perfectchoice@nafds.co.uk**

**or visit**

**www.perfectchoicefunerals.com**

## Perfect Choice Funeral Plans



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