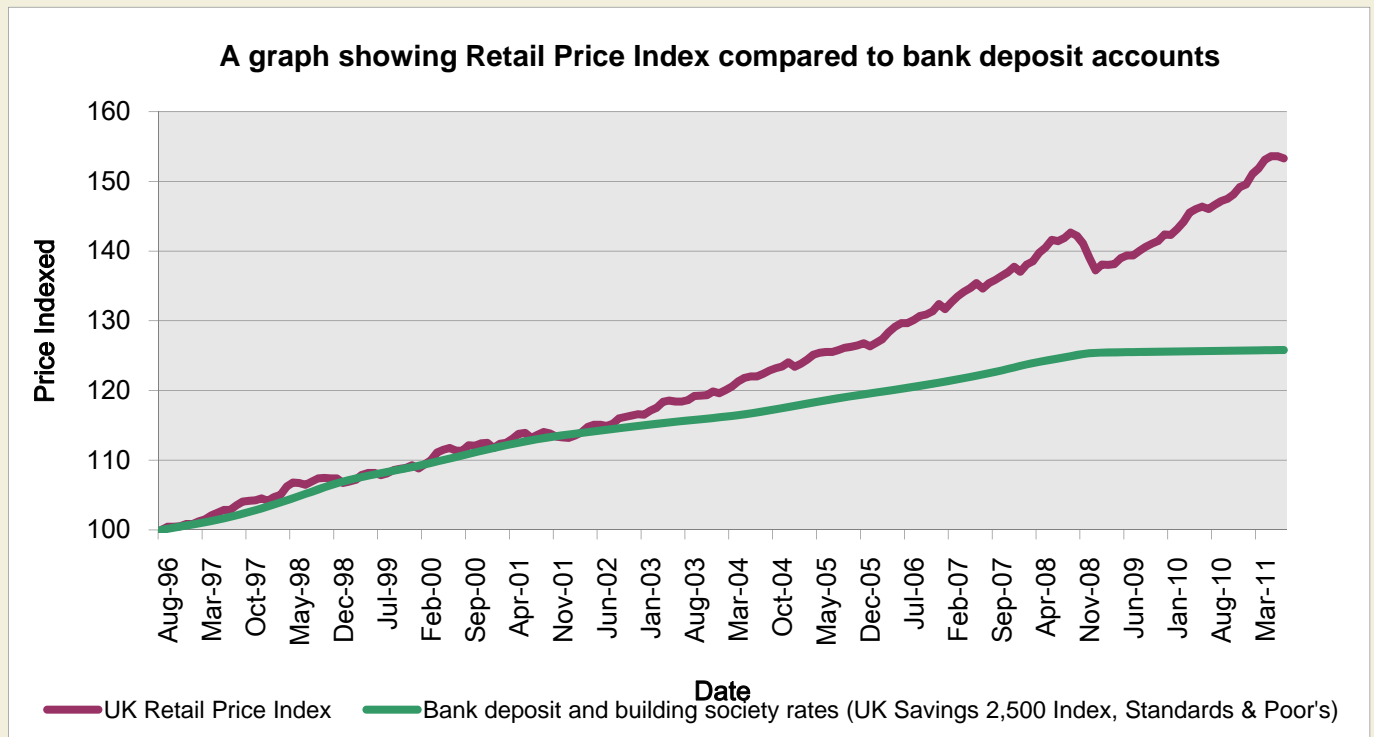


Perfect Choice Funeral – A guide to the Retail Price Index



What is the Retail Price Index (RPI)?

It's an average measure of the change in the prices of goods and services bought for the purpose of consumption by the vast majority of households in the UK. It is compiled and published monthly by the Office of National Statistics.

How does it work in relation to Perfect Choice Funeral Plans?

There are two main costs involved in a funeral:

- The funeral director's charges for services provided
- Payments to third parties, such as cemeteries, crematoria, doctors' and church/clergy fees (which are outside the control of the funeral director).

Once you have discussed and agreed your chosen funeral arrangements with your funeral director, you can pay for the selected funeral director's charges and opt to make a contribution towards the anticipated payments to third parties.

When the time comes for the funeral to be arranged, the Perfect Choice Funeral Plan guarantees that the

funeral director's specified services will be delivered at no further cost to your estate.

The Perfect Choice Funeral Plan also guarantees that any contribution you have made towards payments to third parties will rise in line with the Retail Price Index ('All items' UK) as produced by the Office of National Statistics. If, however, there is a shortfall due to the cost of these payments increasing at a rate in excess of the RPI, the funeral director will approach your estate to make up the difference.

The above graph is based on the 'All items' UK Retail Price Index and shows how the costs of goods and services in the index have grown in value since August 1996 in line with the UK Retail Price Index, compared with average interest rates of banks and building societies.

Please note, Terms & Conditions apply. Please refer to the Plan Terms & Conditions for more details - ask your funeral director for a copy.