



# Your guide to putting funeral plans in place

Pre-arrange and pre-pay for your perfect goodbye

Perfect Choice  
Funeral Plans

**“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 like. 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 cost of dying has risen by 71% in the last eight years and by 5.7% in 2012\*. Further increases are predicted in coming years.

A Perfect Choice Funeral Plan guarantees that the funeral director's costs will be covered, no matter how much prices rise. As long as you stay in the same area, use the same funeral directing firm and your requirements don't change, 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.

Perfect Choice plans can include an allowance towards the fees for cremation, medical fees for Cremation Certificates and payment to a minister or officiant. Please refer to our Terms & Conditions for more information.

## 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 money is made immediately available to your funeral director and the funds cannot be used for anything other than your funeral for total piece of mind.

Perfect Choice Funeral Plan funds are held in guaranteed whole of life assurance policies.

*For maximum security the whole of life policies are subject to regulation by the Prudential Regulatory Authority and Financial Conduct Authority.*

Find out more about what to consider when buying a funeral plan in our guide on page 4.

\*Source: Mintel Research Consultancy, 2012

# 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
- Make your wishes known in advance
- Choose from a range of funeral plans with flexible payment options or personalise your plan to your specific requirements and budget

What's more, Perfect Choice funerals are carried out by accredited members of the National Association of Funeral Directors so you can be sure that your wishes will be handled sensitively and professionally.



**“It can be comforting and reassuring to know you’ve taken care of your funeral arrangements in advance.”**

# A choice of 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 plans you can choose from a range of services.

**The table below shows some of the typical services that are available. You can use this list to consider what you'd like to include.**

Please select the services you'd like	<input checked="" type="checkbox"/>
The services of your funeral director	<input type="checkbox"/>
Provision of the necessary funeral arrangements	<input type="checkbox"/>
Professional advice on certification and registration of death	<input type="checkbox"/>
Conveyance of the deceased to the funeral director's premises	<input type="checkbox"/>
Care of the deceased until the cremation or burial takes place	<input type="checkbox"/>
A simple coffin	<input type="checkbox"/>
A veneered coffin	<input type="checkbox"/>
A superior veneered coffin	<input type="checkbox"/>
A wicker coffin	<input type="checkbox"/>
A hearse to convey the deceased to the nearest crematorium or cemetery	<input type="checkbox"/>
Provision of one limousine for family and friends	<input type="checkbox"/>
Provision of two limousines for family and friends	<input type="checkbox"/>
An option to view the deceased	<input type="checkbox"/>
The collection and administration of charitable donations	<input type="checkbox"/>

# 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. For maximum security NAFD Services Limited only works with UK-based life assurance companies that are authorised by the Prudential Regulatory Authority (PRA) and regulated by the PRA and Financial Conduct Authority and are members of the Financial Services Compensation Scheme.

*With Perfect Choice Funeral Plans your wishes will be clearly documented, giving both you and your family peace of mind.*

## **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 select any NAFD accredited funeral directing firm.

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

The plan is guaranteed to cover the funeral director's costs listed in the plan details. Perfect Choice plans can also include an allowance towards the fees for cremation, medical fees for Cremation Certificates and payment to a minister or officiant. These costs are outside of our control. If these costs increase more than the growth of the plan, there will be a balance to pay at the time of the funeral. Please refer to the Terms & Conditions for more information.

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

Yes – you can make changes to your plan after you have purchased it. Just let us know what you wish to change. 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. 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.

*You can make changes to your plan after you have purchased it and if you cancel your plan you will get a full refund excluding the management fee.*



# Why choose Perfect Choice?

- Perfect Choice Funeral Plans are brought to you by NAFD Services Limited which was set-up 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.
- NAFD Services Limited is a founding member of the Funeral Planning Authority, the official body that oversees the operation of companies offering funeral plans.
- NAFD is 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**



# Taking out a plan is easy

Simply follow these three steps to put your Perfect Choice Funeral Plan in place.

1

Have a think about how you want to be remembered and decide which of our plans is right for 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 application process to take out a plan.

If you would prefer a burial rather than a cremation, or wish to discuss a Personal Plan which can be tailored to your own wishes, please call us on **0800 055 6503**. If you want to buy a plan for someone else, would like to set up a joint plan, or want to pay by instalments, please call us on **0800 055 6503** and we will arrange this for you.

**“If you pay for your funeral now, you could save your next of kin some money.”**



## When you've taken out your plan

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.

# Get in touch

For help or advice with any aspect of funeral planning or to find out more about pre-arranged funeral plans

**call us on**

0800 055 6503

**email us at**

perfectchoice@nafds.co.uk

**or visit**

www.perfectchoicefunerals.com

## Perfect Choice Funeral Plans



Perfect Choice Funeral Plans are managed and operated by NAFD Services Limited.  
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