

Perfect Choice

Funeral Plans

Including Guaranteed Disbursements

Giving you peace of mind and security
in an uncertain world...



Quality Assured



A tranquil summer sunset shone upon him as he approached the end of his walk, and passed through the meadows by the river side. He had that sense of peace, and of being lightened of a weight of care.

Charles Dickens



Thinking ahead

Thinking about your own funeral is never an easy thing to do. However, almost everyone says that once they've taken care of these essential arrangements, they feel so much happier and have peace of mind.

The fact is, there are lots of good reasons to consider a Perfect Choice Funeral Plan. As well as bringing you comfort and reassurance now, it relieves your loved ones of a great burden at a time when they will be distressed enough. You can be sure of having the kind of funeral you would really like. Not one that others think you may have wanted.

Of course, with something so important it's only natural to want to know who is behind it. Perfect Choice is provided by members of the National Association of Funeral

Directors (NAFD) in association with Ecclesiastical Life Limited (part of the Ecclesiastical Group).

NAFD is an independent organisation that strives for the very highest standards in funeral service. It was established in 1905 and represents the interests of the entire spectrum of funeral directing businesses who conduct more than 80% of funerals in the UK.

NAFD Services Limited was set up in 1992 by NAFD to provide Perfect Choice Funeral Plans.

The Ecclesiastical Group is a well respected financial services organisation with assets of more than £1 billion.

With a union like this working on your behalf, you can be sure that your plan will be secure, and that you will receive a funeral in accordance with your wishes.

Plan ahead
for peace
of mind

If you've ever had to arrange a funeral for someone, you'll appreciate just how much there is to decide.

Most people never get round to talking with their families about the kind of funeral they would like, that can lead to all sorts of worry when the time comes.

By taking care of things now with a Perfect Choice Funeral Plan your family will not have the added

burden of 'second guessing' what you may have wanted. What is more, you can be sure that as many of the financial arrangements as possible have been taken care of.

Taking out a Perfect Choice Plan makes perfect sense and is remarkably easy to do.

It makes
financial
sense

Two of the most common questions asked are: 'Will my money be safe?' and 'Will I get the funeral I would like?' Our reply is always a resounding 'yes' to both.

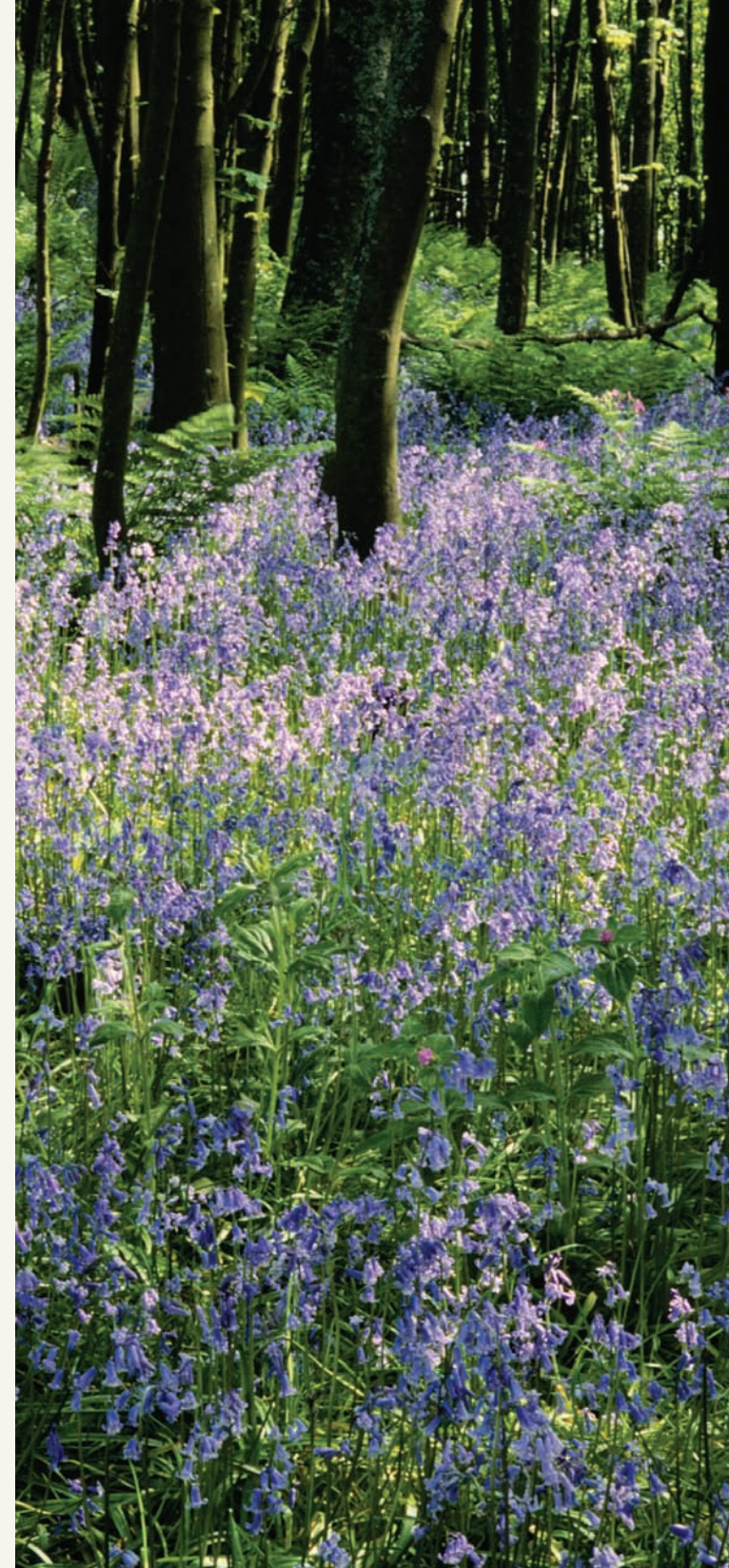
Before taking such an important step you'll need to feel absolutely happy about your decision to take out a Perfect Choice Funeral Plan.

As a member of NAFD, your chosen funeral director is committed to maintain the highest standards of service and to adhere to a strict code of practice.

By discussing and planning for your funeral now, you can rest easy in the knowledge that you will get the funeral that you desire. Your local funeral director

can advise you on regional customs and practices so you can be sure that everything will be as you wish.

The plan is administered on behalf of NAFD by NAFD Services who are founder members of the Funeral Planning Authority (FPA). NAFD Services will invest the money you pay for your Perfect Choice Funeral Plan in an Ecclesiastical Whole of Life Assurance Policy. Ecclesiastical is authorised and regulated by the Financial Services Authority.



Be remembered
in the way that
you would wish

Everyone has a different idea about the kind of funeral arrangements they would like, with Perfect Choice, you can be sure your wishes will be granted.

Almost any request you can think of can be accommodated. The first thing is to contact your chosen funeral director who will be happy to take you through the options available, and help you make the decisions that are right for you.

One of the great things about Perfect Choice is that the Plan is very flexible. You can add to, or amend the plan, at any time should your wishes change.

A good place to start is by reading the details of our Perfect Choice Funeral Plans which are enclosed inside the back cover of this brochure.

A truly
unique
tribute
to you

Tailoring your funeral plan to suit all of your requirements.

Bespoke plans that cater for your individual preferences are the most popular choice for those who wish to pre-plan a funeral. This distinctive aspect of Perfect Choice gives you the ability to discuss and plan with your funeral director every detail of the funeral you require, whether it be a very simple affair, or one that encompasses a Church Service, special hymns and music, or specific requests relating to cremated remains.

You may feel that a 'woodland burial site' with an environmentally friendly coffin would be your preference, or that your final journey should be in a splendid horse drawn hearse.

The essence of the Perfect Choice Funeral Plan is that it gives you the freedom to consider all of the options available to you. You can discuss these options and how much they will cost with your funeral director and make a considered judgment in your own timeframe.

*The day which we fear as our last
is but the birthday of eternity.*

Lucius Annaeus Seneca





The advantages of a Perfect Choice Plan

Simple, straightforward and dignified.

As a member of NAFD your funeral director can provide unrivalled security for your funeral plan as well as the personal care and attention you would expect.

The benefits of choosing a Perfect Choice Funeral Plan are:

- You can choose your own funeral arrangements
- You will save your friends or family from having to make difficult decisions and trying to guess what you would have wanted at such a distressing time
- All of our plan options are clearly specified with fixed prices – and you can personalise your plan to suit your requirements
- Each plan includes an allowance for third party costs, or 'disbursements', such as crematorium or cemetery fees
- The money you pay for your plan is invested securely with Ecclesiastical
- All NAFD members who arrange Perfect Choice Funeral Plans are required to meet the highest standards in the provision of funeral services.

Your questions answered

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.

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 adequately covers this eventuality.

Can I buy a funeral plan for someone else?

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

Who is eligible?

Anyone aged 18 or over. There is no upper age limit.

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 (bearing in mind that there may be an additional cost). If you choose to cancel the plan after 14 days from the date of purchase you will receive a full refund, less the management fee.

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 payment to third parties will rise in line with the Retail Price Index (RPI*). These payments include doctors, clergy and crematoria fees etc. If the cost of these payments increase at a rate in excess of RPI, then your next of kin/executor will be required to pay any shortfall unless the funeral services are carried out by the funeral directing firm who originally arranged the funeral plan in which case these costs will also be met in full.

*Please refer to section 4.4 of the Terms & Conditions for full details.

What to do next

The first step...

Is to think about the way you would like to be remembered. You may wish to take a little time to discuss it with your family and your friends. Chatting things through with those you love often makes everything easier and helps make sure they know your thoughts too.

Then...

It's time to pay a visit to your nearest accredited funeral director – or ask them to visit you at home. They will listen to your thoughts, and then make suggestions to help develop your plan. Every Perfect Choice accredited funeral director has lots of experience in helping people plan just the funeral they want, and will be only too pleased to help you.

Finally...

Once you are sure that this plan is the right one for you, approach your funeral director to formalise the details.

Perfect Choice

Funeral Plans

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