



**Funeral Plan
Advice Service Ltd**

The Prepaid Funeral Review

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www.prepaidfuneralreview.co.uk

a trading name of the Funeral Plan Advice Service Ltd
2 Hankham Street, Hankham, Pevensey, BN24 5BG

Genuine Independent Advice is VITAL when buying Funeral Plans.

The marketing puffery involved in funeral plans and things you may THINK are funeral plans is very deceptive. Many readers will make the wrong choice without independent professional advice in this very specialist area. We do not charge fees to you.

Some plans

1. Are NOT set up to pay for your funeral. Daft, but true.
2. Will keep **all your cash** if you miss a couple of payments when you are 80.
3. Offer **stronger guarantees** than others. But they are more expensive.
4. Use strong sales tactics. We just offer advice and a free recommendation – all we ask is that you use our form if you accept it (so we earn something!)
5. Can be donated to a family member or friend in need **without penalty**.
6. Charge extra if you move or die more than 20 miles from home.
7. Do **not** have adequate security arrangements in place to pay for your funeral if they go out of business (in our opinion and according to their website). Most do.
8. Offer up to 10 years to pay. Some up to 2 years without interest.
9. Have **unfair contract terms and conditions**.
10. Offer **NO protection against inflation**. (Most Over 50 Life Insurance plans.)
11. Refuse to cover people under 50 or in bad health.
12. Offer joint plans, so the first of a couple to die is paid for, but the second comes out of the estate after death, when it is (usually) less critical.

All plans

1. Are **going up in cost**, usually once a year, so their will almost certainly never be a better time to buy. One plan went up **12% in 2015**, and the average increase was around 7%. So the longer you wait, the more you will pay. We don't like credit either, but in the case of funeral plans, instalments can save a fortune. Especially interest free ones.
2. With the current level of inflation (Dec 2015) being 0%, the average savings rate being around 1% and funeral cost inflation averaging nearly 7% over the past 5 years, a decent funeral plan is one of the best financial "investments" you can make for your family, with the lower levels of stress when you go being an added bonus!
3. Do not cover the **full** cost of burial, as the future supply and cost of burial plots is totally unknown. Cremation is likely to remain substantially cheaper.

Most Comparison Websites

1. Only compare the plans of a single provider: we believe we cover all the main providers in the market (with many using the same plan but a different name.)
2. None we know of offer our Best Price Guarantee! If we can't match any confirmed price you see within 7 days of buying through us, we will refund the difference up to the full commission we have earned – and you can still retain any bonus we may have given you.

3. Did we mention we usually have a Bonus on offer, as well as the discount which is available on some plans.

How much does our advice cost?

1. NOTHING – we are reimbursed for our time by the providers, and where they are too generous, we can return some of that as discount.
2. All we ask is that you use our forms if you accept our advice.
3. We will usually be able to give you a substantial bonus vouchers (sadly, less valuable outside England and Wales to some people – but you still get the rest!)

Burial

No one include the full cost of burial as the cost and availability of burial plots is an unknown. Most people opt for cremation, but we would suggest allowing at least an extra £1000 (at today's prices) for burial. Burial plots are usually leased, so buying one today for use in 30 years may not work – ask the cemetery manager. Whatever you decide, there is usually a pot of money which goes towards either cremation or at least the digging part of burial. If there is a family plot, then a standard plan may be enough – just check the lease. You can't move a burial plot either!

What does a proper funeral plan cover?

Some only cover the funeral directors costs, not the crematorium, doctor and celebrant or minister. The better plans put aside £1,200 (Jan 2016) towards these, indexed in line with RPI (which may not always be enough, but will certainly go a long way towards then. There are two plans which offer a full guarantee, at least on cremation, only one of which we would recommend. But the extra cost is significant. **Not usually covered:** memorials, bringing people back if they die abroad (check the travel insurance), wakes, printing, transport to a church service before a cremation, church fees, flowers. There is too much, and too many different plans to go into detail – have a thing, and call us!

Some companies will let you build in an allowance whatever extras you want – event having your ashes being made into a diamond or being sent into space! Funeral plans are about taking care of the basics, but we can build a more tailored plan if you want to spend the money!

What to do next? You *could* just print out and send back the enquiry form, but better still, have a read through it then give us a call to talk it through – we'll fill the questionnaire in at this end, which may well add more details to your specific circumstances. **0800 0588 240** or info@FuneralPlanAdviser.co.uk

Under 50? No problem. One plan for a couple? No Problem. Poor Health? No problem. Likely to move? No problem. Not ready to go ahead? We will give you a rough idea but prices go up every 3 months or so – consider instalments.

More at www.prepaidfuneralreview.co.uk Do check the current **Bonus** we are offering to new clients as it may change. Already have a quote? Let us know who and cost. Buying direct is risky and usually more expensive.

For you? <input type="checkbox"/> Yes <input type="checkbox"/> No		UK only? <input type="checkbox"/> Yes / details		Ref:	Date:
Name 1:				Date of birth:	
Full name 2 (if any):				Date of birth:	
Address:					
Postcode:					
Phone: Day:		Weekend:		Mobile:	
Email:					
When do you wish to take out a plan? Now <input type="checkbox"/> or					
Plan required: <input type="checkbox"/> SINGLE <input type="checkbox"/> JOINT (i.e. one plan for the first to die) <input type="checkbox"/> TWO PLANS					
1. Funeral directors services, care of deceased advice & guidance (included)					
2. Transport of deceased to funeral home <input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20 <input type="checkbox"/> 40 <input type="checkbox"/> 50 miles					
3. Hearse <input type="checkbox"/> hearse only <input type="checkbox"/> hearse +1 limo <input type="checkbox"/> hearse +2 limo					
4. Coffin <input type="checkbox"/> standard <input type="checkbox"/> superior <input type="checkbox"/> high quality					
5. Type of funeral <input type="checkbox"/> cremation <input type="checkbox"/> burial <input type="checkbox"/> woodland burial <input type="checkbox"/> green funeral (Cremation is by far the cheapest option generally.)					
6. Payment <input type="checkbox"/> One off <input type="checkbox"/> Instalments with a deposit of £ _____ over _____ years					
6a OR monthly instalments only for life / age 85 <input type="checkbox"/> (not recommended)					

How important is each feature below to you?		Notes		No	Yes
7a	Service at crematorium /cemetery / clergy or officiant fees			<input type="checkbox"/>	<input type="checkbox"/>
7b	Service at church			<input type="checkbox"/>	<input type="checkbox"/>
7c	No service at all (may upset relatives!)			<input type="checkbox"/>	<input type="checkbox"/>
8.	Funeral conductor + 2 bearers, 4 are needed to carry coffin in procession, and for burial	2 <input type="checkbox"/>	4 <input type="checkbox"/>		
9.	Ability to donate your plan for a friend or family member in need?			<input type="checkbox"/>	<input type="checkbox"/>
10	Are you likely to move out of the local area e.g. to be near children? If yes, where to?			<input type="checkbox"/>	<input type="checkbox"/>
11	Most plans guaranteed the undertakers fee, but the third party costs (roughly one third of total) are broadly indexed in line with inflation. Would you wish to pay significantly more to guarantee them too?			<input type="checkbox"/>	<input type="checkbox"/>
12	Any other requirements or concerns?				

Your notes: please indicate here what extra items you may wish to include, i.e. a wake, memorial, superior urns, flowers, catering to specific faith and non faith, foreign travel or residence' viewing of deceased, embalming etc. Do you have or wish to buy a burial plot? If there is a health issue for the enquiry, please let us know as it may affect the recommendation. Continue on a separate sheet if necessary.

Signature: _____ To return the form: Email info@FuneralPlanAdviser.co.uk

Or post to: PFR, FREEPOST SEA7243, Hankham, Pevensey BN24 5BR

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Recommended:										Rec sent:					Accepted:			