



## Prepaid Funeral Review

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[www.PrepaidFuneralReview.co.uk](http://www.PrepaidFuneralReview.co.uk)

**Why use the [Prepaid Funeral Review](#) team?** (generic quotes as at September 2018)

**We offer genuine independent advice** in a complex market. If you don't read the **small print** very carefully, you can buy a "funeral plan" **excluding** the cost of the funeral, or which is cancelled with **no value** if you miss a payment. Some even charge hundreds of pounds if you move area. Funeral Plans vary tremendously. So does how pushy the sales team is (we don't have one!)

Our advice is **free**, so why not take advantage of guidance from people who understand the market? All we ask is that you use the forms we send you to apply, so we benefit.

Most undertakers and websites offer only **one** companies plan, Coop, Dignity, Safe Hands, Golden Charter, Avalon etc. Good plans, but they may (at the time) be the most expensive in the market, or just plain unsuitable for you. They are not going to tell you: the salesman won't even be aware of the fact and it is very tempting just to sign up to the wrong plan to get rid of the salesperson.

***Up to £595 Bonus Package – ask for details. Plus a healthy discount on most plans***

### **All Funeral Plans are the same aren't they?**

**No**, they certainly are not! Even we have had trouble in the past working out that some funeral plans don't actually cover the funeral, they just pay the undertaker – and not the crematorium, the doctor etc which make up a large proportion of the costs, a nasty shock for those left facing an unexpected bill.

Some plans do not allow ANY family involvement at all – the deceased is collected and cremated at the cheapest available cost and mourners are not allowed: these plans have their place, but they do upset a lot of folk.

**The small print is important**, talk to us and we will recommend the right plan for **you**.

### **What about Insurance Plans?**

Basically, we're not keen on them!

Most life insurance plans have no inflation protection, so the death benefit will remain the same in 10, 20 even 30 years time. So what might cover the cost of a funeral today may end up paying for only a very small part in the future. You will also generally lose everything you have paid in if you miss payments, or even end up paying in more than your family get out! We much prefer a **real** prepaid funeral plan.

### **Why should I have a prepaid funeral plan?**

Historically a great investment. [Funeral costs](#) have risen much faster than the interest you would have earned in a savings account. In 1991 a decent funeral was close to £840 – it costs many times that now. Prepaid plans also make arrangements **much** easier for those left behind, both emotionally and financially. Most folk do not have a few thousand pounds spare at all times.

### **What happens if I move?**

Many people move to be closer to their children in old age. This could involve changing the funeral director holding the plan. Some plans make this easy and free, others don't.

## What happens if the Funeral Director goes out of business?

We always make sure that the money is held separately from the undertaker, so it has no effect if they go out of business, the Trust company would just appoint another funeral director.

## A Bit More About the Funeral Plan Market

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, and it won't be you who finds out.

**The choice** is either to take *free independent professional advice* and probably save money, or go it alone and hope the marketing blurb has not misled you.

With inflation (Dec 2016) at 1.6%, 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 and most secure financial "investments" you can make for your family, with less stress when you "go" as an added bonus!

### Some firms plans

1. are NOT set up to pay for your funeral. Daft, but true.
2. will keep **all your cash** if you miss payments: more likely when you are old or ill!
3. offer **stronger guarantees** than others. But they may be more expensive.
4. use strong sales tactics. We 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 those 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 may be less critical.

### All plans

1. Are going up in cost, usually once a year, so there will almost **certainly never be a better time to buy**. One plan went up **12%** in one go, and the average increase is around 7%: that rate seems to be continuing into 2017. 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 fair bit of cash. Especially interest free ones.
2. Do not cover the **full** cost of burial, as the future supply and cost of the actual burial plots is totally unknown. Cremation is likely to remain substantially cheaper.

### 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 to you 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 includes 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 within the plan, 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!

### 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 that is available on some plans?

### 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 2017) towards these, indexed in line with RPI (which may not always be enough, but will certainly go a long way towards them. There are two plans that offer a full guarantee, at least on cremation, only one of which we would even consider. But the extra cost is substantial. **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, and flowers. There is too much, and too many different plans to go into detail.

Some companies will let you build in whatever extras you want – even 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 tailored plan if you want to spend the money! Some companies allow considerable flexibility if you need to change the arrangements, or even use the plan for someone else.

Generally speaking the actual arrangements such as favourite songs, funeral attire etc etc can be updated at any time, so they don't need to be detailed in the actual plan – they will probably change anyway.

**Cost of *sample* standard single plan: single payment: £3,155 This is NOT Advice.**

**□ PLUS our BONUS. More restricted plan £2,795. Very restricted plans from £1,495**

Some can be used by the first to die of a couple and include: hearse, standard coffin, thirty party fees allowance for Doctors, Clergy and Crematorium or Cemetery (excluding plot).

**But it may not be the right plan for you** – there is more to choosing the right plan than just cost – that's why you need our help.

INTEREST FREE		Approx monthly instalments based on a deposit of £250		
12 months	24 months	36 months	60 months	120 months
£224.58 Per Month	£112.29 Per Month	£83.84 Per Month	£52.90 Per Month	£31.44 Per Month

**Our price comparison check** □ (price rises on the way)

A	B	C	D	E	F	G	H
£3,495	£3,595	£3,365	£3,535	£3,900	£3,525	£3,420	£3,555

### **Three lower cost alternatives:**

1. NOT including the third party charges, but at least goes a long way by covering the funeral directors fees. You can top up later if you wish. The cost over 10 years is **under £24 pm**. Useful if you already have an insurance type plan with no indexation.
2. We would not generally recommend, the Direct to Crematorium type plan with where there is NO provision for family and friends to be involved.
3. Insurance type plans should be avoided by everyone UNLESS you have severely reduced life expectancy (but must last a year) they may save money – tell us.

### **What to do now?**

**If you wish us to prepare a full recommendation, based on your specific wishes:**

Email [info@FuneralPlanAdviser.co.uk](mailto:info@FuneralPlanAdviser.co.uk) or call us on 0800 0588 240.

**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. Leave a message out of hours on **0800 0588 240** or [info@FuneralPlanAdviser.co.uk](mailto:info@FuneralPlanAdviser.co.uk)

**Price increases** are typically once a year for each provider, but all at different times.

Below are the most common dates for increases, but they could happen at any time. Most companies offer 12 months interest free instalments, which is a way of retaining the current price but paying (mostly) later. Over recent years annual increases have rarely been less than £200. Most common dates are first of January, April, June and November.

### **Overleaf:**

**1) our general questionnaire** (you can post it or email the answers to us, or better still, chat it through with us.) And then:

**2) Details of how you can spend you Bonus Vouchers which could be worth £595 or more.** We're afraid the vouchers only offer advice on the Law in England and Wales as that is where the solicitors practice is based.

**ENQUIRIES** (ideally, call us on **0800 0588 240** so we can discuss it with you)

**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 information at [www.prepaidfuneralreview.co.uk](http://www.prepaidfuneralreview.co.uk) [info@funeralplanadviser.co.uk](mailto:info@funeralplanadviser.co.uk)

**Already have a quote?** Let us know who and cost so we can save you some money!

Do check the current **Bonus** we are offering to new clients as it may change.

**Buying direct? Which firm will tell you their plan is wrong for you?**

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			
<b>Plan required:</b> <input type="checkbox"/> SINGLE <input type="checkbox"/> JOINT (i.e. one plan for the first to die) <input type="checkbox"/> TWO PLANS			
1.	<b>Funeral directors services, care of deceased</b> advice & guidance (included)		
2.	<b>Hearse</b> <input type="checkbox"/> hearse only <input type="checkbox"/> hearse +1 limo <input type="checkbox"/> hearse +2 limo		
3.	<b>Type of funeral</b> <input type="checkbox"/> cremation <input type="checkbox"/> burial* (Cost of grave is NEVER included.)		
	<input type="checkbox"/> Direct cremation – no service, no family involvement, body collected and gone.		
4.	<b>Payment</b> <input type="checkbox"/> One off <input type="checkbox"/> Instalments with a deposit <input type="checkbox"/> Instalments no deposit		
5.	<b>Do you live abroad all or part of the year?</b> <input type="checkbox"/> No <input type="checkbox"/> Yes give details		

For cremations, the service at the crematorium is normally included. If you don't want a service at all (which may upset people) let us know. If you want a Church service at extra cost, let us know. We can offer Direct Cremation plans where there is no service, but they will upset those left behind in many cases. You can buy plans for family members or others. **Your notes:**

**Some more things that will add to the cost:**

Green Funerals, special coffins, flowers, memorials, wakes

Special hearses or special journeys for the deceased.

**Repatriation** if you die abroad may be covered by your travel insurance – if it is not, it will be very expensive!

\*Burial: graves are usually leased and not purchased, an existing grave may or may not have the right to further burials. Plans cover only the cost of digging and refilling graves.

**Undertakers will always recommend non essential extras at the time – leave your instructions now!**

To return the form: Email [info@FuneralPlanAdviser.co.uk](mailto:info@FuneralPlanAdviser.co.uk) **Or post to:**  
**PPFR, FREEPOST SEA7243, Hankham, Pevensey BN24 5BR**





**ESTATE PLANNING VOUCHERS: Do you and your loved ones *deserve* proper legal protection? (some of these you can use your vouchers against).**

**Vouchers if you buy a plan through us, worth up to £595 or more:**

**£95 Legal Planning Review**, plus **£100** towards any of the legal services offered below, or up to a maximum of **£500 off The Family Bank Trust** plus **10% off probate**.

Our favourite is the Family Bank Trusts which protects your home so future generations benefit from your hard work and sacrifice. **Enquiring costs nothing!**

<b>1. Who looks after your financial decisions if you can't?</b>	
	<p><b>Accident, sickness or old age can lead to you being unable to make decisions.</b></p> <p><b>Who then can? NOT</b> your spouse (without a <b>Lasting Power of Attorney</b>) and probably never your partner. The Court will decide! Who pays – <b>YOU!</b> <b>Unless</b> you have an <b>EPA</b> or <b>LPA</b> – Lasting Power of Attorney Property &amp; Affairs and make <b>YOUR</b> choice.</p>
<b>ACTION NEEDED:</b> <input type="checkbox"/> Yes, I require a <a href="#">Lasting Power of Attorney – Property &amp; Affairs</a> <input type="checkbox"/> No, I have this taken care of	
<b>2. Who looks after your children &amp; personal welfare if you can't?</b>	
	<p><i>This covers: where you live, who you see, what you eat, medical issues etc</i></p> <p>If there is a fit surviving parent they would look after the children but if not it will be up to the Court to decide <b>unless</b> you have a <b>Lasting Power of Attorney – Health &amp; Welfare</b> (Introduced Oct 2007)</p> <p style="text-align: right;">See: <a href="http://www.LPAuk.com">www.LPAuk.com</a></p>
<b>ACTION NEEDED:</b> <input type="checkbox"/> Yes, I require a <a href="#">Lasting Power of Attorney – Health &amp; Welfare</a> <input type="checkbox"/> No, I have this taken care of	
<b>3. Last Will &amp; Testament</b> (deals with your affairs <u>ONLY</u> after death)	
	<p><b>NO WILL?</b> All decisions will be made by the State, including who gets your children, “<b>Common Law</b>” partners get <b>nothing</b> (without court action) and you will have missed an <b>Asset Protection</b> opportunity. <b>If you have a Will</b> is it <b>up to date</b>? Invalidated by Marriage? Guardians &amp; all kids included? Regularly reviewed? In a safe place? Executors able to find it &amp; still appropriate?</p>
<b>ACTION NEEDED:</b> <input type="checkbox"/> Yes, I require a Will <input type="checkbox"/> Amend <input type="checkbox"/> Review <input type="checkbox"/> Put family in charge	
<b>4. The Family Bank®: Probate speed, security from creditors, speedy access &amp; flexibility</b>	
	<p><b>Creating wealth for the Generations</b> plus savings on Probate delays and the security that the value of your home will benefit the right people. Unprotected homes can benefit unexpected folk such as children's creditors (or ex-spouses); probate may take 5 to 12 months. <b>Save money, hassle and potential TOTAL loss.</b></p> <p style="text-align: right;">See: <a href="http://www.TheFamilyBank.co.uk">www.TheFamilyBank.co.uk</a></p>
<b>ACTION NEEDED:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>5. Ongoing review of legal planning</b> – family situations, Law & Tax are always changing.	
	<p><b>Will your legal planning remain up to date &amp; safe?</b> Not without our <b>Peace of Mind Service</b> to assist with all these issues! Email us <a href="mailto:info@WillCustodian.co.uk">info@WillCustodian.co.uk</a> <a href="http://www.WillCustodian.co.uk">www.WillCustodian.co.uk</a></p> <p><b>01323 741 206</b></p> <p style="font-size: small;">(This is an associated company, not part of the solicitors practice)</p>
<b>ACTION NEEDED:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>6. Inheritance Tax Planning Review</b>	
<p><b>INHERITANCE TAX</b></p>	<p>A review may save vast amounts of needless Inheritance Tax</p> <p style="font-size: small;">(we do not offer investment advice)</p>
<b>ACTION NEEDED:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>7. Succession Planning for Business</b> – shareholder and partnership agreements, cross options etc	
	<p>When things go wrong, they do it in style unless you have planned.....</p> <p style="text-align: right;"><b>Is your business safe?</b></p>
<b>ACTION NEEDED:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>8. Probate</b> – sorting out the estate after death	
<p><b>TPD</b></p>	<p>The Probate Department Ltd offers low cost flexible probate services throughout England and Wales. <a href="http://www.TheProbateDepartment.co.uk">www.TheProbateDepartment.co.uk</a></p>

The Funeral Plan Advice Service Ltd vouchers may only be used to pay for work carried out by Allied Professional Will Writers Ltd. Vouchers may not be used elsewhere. They can also be used towards the storage and review newsletter service offered by Will Custodian Ltd.