



How prepared are you for the future?

# Perfect Choice

## Funeral Plans

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 Ltd. (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 Ltd. 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 Ltd. who are founder members of the Funeral Planning Authority (FPA). NAFD Services Ltd. will invest the money you pay for your Perfect Choice Funeral Plan in an Ecclesiastical Whole of Life Assurance Policy. Ecclesiastical Life Ltd. 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 Plans are 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 about our Perfect Choice Funeral Plans: The Warwick, The Salisbury, The Canterbury and The Personal Plan.

The  
Warwick  
Plan

The  
Salisbury  
Plan

The  
Canterbury  
Plan

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

**Lucius Annaeus Seneca**



## Simple, straightforward and dignified

The Warwick Plan has been devised to meet the needs of clients who require a simple, straightforward funeral arrangement which still offers all the dignity and attention to detail they could wish for.

## A funeral with tradition in mind

The Salisbury Plan has been devised to offer a traditional funeral, bearing in mind our extensive experience of the most frequently requested funeral arrangements.

## A comprehensive funeral arrangement

The Canterbury Plan has been devised to provide a more comprehensive funeral, offering additional services to our other plans.

See overleaf for further information.



## Your choice of three set plans

	Warwick	Salisbury	Canterbury
The services of your funeral director	✓	✓	✓
Provision of necessary funeral arrangements	✓	✓	✓
Professional advice on certification and registration of death	✓	✓	✓
Conveyance of the deceased, within a ten mile radius, to the funeral director's premises	✓	✓	✓
Care of the deceased until the cremation or burial takes place	✓	✓	✓
Provision of a simple coffin	✓		
Provision of a veneered coffin		✓	
Provision of a superior veneered coffin			✓
Provision of a hearse to convey the deceased to the nearest crematorium or cemetery	✓	✓	✓
Provision of one limousine		✓	
Provision of two limousines			✓
A contribution towards the fees payable to third parties	✓	✓	✓
Provision for viewing the deceased		✓	✓
The collection and administration of charitable donations			✓

All our plans are very flexible. You can change your mind, add to or amend them at any time. Alternatively, you may wish to consider our Personal Plan for a bespoke service to suit your individual requirements.

# The Personal Plan

## A truly unique tribute to you

This is the most popular choice for those who wish to pre-arrange a funeral. This unique 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 or 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 Personal Plan within Perfect

Choice is that it gives you the freedom to consider all of the options available. This plan also allows you to discuss with your funeral director the costs of the differing options available, and make a considered judgement in your own timeframe, in relation to the overall cost of your pre planned funeral.

The greatest value of pre planning a funeral, is the ability to sit down and consider the choices available to you – your local funeral director will be only too happy to talk to you and provide the specific details to satisfy your wishes.

# 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.

## 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.

## Can I pay for my Perfect Choice Funeral Plan by Instalments?

Yes, you are able to pay over a number of different terms from 12 months to 5 years.

## 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 payments 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.

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

## Who is eligible?

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



# Perfect Choice

## Funeral Plans

Beaufort House, Brunswick Road, Gloucester, GL1 1JZ.

Tel: 0800 633 5626 Fax: 01452 311 690 Email: [perfectchoice@nafds.co.uk](mailto:perfectchoice@nafds.co.uk)

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

NAFD Services Ltd. Registered Office: 618 Warwick Road, Solihull, West Midlands B91 1AA. Company number 02644860

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