



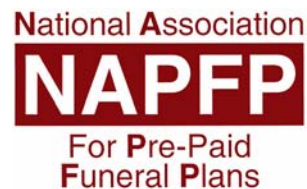
**Golden Leaves
Funeral Plans**

Golden Leaves Funeral Plans

in partnership with



WILL WRITERS TRAINING MANUAL



Brief History of Funeral Planning

There is nothing new in funeral planning. From all walks of society people have been planning for their funerals for centuries.

The Egyptians

Take for example the Egyptians they prepared for their death well in advance by building extremely large burial chambers. The pyramids were constructed in readiness for the time when they were to depart this world. These were of course constructed at enormous expense and amount spent was dependant on the Pharaoh's wealth.

The Vikings

The Vikings also arranged for their funerals in advance by preparing a longboat for their deceased to be placed in. It was then floated out to sea and set alight, this was a traditional Viking Burial and is once more an example of a pre-planned funeral.

Sailors and Pirates

They were said to wear gold earrings in order that when they died there was sufficient value in the gold to pay for a dignified funeral.

Recent Times

Funeral planning was in the hands of funeral directors who generally recorded the wishes of the plan holder and took payment in advance for these plans. These payments were generally held in a separate deposit account with no safeguards against misuse by the parent company.

1985 saw the emergence of several funeral-planning companies including Golden Leaves who were instrumental in developing the National Association for Pre-paid Funeral Plans – the NAPFP, which ensured that client's funds are adequately protected by means of custodian agreements, trusts funds or other arrangements.

Regulation by the FSA took effect from 1st January 2002, which coincided with the formation of the **F**uneral **P**lanning **A**uthority Ltd (FPA) and is the only organisation providing an extensive level of financial monitoring in its code of practice.

Golden Leaves is registered with the FPA and continues to be at the forefront of the development of regulation in this country.

Read on to find out the benefits available from the modern approach that Golden Leaves has developed with regard to arranging and paying for a funeral in advance.

Brief History of Golden Leaves

Rowland Bros, a highly regarded firm of family funeral directors in Croydon, South London, developed Golden Leaves in 1985. It was formed initially to satisfy the demand of the community its family had served since 1875. It then shaped itself to support the growing numbers of funeral directors who wanted to offer Golden Leaves' selection of tailored funeral plans to their own communities.

Golden Leaves Pre-Paid Funeral Plans are offered by a network of independent funeral directors across the UK and with the assistance of Rowland Brothers International we have expanded into Europe with particular presence in Spain, Portugal, Cyprus & Malta serving the expatriate communities that live there. Golden Leaves is also the only Funeral Planning service to provide a repatriation plan for minority immigrant communities living in the UK.

Because Golden Leaves is still a relatively small company, it can react to the demands of its Independent funeral planners. If their particular communities have particular needs, within reason they can be served.

Golden Leaves has been at the forefront of prepaid funeral planning since its foundation in 1985. They are founding members of the NAPFP (The National Assoc of Pre-paid Funeral Plans), providing security for plan holders and funeral directors alike. We were actively involved with the development of the new regulations that started in January 2002 that will dramatically affect this new Century of funeral planning.

Funeral planning through pre-paid schemes has become big business in the UK with continued growth and development particularly in the last few years. The phenomenal growth will no doubt continue, but within the tighter regulation and direction of The Funeral Planning Authority Ltd (FPA).

The new comprehensive regulations' primary concerns are, the security of funds within a regulated scheme, and the delivery of the planned service with honesty and dignity when the time comes.

Golden Leaves is a registered provider of funeral plans within the Funeral Planning Authority and adheres strictly to its code of practice.

Benefits of a Funeral Plan

Personal

Records the personal funeral arrangements of the plan holder

Peace of Mind

Funeral wishes are set out in a guarantee, so relatives know what was wanted, and have no reason to ignore the wishes of the deceased.

Thoughtfulness

One of the greatest human motivations is to be thought well of by others. Like making a Will, a funeral plan shows that you care enough to relieve loved ones of potential financial and emotional burdens at a difficult time.

Cost Guarantee

Funeral director's cost guaranteed

Disbursements guaranteed to the RPI (Retail Price Index)

Any rise in cost of Disbursements beyond RPI may necessitate further payment from Estate, Executor or Next of Kin at the time of need.

Security

Funds are totally secure. All payments for a funeral plan are managed by Merrill Lynch Quilters Fund Managers and held securely in the Golden Leaves Trust by a board of independent trustees.

No Age or Health Restrictions

No age limits or medical certificates required from a doctor

Cancellation

We provide a full refund of all monies paid into a plan (without interest) within 28 days from the date of application, subject to the terms & conditions of the plans sold at the time. After the cooling off period, a fee equivalent to 20% of the total value of the plan is deducted. The terms & conditions may vary from time to time.

Easy Payment Options

Most people pay one single payment for their plan, but low interest instalment payments are available over periods of 12, 24, 36, 48 or 60 months. Interest is applied at 6% cumulative per annum, excluding first year

Portability

Golden Leaves will endeavour to place the plan of a client who moves within the UK with a new local funeral director, but there could be regional price variance. Clients will have the option to pay this balance or cancel the plan subject to usual terms & conditions

Alternatives to Funeral Planning

Savings Accounts

Disadvantages

- We do not know how much the cost of funerals will increase in the future, but history tells us that interest earned on savings accounts in a High Street Bank or Building Society does not keep pace with increased costs of funerals.
- Funeral arrangements have not been specified.
- Family not relieved of the worry of organising a funeral.

Insurance Policies

Disadvantages

- Can be subject to medical acceptance or a qualifying period.
- Can be more expensive. Premiums are payable throughout the life of the policyholder, over an extended period of time, they will have paid more in premiums than the cost of a funeral at the current at need price.
- Heavy financial penalties on cancellation. Many do not provide a refund at all.
- Funeral arrangements not specified
- Family not relieved of the worry of organising a funeral
- Qualification periods – Generally, if the policyholder dies within two years of the purchase date of the plan, the premiums paid will be refunded to the policyholder because they did not pass the qualifying period.

Benefits to Will Writers

As a professional will writer, offering funeral plans to your clients constitutes good advice. It allows your clients to have peace of mind about their funeral arrangements at what will be a very emotional time for their loved ones left behind.

Often the benefits to the families only really become apparent after your client's death, but then, realising the value of a funeral plan, they are receptive to future business.

Networking

- Building relationships with funeral directors
- Build relationships with sheltered accommodation, residential and nursing homes
- Additional referrals

Earnings

- Have already obtained client information, a few simple questions can increase income substantially
- No additional outlay or cost to you.....you are already in front of clients....simply ask a few extra questionsand earn extra money!

Building relationships with Funeral Directors

The following will help you understand the importance of funeral plans to an independent funeral director and how you will be able to network with them once you start assigning plans to them.

Increase/maintain market share of funerals for funeral directors

Funeral plans are sold to increase or maintain the funeral directors market share of business.

Funeralcare, Dignity and other large groups all sell plans to ensure they increase their market share of funerals

In the 1990's these large groups sold hundreds of thousands of funeral plans to people in your area-potentially your clients now contracted to use their funeral services

In 2006 it's been estimated that the Co-op sold 19,000 funeral plans and conducted 80,000 funerals

In that period it's estimated that Dignity sold 24,000 funeral plans and conducted 66,500 funerals

It's also estimated that Dignity has 189,000 unfulfilled plans and that Dignity will probably fulfil the majority of the 600,000 or more funeral insurance plans already arranged by AXA Sun Life. That's almost 800,000 funerals that Dignity already has in the pipeline for future business.

With Golden Leaves, they can protect, maintain and increase their market share.

Guaranteed Payment

With funeral plans funeral directors have no bad debts – they are guaranteed to be paid the contracted amount within a month – sometimes earlier.

Additional benefits to Will writers

Funeral Directors often sell funeral plans to the remaining spouse / partner of someone who has recently died. The widow / widower has just had to sort out a funeral for their loved one. Often they have never talked to each other about their individual wishes. So at a time of great grief and distress instead of being able to grieve for their loved one, they have had to sort out the funeral arrangements.

How many couples fall into similar scenario with regards to a Will? They never made one, or particularly discussed it...they didn't like tempting fate!

With the loss of their loved one not to mention the problems that have possibly ensued following not having a Will, and the money they could have saved, they now realise the benefit of having one.

Once you have built up a relationship with the funeral director he will recommend you for Wills.

The Presentation

Pre-planning one's own funeral gives your clients the peace of mind knowing the arrangements they particularly want will be conducted in dignified respect to their wishes.

Pre-paying now will save them and their family a great deal of money. Bought at today's prices, the Funeral Directors costs are guaranteed when needed no matter how much costs of a funeral have risen in the mean time.

Some costs are outside the Funeral Director's control. These 'disbursements' include fees paid to doctors, clergy, crematorium, cemetery or graveyard, memorials and newspaper notices. Golden Leaves cover these disbursements in line with the Retail Price Index (RPI), but cost increases above this may necessitate a further payment at the time of need.

The cost of funerals has historically increased above normal levels of inflation and this is a theme that is predicted to continue. A funeral costing £950 15 years ago would cost more than £3000 today and it's impossible to say what that might cost in the future.

People often retain an amount in the bank or building society to pay for their funeral. The amount is often far greater than is necessary. They are well advised to purchase a funeral plan and spend the balance.

You are there with your client discussing their will and financial arrangements. Add an extra question to your instruction form asking your client the plan number of their funeral plan.

If they do not have a funeral plan this is the ideal time to discuss the benefits of having one.

Start discussing their broad wishes; whether they want to be buried or cremated (most people have very strong views on this)

You'll probably know from your discussions with them whether they can afford to pay by lump sum. If they can't afford that the cost can be spread on instalments over up to 5 years.

If they have put by an insufficient amount for the purpose of their funeral this could be used as a deposit on a funeral plan thus reducing the monthly instalments.

Possible client objections

It will be years before I need a funeral – why should I plan now?

Two things are guaranteed in life – you will need some form of a funeral one day, and it's getting more costly each year. So even if you don't need to plan it now, it makes sense to fix its cost by paying for it now.

Why pay now?

The cost of funerals has historically increased above the normal levels of inflation and this is a theme that is predicted to continue. A funeral costing £950 15 years ago would cost over £3000 now.

It is predicted that funeral costs will rise to over £4000 in the next 5 years.

It is impossible to say what the cost might be in ten more years time.

I can't afford to pay the price of the plan

An instalment option is available, whereby you may pay a monthly fee over 1 to 5 years.

Is my money secure?

Funds for your funeral are held securely in an independently managed trust. Merrill Lynch and Quilters are tasked to manage stable long term growth, specifically to cover the increasing cost of funeral services. The Golden Leaves Trust is managed by an independent board of trustees.

The viability of the trust assessed annually by actuary.

The Company and trust fund is monitored by the Funeral Planning Authority (FPA).

But what if I change my mind about the style of funeral I want?

You shouldn't worry about taking the decision to make your plans now, we know that circumstances change with the years so are happy to take direction from you should you wish to make changes to your initial plan. Although certain additions may increase the cost, you can be certain that the details you want will be respected in the service you get.

Funeral Planning made easy

Inclusive Plans

Past experience has shown that most client prefer to purchase one of the following plans. We have made planning so simple with a choice of all-inclusive plans

- The Opal Plan – a basic funeral, family meet at crematorium, basic coffin
- The Pearl Plan – a traditional funeral, with limousine & standard coffin
- The Emerald Plan – a comprehensive funeral service, incl. high quality coffin

We also offer a repatriation service, please discuss this with your regional manager.

Full details are given about the individual plans at the end of this manual

Most plans that you are likely to sell will be simple packaged or set plans as shown in our price list. **Try to sell the “Pearl” plan or higher, as the “Opal plan” is designed to be a very basic style of funeral**, with the family meeting at the Crematorium and no limousine is included in the specification.

All the package plans are designed for cremations and priced for a service in the crematorium chapel. A Church service always incurs a substantial extra fee. Plans are available for burials; just contact your Regional Manager to discuss this with you.

Bespoke Plans

The three plans for will writers are suggested plans, they can be used as a guide for clients to base their own personal arrangements on.

Clients can add additional services to the inclusive plans, including memorials, additional inscriptions, ashes caskets, take into church day before funeral, additional limousines, hymn sheets horse-drawn hearse and even motorcycle hearses!

Coffins can be painted with pictures, or you can even have one in your football team's colours. Be prepared for the occasional unusual request (such as cremated remains to be sent up in the air by fireworks! And, yes, this is possible!). Sometimes when selling a plan it is an idea to talk about such things to relax clients.

These extra services can be added to their plan so that at the time of death there will be nothing more to pay either out of their estate or by their family

We suggest that you do not offer this service until confident with the inclusive plans.

Please contact your Regional Manager of Golden Leaves for more information when you wish to provide these plans.

The Application Form

Section A.

Complete the details of the person that this funeral plan is for:-

- **The Trust** requires a full name and address including post code, telephone number and place and date of birth

Third Party Purchases.

- If the plan is being purchased by someone other than the plan holder ie. A relative, executor or someone who has Power of Attorney, the plan applicant's full name, address and telephone number must be completed, also an indication where the final documents should be sent. (see note Yes/No)

Section B.

- The client's executor or other friend or next of kin required for contact at time of death if necessary

Section C.

Funeral Details

- Indicate with tick whether a **Cremation** or **Burial** is required.
- Indicate the plan chosen by ticking the relevant box.
- Add the price for **funeral director's services, disbursements** and **plan administration fee/deposit** as shown on price list separately. If the amount shown on the price list for Disbursements is insufficient, you may increase this at the time of writing the plan. Note that Golden Leaves will guarantee the cost of disbursements to the **Retail Price Index** any further rise beyond that may necessitate a further payment from the client's estate.
- List all extra services - for example if a **cremation** is required - these could be:
- Horse-drawn hearse, additional limousines, ashes urn, interment of cremated remains etc., and enter the costs of these services under Disbursements and total the cost of the complete plan. Contact your Golden Leaves Regional Manager or Golden Leaves Head Office for costing.

- For **burials** - **show the amount of deduction for cremation and doctors fees**, then add the extra services - these could be: horse-drawn hearse, additional limousines, grave purchase, interment fees, new memorial costs or removal and replacement of existing memorial, inscription charges, cemetery permit fees etc. then enter the cost of these services under disbursements and total the cost of the complete plan.
- **My Funeral Directors are – Please pre-empt this question by explain to the client that we will link the plan to a local funeral director that meets the appropriate standard.**
- If the client is adamant that they would like a specific funeral director, then explain that WE will contact their requested funeral director on their before to see if they will guarantee to take the plan.
- **We do not use Dignity or the Cooperative funeral directors, as typically they are much dearer and don't guarantee other companies plans, which defeats the purpose of taking out a funeral plan. If you have any queries, please contact your regional manager.**
- Service to be held at – This may be left blank, as the funeral director will usually advise.
- Minister to Officiate – Unless the client has a specific person, please leave blank
- Hymns / readings – Clients often don't know immediately what they want, and often add this information at a later stage once they have consulted with their family.
- Burial – Please provide as much information regarding the existing grave if applicable.

Payment Form

Total one off payment

Most people make a one off payment for their funeral plans; they must make their cheques payable to **Golden Leaves Trust**.

Should they want to pay in cash then please pay the cash into branch account and write a company cheque to **Golden Leaves Trust** for an equivalent amount.

Instalment Plans

Should the plan purchaser want to pay for their plan on an instalment basis, follow these simple steps. Payments are available over periods of 12, 24, 36, 48 and 60 months. Additional periods may be possible

There is an instalment charge of just 6% interest on a cumulative basis each year (**excluding the first year**)

Funeral plans with no additional services

- Section 1 Complete the plan purchaser's details in this section.
- Section 2 Enter name of plan: **Opal, Pearl, Emerald or Bespoke**.
- Section 3 Tick the method of payment and enter the amounts where relevant.
- Section 4 Complete this section if client is paying by Instalments (**not Credit Card**).
- Section 5 If Client is paying by Credit Card enter details (**Note Surcharge Fee 2.5%**)

Clients must sign and date this page of the form to confirm that they have read and understood the Golden Leaves Terms and Conditions.

Turn to back page if Client wishes to pay by DIRECT DEBIT. Complete ALL details requested and obtain Client's signature on Direct Debit Payment Form.

Example

If the client decides to purchase a funeral plan costing £2590.00 over 36 months, the figures should read as follows:

Payment Details

First Monthly Payment	£ 76.16
Monthly Payment	£ 76.16
Total Amount Payable	£ 2891.76
Date first payment due by	01/08/2008
Date of last payment on	01/07/2011

Initial Payments or Deposits

If the client wishes to pay a substantial deposit and then pay the balance by instalments. You can either:

Contact Golden Leaves office - they will provide total and monthly instalment payments enabling you to advise the client and complete the form.

Or calculate the instalment price by following the example below:

Assume the client has chosen a plan at £2150.00 and pays you £1150.00 as an initial payment then wants to pay the balance of £1000.00 over 12-60 months, enter £1000.00 on your calculator and multiply it by 1.06 (6% cumulative) for every year of the payment period with the exception of the first 12 months.

Calculate the following:

Payment over 12 months

Balance of £1000.00 = **£1000.00 total payment**
 $£1000.00 \div 12$ (months) = **£83.33 monthly payment**

Payment over 24 months

Balance of £1000.00 x 1.06 = **£1060.00 total payment**
 $£1060.00 \div 24$ (months) = **£44.16 monthly payment**

Payment over 36 months

Balance of £1060.00 x 1.06 = **£1123.60 total payment**
 $£1123.60 \div 36$ (months) = **£31.21 monthly payment**

Payment over 48 months

Balance of £1123.00 x 1.06 = **£1191.01 total payment**
 $£1191.01 \div 48$ (months) = **£24.81 monthly payment**

Payment over 60 months

Balance of £1191.01 x 1.06 = **£1262.47 total payment**
 $£1262.47 \div 60$ (months) = **£21.04 monthly payment**

Apply this method to any balance whether the plan purchaser wants to pay a deposit, if there are additional services or if burial is included in the plan.

Partly Paid Plans

Should the plan holder die before the account is paid, the contributions paid are made available toward the cost of the funeral plan. The balance on the account will be required from the plan purchaser, next of kin or estate.

The Opal Plan

is for a very basic funeral

Includes the following services

- The administration of the plan.
- The funeral director's professional services.
- Removal from place of death to funeral directors premises within 25 miles during normal hours.
- Care of deceased prior to the funeral.
- A basic coffin
- One hearse direct from funeral directors to crematorium or cemetery chapel on day of the funeral, including a conductor and four coffin bearers
- Service at crematorium or cemetery chapel - if there are extra charges like an organist etc. these costs can be added to the plan.
- Crematorium fee.
- Doctors' fees.
- Minister's fee.
- Advice to executors on matters relating to registration, documentation and certification.
- Bereavement counselling where available.

Note

Should the plan holder choose a **Opal plan** and would like to add a limousine.

Explain that this plan is based on a basic funeral with a basic coffin, the hearse drives directly from the funeral directors premises to the crematorium or cemetery chapel for the service, then returns to the funeral directors premises.

The addition of a limousine to a Opal plan involves the funeral director in extra time and expense, the hearse now has to follow the limousine to pick up the mourners and flowers, then drive to the crematorium or cemetery chapel for the service. Finally the limousine will return the mourners home or to another destination. This adds considerable expense to the funeral director's costs, so an additional charge over and above the standard charge for an extra limousine is levied in this case, so,

A Pearl Plan is recommended for this type of funeral service

The Pearl Plan

is for a traditional funeral

Includes the following services

- The administration of the plan.
- The funeral director's professional services.
- Removal from place of death to funeral directors premises within 25 miles - 24hrs.
- Care of deceased prior to the funeral.
- Full use of chapel of rest for visiting by family and friends during normal hours.
- A standard coffin – this coffin will generally be the first or second coffin in the funeral directors range
- One hearse on day of the funeral, including a conductor and four coffin bearers.
- One Limousine for mourners on the day of the funeral.
- Service at Crematorium/Cemetery Chapel or Church – if the church charges service, heating fees, etc. add these to the cost of the plan.
- Crematorium fee.
- Doctors' fees.
- Minister's fee.
- Full listing of floral tributes.
- Advice to executors on matters relating to registration, documentation and certification.
- Bereavement counselling where available.

The Emerald Plan

is a comprehensive funeral service

Includes the following services:

- The administration of the plan.
- The funeral director's professional services.
- Removal from place of death to funeral director's premises within 25 miles – 24 hours
- Care of deceased prior to the funeral.
- A high quality coffin. Most funeral directors will have a range of good quality coffins to choose from 'at the time of need'
- One hearse on day of the funeral, including a conductor and four coffin bearers.
- Two limousines for mourners on the day of the funeral.
- Service at crematorium/cemetery chapel or church. If the church charges service and/or heating fees, etc., add these to the cost of the plan.
- Crematorium fee.
- Doctors' fees.
- Minister's fee.
- Full listing of floral tributes.
- Thank you cards.
- Advice to executors on matters relating to registration, documentation and certification
- Bereavement counselling where available.

The Golden Plan

is a repatriation plan designed only for foreign expatriates living in the UK who wish to be repatriated on death to their country of origin. The costs of a funeral service whether in the UK or in the destination country are not included in this plan.

If a service is required in the UK, or funeral arrangements required in the destination country, this cost can be added to the funeral plan. Golden Leaves will be only too pleased to quote a price for these extra services.

The Golden Plan includes:

- The administration of the plan.
- The funeral director's professional services.
- Removal from place of death to funeral premises within 25 miles during normal hours.
- Care for visits by family and friends during normal hours.
- Preparation of the deceased for international travel
- A simple coffin conforming to international travel regulations.
- Delivery to nearest airport in a closed hearse.
- Collection from airport and delivery to appointed funeral director within 25 miles.
- Regular updates of transit details for executors.
- All legal documentation for international travel.
- Embassy visits, if required.
- Contribution towards freight costs - see Special Services Provisions.

Traditional hearse and limousines, church service, better quality coffins or caskets are available at extra cost.

Note

International transportation costs are based on a 'per kilo' rate and it is due to this that we cannot guarantee that the total freight costs will be covered by the funds available in the plan. We have however made provision for this situation for most cases – see **Special Services Provision** for approximate costs.

If the plan applicant wishes to be repatriated to a specific destination, please consult Golden Leaves Head Office for a costing.

The Family Option Plan

is for a joint plan

There are a large number of couples who have their finances tied up either in their property or in long term savings.

The benefit of the Family Option Plan is that the funeral for first death is covered by the plan and the family / next of kin rely on the Estate to cover the funeral costs of the surviving partner.

To purchase a Family Option Plan, each of the couple must complete a separate application form.

The funeral costs should be as near as possible identical but separate preferences and choices can be made.

The cost applied is for one plan whether it is Opal, Pearl or Emerald.

However, an extra administration fee of £170 is required.

This second £170 is deductible should they decide to pay for the second plan at any time up to, or within 3 months of the first death.

Completed application forms should be sent off with payment in the usual way.

If the clients are paying by instalments, £340 must be collected as a deposit (i.e. £170 for each plan)

What sort of questions are my clients likely to ask?

I've signed the application, what happens next?

Golden Leaves will send two copies of the Information Bureau, Certificate of membership, an invoice outlining the services requested, a receipt (where applicable), a credit card style membership card and a referral list with a pre-paid envelope if you would like to recommend friends to our services.

What do my family have to do when the time comes?

All they have to do is inform the funeral directors. Your funeral will be carried out as you planned, and they will make all arrangements regarding time and date with your family.

Would it be better if I put my money in a Building Society?

That would only produce a sum of money which may, or may not, be sufficient to pay for a funeral at the time. With a Golden Leaves funeral plan the funeral will be carried to your wishes, and all the cost of the services chosen are guaranteed, even if prices rise in the future. Your money is safely invested in the Golden Leaves Trust Fund

Should I take out a plan now or leave it a few years?

Of course the choice is yours, but funeral costs rise continually. Once you have purchased a plan the funeral directors services are fixed, so there is no time like the present.

I do have a health problem. Is that likely to prevent me taking out a Golden Leaves Plan? Will it cost me extra?

The answer is no to both questions. Whatever your age or state of health you may take out a Golden Leaves funeral plan.

I'm young and healthy. If I live for many years does that mean that I will continue paying the instalments and that in the end it will cost me more?

You will never have to pay more for the guaranteed services of the funeral director. Golden Leaves will guarantee any increase in the cost of Disbursements to the RPI (Retail Price Index). Any rise in the costs of the Disbursements beyond the RPI may necessitate further payment at time of need.

You can pay for your plan with a single lump sum or on instalments over 1 to 5 years; once paid for your money will remain in the Trust Fund until required.

I have power of attorney for a relative, can I take out plans on their behalf?

Yes

Key Facts

Funeral details planned and well managed with costs at today's prices

Funeral director's services guaranteed – Executors will not be asked to pay more

Disbursements guaranteed to increase with RPI (Retail Price Index)

Funds held in an independent trust – The Golden Leaves Trust

Funds managed by Merrill Lynch and Quilters

Trust managed by an independent board of trustees

Viability of Trust assessed annually by actuary

Conforms to Financial Services & Markets Act 2000 (Regulated Activities) order 2001

Company and trust fund monitored by the FPA (Funeral Planning Authority)

A founder member of the NAPFP (National Association for Pre-paid Funeral Plans)

Acceptance guaranteed –no age limit or health questions

Cancellation – 80% refund guaranteed (excluding graves already pre-purchased)

Cremation and burial plans available

Bespoke plans available

Repatriation plans in partnership with Rowland Brothers International

Expatriate plans for UK citizens who live and travel abroad

Memorialisation plans

Client can appoint their preferred funeral director within terms of plan

Full funeral details can be included even choice of music

Full guidance provided now, just as we will provide care and attention later

Can change details at any time

Third party applications possible

Payable by lump sum or by instalments up to five years or more

Space for your own notes on funeral planning