“Put your trust in Safe Hands”

says...

Gordon “Safe Hands” Banks
1966 England World Cup Winning Goalkeeper

The UK’s Fastest Growing Funeral Plan

0330 004 0700 | www.advancedfuneralplans.co.uk
Safe Hands Funeral Plans is endorsed by the National Federation of Funeral Directors – the UK’s only funeral trade body dedicated to increasing consumer choice, transparency, and pricing fairness within the industry. Combined, Safe Hands Funeral Plans and the NFFD’s services were utilised by almost 1 million people in 2015, including many thousands of happy funeral plan customers, forward-thinking funeral directors, subsidiary businesses, and consumers seeking the best-value services in their local areas.

In addition to a regular advertising campaign, Safe Hands Funeral Plans, in conjunction with the NFFD, has also been featured on:
In an ideal world, the price of a funeral will be a secondary consideration for the bereaved. However, the fact is that current economic pressures, combined with limited market choice and price transparency, means often families feel obliged to pay more than they can comfortably afford – or else run the risk that their loved ones might not receive the standard of farewell they deserve.

In recognition of the purpose and quality of its services and the fact they are completely FREE for members of the public and funeral directors to use, the NFFD has recently secured the services of TV’s Dr Hilary Jones as its Official Patron. His aim for 2015/16 is to bring increased public awareness to the NFFD’s mission which will in-turn help the NFFD and Safe Hands Funeral Plans ensure that consumers receive the best possible deal every time.

Dr Hilary said: “As a GP, death and dealing with bereaved families is a regular part of my work – so supporting the NFFD’s cause to improve the industry and make the grieving process easier, is something I’m only too happy to do. Although price-rises are inevitable in every area of commerce, I fully support the NFFD’s conviction that increasing costs within the funeral industry must be proportionate, justifiable, essential, and within reach of those on a limited budget. I also believe, as the NFFD does, that families can also help themselves by planning ahead for life’s only inevitable expense.

Whilst there will always be a demand for the traditional and trusted ‘family’ funeral director, the NFFD also recognises that increased competition and transparency is vital to creating and maintaining a healthier balance between the price customers pay, and the quality and value for money of the services they receive.

The NFFD provides a host of services all aimed at helping ambitious, conscientious, forward-thinking funeral directors to be more competitive, whilst at the same time, improving the entire experience of those affected by loss.”
How much are funeral costs rising?

With funeral costs rising far in excess of the annual rate of inflation, it is an unfortunate fact that, for many families, budgeting for a funeral by traditional means may no longer be sufficient to cover the cost.

According to the Sun Life Cost of Dying Report 2013, average funeral costs have risen from £1,230 in 1997 to £4000 today – an increase of over 225%. Conservative estimates suggest that by 2024 a funeral will cost, on average, between £7,000 and £8,000.

We GUARANTEE that however long you live, and however expensive a funeral is when you pass away, there will always be sufficient funds to cover all the funeral director’s fees and services.

Sun Life cost of dying report 2013
Plan Comparison

"Unbeatable Service at an Unbeatable Price!"

We have researched the funeral plan market to assess how our rates compare to the other major companies. Our findings prove that in addition to being one of the industry's most trusted and recognised funeral plan providers, we're also one of the most competitively priced.

<table>
<thead>
<tr>
<th>Plan Provider</th>
<th>Standard Plan</th>
<th>Intermediate Plan</th>
<th>Premium Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advanced Funeral Plans – Safe Hands</td>
<td>£3,155</td>
<td>£3,395</td>
<td>£3,700</td>
</tr>
<tr>
<td>Golden Charter</td>
<td>£3,525</td>
<td>£3,905</td>
<td>£4,239</td>
</tr>
<tr>
<td>Dignity</td>
<td>£3,535</td>
<td>£3,885</td>
<td>£4,285</td>
</tr>
<tr>
<td>Avalon</td>
<td>£3,595</td>
<td>£3,945</td>
<td>£4,195</td>
</tr>
<tr>
<td>Age UK</td>
<td>£3,465</td>
<td>£3,815</td>
<td>£4,215</td>
</tr>
<tr>
<td>Liberty</td>
<td>£3,210</td>
<td>£3,500</td>
<td>£3,800</td>
</tr>
</tbody>
</table>

Please Note: Plans may vary in content, prices correct as of 04/01/2016
Why choose a Safe Hands Funeral Plan?

Peace of Mind: Choosing a Safe Hands funeral plan is the most affordable and effective means by which to protect your loved ones from rising funeral costs, and to spare them the distress of having to make difficult decisions as to what your particular preferences for a funeral might be.

Security: In common with all funeral plan providers, the money you pay for your Safe Hands Funeral Plan is held in a secure trust fund, set up in conjunction with award-winning solicitors, Gordons LLP, and overseen by an independent panel of qualified trustees. The trust fund is managed by Brewin Dolphin – one of the UK’s largest PLC investment fund managers.

Safe Hands guarantees that when the time comes, there will always be sufficient funds to cover the cost of all the funeral director’s fees and services.

Choice: Safe Hands offers a comprehensive range of plans to suit all tastes and budgets. Each can be tailored to suit particular preferences...from the big things – like whether you want a cremation or burial - to the small things, like your choice of music and flowers. Your plan can be changed or upgraded at any time.

Flexibility: Safe Hands Funeral Plans offer an 'Either/Or' option that allows a single plan to be 'shared' between 2 people. The benefit of the plan can be applied either at first death, or at second death.

(INTEREST FREE OPTIONS AVAILABLE)

Quality of Service: As you’d expect from one of the UK’s leading funeral plan providers, we take customer service very seriously indeed. We invest heavily in the training and development of our Funeral Plan & Will Writers, ensuring that every member of the team conducts themselves with the appropriate level of tact, empathy, and sensitivity.
Plan Options

Safe Hands Funeral Plans offer a comprehensive range of plans covering both cremation and burial, and all can be tailored to suit every conceivable taste, preference and budget.

Topaz Funeral Plan: This option is the most affordable within the range. It includes all the funeral director’s fees and services (including 24 hour bereavement support), a standard, veneered, coffin, chapel of rest viewing during office hours, plus a hearse and 2 bearers and 24 hour bereavement support. Please note this option does not include 3rd party charges.

Pearl Funeral Plan: This option includes all the funeral director’s fees and service (including 24 hour bereavement support), a standard, veneered coffin, a hearse and 2 bearers, chapel of rest viewing during office hours, plus an £1,200 allowance to cover 3rd party charges. (see page 8 for full details and prices)

Sapphire Funeral Plan: This plan is the most popular in our range. It includes all the funeral director’s fees and services (including 24 hour bereavement support) a standard, veneered, coffin, 4 bearers, a limousine to transport your loved ones to the ceremony, chapel of rest viewing during office hours, plus a £1,200 allowance to cover 3rd party charges. (see page 9 for full details and prices)

Ruby Funeral Plan: This plan provides a comprehensive package and is particularly suited to those with very large families, or who expect many mourners to attend. The plan includes all the funeral director’s fees and services (including 24 hour bereavement support) 4 bearers, 2 limousines, an oak-veneered coffin with quality floral spray, open chapel of rest viewing, and a £1,200 allowance to cover 3rd party charges. (see page 10 for full details and prices)

Direct Cremation Funeral Plan

Our Direct Cremation plan is for those who want a very basic funeral that includes all the essential aspects of a cremation, but without any additional elements. (see page 11 for full details and prices)
Topaz Funeral Plan

The Topaz plan is the most affordable plan option. It includes all the funeral director’s fees and services, a standard, veneered, coffin, a hearse and 2 bearers, but excludes 3rd Party Charges.

- Funeral Director’s fees and services (inc. care and preparation of the deceased)
- A standard, veneered, coffin with nameplate
- A funeral hearse and 2 bearers (additional bearers can be provided at £50 per bearer)
- 24 hour transfer of the deceased to funeral home / chapel of rest (within a 20 mile radius)**
- Arranging the funeral service with the crematorium / cemetery
- Family support and guidance provided by the funeral director
- Funeral procession from home / funeral home to crematorium or cemetery
- Mutual agreement on date and time of funeral
- Visit to chapel of rest during office hours

Plan Price: £2075 excluding 3rd Party Charges*

Prefer to pay monthly?

<table>
<thead>
<tr>
<th>Interest Free</th>
<th>12</th>
<th>24</th>
<th>36</th>
<th>60</th>
<th>120</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£152.08</td>
<td>£76.04</td>
<td>£56.78</td>
<td>£36.50</td>
<td>£21.29</td>
</tr>
<tr>
<td>Total Payable</td>
<td>£2,075.00</td>
<td>£2,075.00</td>
<td>£2,294.08</td>
<td>£2,440.00</td>
<td>£2,805.80</td>
</tr>
</tbody>
</table>

Where applicable, interest is charged at 4% flat rate. All prices shown are based on a £250 deposit. Payable over a maximum of 120 months. A larger deposit will reduce monthly payments. Payments over 12 or 24 months are interest-free!

*3rd Party Charges (also known as disbursements) are cost elements of a funeral that are outside of the funeral director’s control. They cover cremation or interment (burial) fees, doctor’s medical fees, and minister’s fees. Should you choose the Topaz option, you are welcome to pay for the 3rd Party Fees at a later date, or alternatively, your family / estate can pay for them when you pass away (under such circumstances, 3rd Party Fees will be charged at the rate prevailing at that particular time).

** additional mileage, if applicable, will be charged at £1 per mile
Pearl Funeral Plan

Our Pearl plan is ideal for those who have relative simplicity in mind. Your loved ones will have the reassurance of a traditional, dignified, ceremony, with no compromise on our usual levels of care and attention to detail.

Plan Price: £3155 including 3rd Party Charges*

Prefer to pay monthly?

Where applicable, interest is charged at 4% flat rate. All prices shown are based on a £250 deposit. Payable over a maximum of 120 months. A larger deposit will reduce monthly payments. Payments over 12 or 24 months are interest-free!

*3rd Party Charges (also known as disbursements) are cost elements of a funeral that are outside of the funeral director’s control. They cover cremation or interment (burial) fees, doctor’s fees, and minister’s fees. Currently, the national average for 3rd Party Fees is approximately £1,000. All Safe Hands Funeral Plans (with the exception of the Topaz plan) include an allowance of £1,200 to cover 3rd Party Fees (see terms & conditions).

** additional mileage, if applicable, will be charged at £1 per mile
Our Sapphire plan is the most popular in the range. It includes a standard, lined and veneered coffin, and a limousine to transport your loved ones to the ceremony.

Funeral Director’s fees and services (including care and preparation of the deceased)
A standard, veneered, coffin with nameplate
A funeral hearse and 4 bearers
One following limousine
24 hour transfer of the deceased to funeral home / chapel of rest (within a 20 mile radius)**
Arranging the funeral service with the crematorium / cemetery
Family support and guidance provided by the funeral director
Funeral procession from home / funeral home to crematorium or cemetery
Mutual agreement on date and time of funeral
Visit to chapel of rest during office hours

Plan Price: £3395 including 3rd Party Charges*

Prefer to pay monthly?

<table>
<thead>
<tr>
<th>INTEREST FREE</th>
<th>12</th>
<th>24</th>
<th>36</th>
<th>60</th>
<th>120</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£262.08</td>
<td>£131.04</td>
<td>£97.84</td>
<td>£62.90</td>
<td>£36.69</td>
</tr>
<tr>
<td>Per Month</td>
<td>£262.08</td>
<td>£131.04</td>
<td>£97.84</td>
<td>£62.90</td>
<td>£36.69</td>
</tr>
<tr>
<td>Total Payable</td>
<td>£3,395.00</td>
<td>£3,395.00</td>
<td>£3,772.24</td>
<td>£4,024.00</td>
<td>£4,652.80</td>
</tr>
</tbody>
</table>

Where applicable, interest is charged at 4% flat rate. All prices shown are based on a £250 deposit. Payable over a maximum of 120 months. A larger deposit will reduce monthly payments. **Payments over 12 or 24 months are interest-free!**

*3rd Party Charges (also known as disbursements) are cost elements of a funeral that are outside of the funeral director’s control. They cover cremation or interment (burial) fees, doctor’s fees, and minister’s fees. Currently, the national average for 3rd Party Fees is approximately £1,000. All Safe Hands Funeral Plans (with the exception of the Topaz plan) include an allowance of £1,200 to cover 3rd Party Fees (see terms & conditions).

**additional mileage, if applicable, will be charged at £1 per mile
Our Ruby plan provides a comprehensive package and is particularly suited to those with very large families, or who expect many mourners to attend. This plan covers 2 limousines, an oak-veneered coffin with quality floral spray, open chapel of rest visiting times, and 24 hour bereavement support and advice.

Funeral Director’s fees and services (including care and preparation of the deceased)

An oak-veneered coffin with nameplate

A funeral hearse and 4 bearers

Two following limousines

24 hour transfer of the deceased to funeral home / chapel of rest (within a 20 mile radius)**

Arranging the funeral service with the crematorium / cemetery

Family support and guidance provided by the funeral director

Funeral procession from home / funeral home to crematorium or cemetery

Mutual agreement on date and time of funeral

Open visiting times to chapel of rest

Floral coffin spray

** Additional mileage, if applicable, will be charged at £1 per mile.

*** the £275 that is built into the plan to cover the cost of a floral coffin spray, grows in value over the course of the plan-holder’s lifetime in line with the growth of the trust fund. Upon death of the plan-holder, the floral coffin spray provided will be to the value of £275 plus RPI uplift as applicable at that time.

Plan Price: £3700 including 3rd Party Charges*

Prefer to pay monthly?

<table>
<thead>
<tr>
<th>INTEREST FREE</th>
<th>12</th>
<th>24</th>
<th>36</th>
<th>60</th>
<th>120</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Month</td>
<td>£287.50</td>
<td>£143.75</td>
<td>£107.33</td>
<td>£69.00</td>
<td>£40.25</td>
</tr>
<tr>
<td>Total Payable</td>
<td>£3,370.00</td>
<td>£3,370.00</td>
<td>£4,113.88</td>
<td>£4,390.00</td>
<td>£5,080.00</td>
</tr>
</tbody>
</table>

Where applicable, interest is charged at 4% flat rate. All prices shown are based on a £250 deposit. Payable over a maximum of 120 months. A larger deposit will reduce monthly payments. Payments over 12 or 24 months are interest-free!

*3rd Party Charges (also known as disbursements) are cost elements of a funeral that are outside of the funeral director’s control. They cover cremation or interment (burial) fees, doctor’s fees, and minister’s fees. Currently, the national average for 3rd Party Fees is approximately £1,000. All Safe Hands Funeral Plans (with the exception of the Topaz plan) include an allowance of £1,200 to cover 3rd Party Fees (see terms & conditions). ** Additional mileage, if applicable, will be charged at £1 per mile.

*** the £275 that is built into the plan to cover the cost of a floral coffin spray, grows in value over the course of the plan-holder’s lifetime in line with the growth of the trust fund. Upon death of the plan-holder, the floral coffin spray provided will be to the value of £275 plus RPI uplift as applicable at that time.
Here at Safe Hands, we understand that not everyone wants an extravagant or all-inclusive funeral. To many, when life’s course is run, there seems little sense in spending heavily on what will be their final journey.

In response to this, Safe Hands is unique in that we also offer a very simple funeral plan that includes all the essential aspects of a cremation, but without any additional elements.

**DIRECT Cremation Funeral Plan**

- Collection of the deceased
- Care of the deceased
- Basic coffin (crematorium approved)
- Transport of the deceased to the crematorium
- Cremation fees
- Doctor’s Fees

**Plan Price: £1695**

The Direct Cremation plan does not include a service, flowers, cortege, or any other extraneous elements. We will notify the relatives and friends of the time and date of the cremation, but there will be no service or provision for mourners to attend.

**This plan cannot be tailored, modified, or added to at any time.**
Wish to be Buried?

All of our plans can be adapted for those who wish to be buried. Burial plots vary enormously in price depending on location. If you wish to be buried, please follow the process below to establish what effect, if any, it will have on the price of your funeral plan...

I wish to be buried rather than cremated

Yes

Do you already own a burial plot?

No

In that case, there’s no additional cost!

On the application form, simply record the Cemetery, Row No and Plot No.

Call Safe Hands on 0800 917 7099 to obtain a plot price at your chosen cemetery. The price of your plot will be additional to the price of your plan.

You do not necessarily have to purchase your grave plot at the same time as you purchase your plan. You are welcome to leave the purchase of the plot until a later date. This will certainly be necessary if the cemetery in which you wish to be buried does not permit the pre-purchase of grave plots.
Including Safe Hands, there are several, reputable, UK funeral plan providers. Without exception, all work on the premise that their customer's monies are invested in secure trust funds. Almost all offer more or less the same range of plans (Basic, Intermediate or Comprehensive), and in terms of content there's little or no difference between them. This means that more often than not, the main consideration for those buying a plan, is the price.

As a conscientious funeral plan company, Safe Hands recognises the need to act sensitively and ethically. To that end, we do not employ any sales people, nor expensive call-centres. Instead, our plans are only available via our website, selected high-street retailers, and through our national network of professional estate planners, solicitors and IFAS. The added advantage this has, is that our overheads are a fraction of those from many larger companies, meaning our plan prices are amongst the lowest - if not the lowest - on today's market.

funeral directors REGISTER

Have you lost a loved one and need to arrange a funeral?

Do you need to find a local, reputable, firm of undertakers?

Don't leave anything to chance...visit the Funeral Directors Register to find the best-value services in your locality and base your selection on the ratings and reviews of their previous customers!

www.funeraldirectorsregister.com
Frequently Asked Questions

What does a Safe Hands Funeral Plan include?

We offer 5 different funeral plan options to suit all tastes and budgets. All, as an absolute minimum, include a lined, fitted, coffin, 24 hour transfer of the deceased, care and preparation of the deceased, and associated funeral director’s fees and services. Furthermore, all plans (with the exception of the Topaz) include an £1,200 allowance to cover cremation fees / interment fees, doctor’s fees, and minister’s fees.

I wish to buy a Topaz plan which doesn’t include 3rd party fees. Can I pay for these later?

Yes. Should you choose the Topaz option, you are welcome to pay for the 3rd Party Fees at a later date, or alternatively, your family / estate can pay for them when you pass away (under such circumstances, 3rd Party Fees will be charged at the rate prevailing at that particular time).

Is burial more expensive than cremation?

Yes. The funeral director’s fees and services remain exactly the same for both cremation and burial. However, because burial plot costs vary dramatically across different local authorities, only once we know which cemetery you wish to be buried in can we give you a fixed price.

Can I nominate a specific funeral director to undertake my funeral?

When purchasing a Safe Hands Funeral Plan, though you are welcome to nominate a specific firm to undertake your funeral, we cannot guarantee absolutely that they will be the firm that conducts your funeral. When you pass away, we will offer your funeral to your preferred firm. If, for any reason, they are unable to undertake the service, it will be allocated to an alternative firm at Safe Hands’ discretion. Safe Hands Funeral Plans works with a national network of NFFD (National Federation of Funeral Director) member funeral directors.

Can I tailor or alter the content of my funeral plan?

Yes. All of our Funeral Plans (including the Topaz plan) can be tailored to suit individual tastes and preferences. Our Funeral Plans can also be altered or added to at any time. Though we do not charge admin fees for any of our services (such as updating your plan if you move house, or transferring the plan to another family member) additional costs may be applicable depending on the nature and extent of alterations to your funeral requirements.

I have changed my mind. Can I get a refund?

If you change your mind within the initial 28-day cooling off period, then you are eligible to receive a full, no- quibble, refund. Cancellations are to be put in writing (by posted letter only) and signed by the person who purchased the plan. If you change your mind after the initial 28-day cooling off period, you will be required to pay a £395 cancellation fee (this will be deducted from your refund).

What if the plan holder dies while abroad or away from home?

If you die anywhere within the UK: extra mileage (beyond a 20 mile radius of the funeral director tasked with conducting the funeral) will be charged at £1 per mile.

If you die anywhere outside of the UK: Repatriation, unless included within the price of the plan, is the responsibility of the next of kin. Repatriation is usually covered by travel insurance.
Advanced Funeral Plans
Ref - 1877

You are in Safe Hands

Email: info@advancedfuneralplans.co.uk
Web: www.advancedfuneralplans.co.uk
Telephone: 0330 004 0700

Terms & Conditions are available on request or on our website.