



UNIQUE

FUNERAL PLANS

2021 BROCHURE

0800 001 6303

www.uniquefuneralplans.co.uk



**YOUR PLAN
REFUNDED**

**YOUR FUNERAL
PAID FOR**

**A UNIQUE
SERVICE**

Should your plan not be called upon within 15 years of its creation, we will refund your fee in full

Once you've received your refund your funeral will still be covered

More included as standard than any other plan provider



WELCOME TO UNIQUE

UNIQUE FUNERAL PLANS OFFER UNRIVALLED SERVICE AT AN UNMATCHED PRICE

We believe that a name can say a lot about a company and its values, that's why we are Unique.

With a Unique Funeral Plan you will receive a Full Plan Refund on your plan's 15th anniversary. Not only that, but your funeral will still be paid for in-line with your wishes.

We call this our 15-Year Plan Refund & Funeral Pledge.

We believe that everyone should benefit from an affordable end of life plan, secure from rising funeral prices or any unexpected costs and we have made sure that at Unique, this is a reality.

All of our plan holders are protected from exorbitant price rises and are safe in the knowledge that when the time comes, their loved ones will have any financial burden removed from them.



Only Unique Funeral Plan holders benefit from:



A 15-Year Refund Pledge: If your plan is not called upon in the first 15 years, simply return your Redemption Certificate to us and you will receive a full refund of the fee that you have paid AND WE will take over full responsibility for your funeral at the appropriate time.

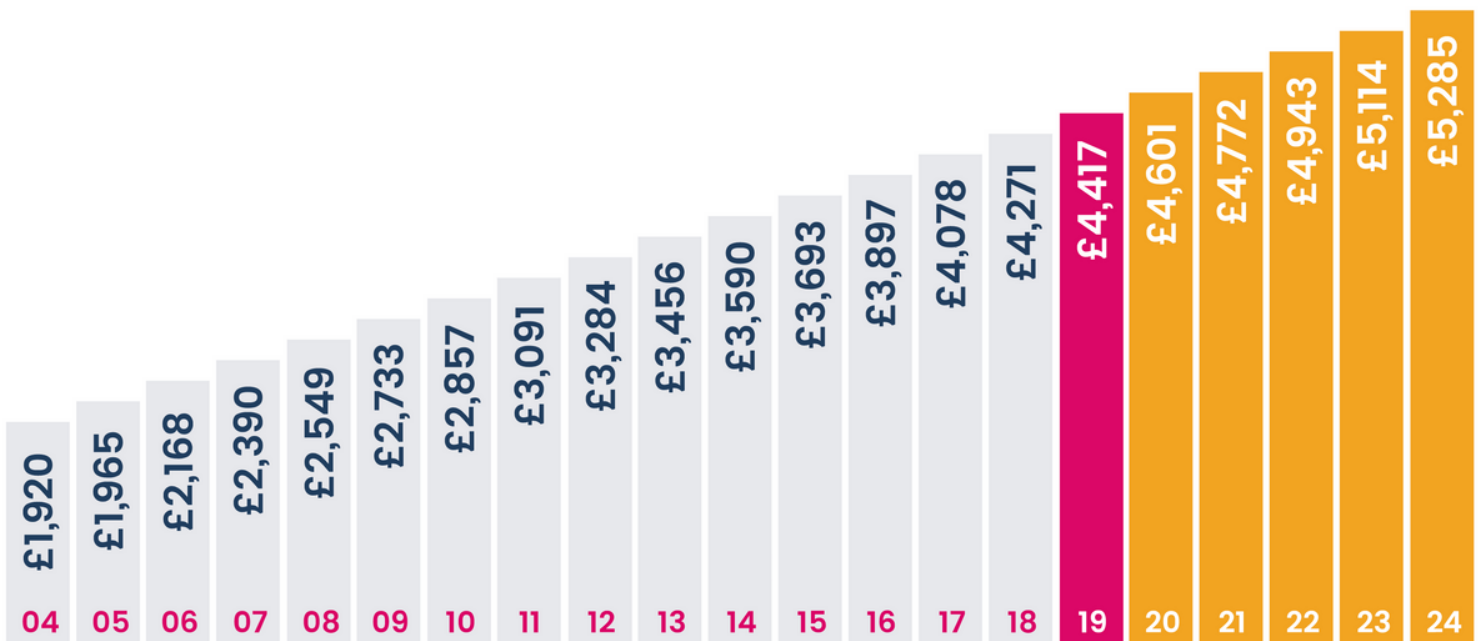
SECURE YOUR PLAN, SECURE YOUR FUTURE



VISIT
WWW.UNIQUEFUNERALPLANS.CO.UK
 TODAY

OR CALL
 0800 001 6303

THIS CHART SHOWS THE AVERAGE FUNERAL COST IN THE UK FROM 2004 TO 2024, TAKEN FROM SUNLIFE'S ANNUAL COST OF DYING REPORT




SO, WHY CHOOSE UNIQUE?

 YOUR PLAN REFUNDED AFTER 15 YEARS

 IMMEDIATE COVERAGE AVAILABLE*

 YOUR FUNERAL STILL PAID FOR AFTER YOUR REFUND

 UP TO 18% CHEAPER THAN OTHER PLAN PROVIDERS

 DISCOUNTED JOINT PLANS

 AN NHS DONATION FOR EVERY PLAN TAKEN OUT

 MORE INCLUDED AS STANDARD THAN ANY OTHER PROVIDER

Unique Funeral Plans are disrupting the funeral planning market by bringing features you would expect from a 21st Century Provider

**Fully paid plans are covered after the 30 day reflection period has ended.*



A GUIDE TO UNIQUE FUNERAL PLANS

WHAT MAKES US UNIQUE?

We ARE Unique. We are the only company in the world to offer a 15-Year Funeral Plan & Refund Pledge. If your plan has not been called upon within the first 15 years, you will receive a full plan refund and have your funeral paid for.

We Are Affordable. We are up to 18% cheaper than other plan providers whilst including more services and features without compromising on

quality. Payment for our plans can be spread out for up to 60 months. There is no charge for plans taken out over 12 months and the charges for plans taken out from 24 -60 months benefit from a very competitive pricing scale.

We Pride Ourselves On Service. Our service levels are the best in the industry. Everyone you speak to at Unique has a desire to make choosing and purchasing a Funeral Plan as stress-free as possible.

We will not rush you into the most expensive plan available. We get to know you, discover how you would like your end of life service to be celebrated and then work with you, whilst at the same time, being conscious of the needs of your loved ones at such a difficult time, to select the most appropriate plan possible. Clients tell us that our staff's genuine desire to help, provides them with both reassurance and comfort.

We Believe In Good Deeds, However Small. For every plan purchased, we make a donation to the NHS. Without the tireless work of their staff, a lot of us would not be here today.

We Believe In Quality. We constantly monitor the service standards of all Funeral Directors who are nominated, either by yourself, or by us if you have no preference. This is to ensure that we only deal with those Funeral Directors who consistently match our own high-quality standards.

We Think Differently About Third-Party Costs. We believe every client is unique, so we do not offer a "one size fits all" approach to any aspect of our plans. This means our contribution to Third-Party costs is higher than any other provider in the UK and is included even in our simpler plans.

We Believe In Safety. All client funds are held in an independent trust, chosen because of their specialism in acting as trustees to Funeral Plan Providers. They have in excess of £50 million under management and comply with Section 60 of the Financial Services Act.

With Us, You Have Total Flexibility. All of our plans are available on a single, joint and either/or basis. Joint plans also carry an attractive discount.



UNIQUE SECURITY

All monies are held securely in the Unique Funeral Plans Trust. This ensures that your refund and funeral will be honoured in the unlikely event of anything happening to our business.

What exactly is the Unique Funeral Plans Trust? The Unique Funeral Plans Trust is an independent funeral trust managed by The Sterling Trust Corporation Ltd.

Raworths, a law firm specialising in Trusts, created the Trust Deed that defines how the Unique Funeral Plans Trust is operated.

None of the Unique Funeral Plans' Directors or staff are in any way connected with the Board of Trustees.

The money in the Trust is managed by regulated investment fund managers: UBS, TJM Partnership and Interactive Advisors, who offer bespoke investment management services to high net worth clients, companies and intermediaries and whose service is facilitated by a strategic partnership with Jarvis Investment Management



and Britannia Global Markets Ltd.

Each year, the Trust is audited by chartered accountants, JW Hinks based in Birmingham.

The Unique Funeral Plans Actuarial report is due to be published in May 2023, it will be prepared by Zenith Actuarial – a member of the Institute and Faculty of Actuaries, who have a history of working with a large range of international insurance companies, including European and UK mutual insurers, as well as UK friendly societies.

The report will comply with the Actuarial Professional Standards (APS) and Technical Actuarial Standards (TAS) as outlined by the Financial Reporting Council.

Why Was Unique Formed?

After a thorough analysis of the UK funeral plan market, we decided that it simply wasn't working as well as it should do for consumers.

Rising costs and high initial outlays, coupled with a lack of transparency and clarity have meant that consumers have been unable to make informed decisions about after-life care for quite some time now.

- By taking out a Unique Funeral Plan, you are joining a multifaceted family which stands to benefit not only yourself and your loved ones but the entire population.
- We think that other funeral plan providers are expensive for what they offer, at Unique, we aim to provide exceptional value for money.
- We think that if you do not call upon your plan for a set period of time and you have trusted someone with your funeral, then you should be rewarded. At Unique, our Funeral Plan Fee and Refund Pledge states that we refund your funeral plan fee in full and we will pay for your funeral.
- We believe in good deeds. At Unique, we will make a donation to our NHS for every plan sold. The amount is regularly reviewed and increased yearly.
- We believe in helping families. At Unique, all Joint plans carry a 5% discount.
- We believe that you should always be in control.

Did You Know?

Since SunLife started recording funeral costs in 2004, the average cost of a funeral has risen by an incredible 130%

Source: SunLife

£3,858

Average cost of a funeral with a cremation

£4,975

Average cost of a funeral with a burial



SINGLE PRICE	●	JOINT PRICE
£1195	●	£2270.50
	●	

DIRECT CREMATION
PURITY

Our simple, no-frills, cremation only service for those who require a fuss-free funeral. There is no facility to include mourners and the whole service takes place at the most convenient time for the Nominated Funeral Director and the crematorium.

SINGLE MONTHLY INSTALMENTS WITH A DEPOSIT OF £249

No Charges	2% Charge	3% Charge	4% Charge	5% Charge
12 Months	24 Months	36 Months	48 Months	60 Months
11 Payments of £86	23 Payments of £41.95	35 Payments of £27.84	47 Payments of £20.93	59 Payments of £16.84
Total Payable: £1195	Total Payable: £1213.85	Total Payable: £1223.40	Total Payable: £1232.71	Total Payable: £1242.56

Purity Includes:

- Eligibility for a "Transfer In"
- Eligibility for the 15-Year Plan Refund & Funeral Pledge
- Upgrade your plan at any time
- Your Nominated Funeral Director's charges and services with regards to the normal course of proceedings (including care and preparation of the deceased)
- Your choice of Funeral Director (or ours if you instruct us as such)
- 25-mile radius transfer costs regarding transportation of the deceased to the funeral home
- A Standard Will*
- A Plain Veneered Coffin
- Crematorium Fees






A simple yet dignified service.

5% OFF WITH A JOINT PLAN

At Unique Funeral Plans we like to make things as easy as possible for you and your loved ones, that's why we offer 5% OFF on all Joint plans and our monthly payment options include no fees or interest.

Please note that by taking out a Unique Funeral Plan, your 15-Year Pledge only commences once we have received the final payment towards your plan. By taking out one of our plans and paying for it in instalments, you are increasing your refund period to between 16 and 20 years, depending on your chosen payment method.

JOINT MONTHLY INSTALMENTS WITH A DEPOSIT OF £498

No Charges	2% Charge	3% Charge	4% Charge	5% Charge
12 Months	24 Months	36 Months	48 Months	60 Months
11 Payments of £161.14	23 Payments of £78.61	35 Payments of £52.16	47 Payments of £39.22	59 Payments of £31.54
				
Total Payable: £2270.50	Total Payable: £2306.03	Total Payable: £2323.60	Total Payable: £2341.34	Total Payable: £2358.86

*Standard Will available to Full Payment plan-holders.



SINGLE PRICE
£2100

JOINT PRICE
£3990

FOR UNDER 40s

THE EXCLUSIVE

Introduced into our service in response to a news item where a young parent tragically passed away leaving their family struggling to pay for the funeral. It has been created for those under 40, most likely juggling young families, high mortgages & busy careers and who have, until now, never considered the benefits of a funeral plan.

SINGLE MONTHLY INSTALMENTS WITH A DEPOSIT OF £249

No Charges	2% Charge	3% Charge	4% Charge	5% Charge
12 Months	24 Months	36 Months	48 Months	60 Months
11 Payments of £168.27	23 Payments of £82.09	35 Payments of £54.47	47 Payments of £40.96	59 Payments of £32.94
Total Payable: £2100	Total Payable: £2137.07	Total Payable: £2155.45	Total Payable: £2174.12	Total Payable: £2192.46

The Exclusive Includes:

- Eligibility for a "Transfer In"
- Eligibility for the 15-Year Plan Refund & Funeral Pledge
- Upgrade your plan at any time
- Your Nominated Funeral Director's charges and services with regards to the normal course of proceedings
- Your choice of Funeral Director (or ours if you instruct us as such)
- A Plain Veneered Coffin
- 25-mile radius transfer costs regarding transportation of the deceased to the funeral home
- A Standard Will*
- Chapel of rest viewing during working hours
- A Hearse & Pallbearers
- Careful preparation of the deceased
- Any and all staff fees required in order to conduct the service
- Up to £500 of Third-Party Costs
- Crematorium Fees

Peace of mind for your family






5% OFF WITH A

JOINT PLAN

At Unique Funeral Plans we like to make things as easy as possible for you and your loved ones, that's why we offer 5% OFF on all Joint plans and our monthly payment options include no fees or interest.

Please note that by taking out a Unique Funeral Plan, your 15-Year Pledge only commences once we have received the final payment towards your plan. By taking out one of our plans and paying for it in instalments, you are increasing your refund period to between 16 and 20 years, depending on your chosen payment method.

JOINT MONTHLY INSTALMENTS WITH A DEPOSIT OF £498

No Charges	2% Charge	3% Charge	4% Charge	5% Charge
12 Months	24 Months	36 Months	48 Months	60 Months
11 Payments of £317.45	23 Payments of £154.86	35 Payments of £102.76	47 Payments of £77.27	59 Payments of £62.15
				
Total Payable: £3990	Total Payable: £4059.78	Total Payable: £4094.60	Total Payable: £4129.69	Total Payable: £4164.85

*Standard Will available to Full Payment plan-holders.



SINGLE PRICE	●	JOINT PRICE
£3100	●	£5890
	●	

AN AFFORDABLE OPTION

THE ESSENCE

A pre-paid plan that brings with it the essential elements needed for a final farewell at an affordable price. The Essence removes financial stress from your family's shoulders at what is a most difficult time.

SINGLE MONTHLY INSTALMENTS WITH A DEPOSIT OF £249

No Charges	2% Charge	3% Charge	4% Charge	5% Charge
12 Months	24 Months	36 Months	48 Months	60 Months
11 Payments of £259.18	23 Payments of £126.44	35 Payments of £83.90	47 Payments of £63.09	59 Payments of £50.74
Total Payable: £3100	Total Payable: £3157.12	Total Payable: £3185.50	Total Payable: £3214.23	Total Payable: £3242.66

The Essence Includes:

- Eligibility for a "Transfer In"
- Eligibility for the 15-Year Plan Refund & Funeral Pledge
- Upgrade your plan at any time
- Your Nominated Funeral Director's charges and services with regards to the normal course of proceedings
- Your choice of Funeral Director (or ours if you instruct us as such)
- 50-mile radius transfer costs regarding transportation of the deceased to the funeral home
- A Mahogany Veneered Coffin
- A Standard Will*
- Chapel of rest viewing during working hours
- A Hearse & Pallbearers
- Careful preparation of the deceased
- Any and all staff fees required in order to conduct the service
- Up to £850 of Third-Party Costs
- Crematorium Fees

The Essence is a Unique plan designed specifically for adults who are looking for a simple end of life celebration.






5% OFF WITH A

JOINT PLAN

At Unique Funeral Plans we like to make things as easy as possible for you and your loved ones, that's why we offer 5% OFF on all Joint plans and our monthly payment options include no fees or interest.

Please note that by taking out a Unique Funeral Plan, your 15-Year Pledge only commences once we have received the final payment towards your plan. By taking out one of our plans and paying for it in instalments, you are increasing your refund period to between 16 and 20 years, depending on your chosen payment method.

JOINT MONTHLY INSTALMENTS WITH A DEPOSIT OF £498

No Charges	2% Charge	3% Charge	4% Charge	5% Charge
12 Months	24 Months	36 Months	48 Months	60 Months
11 Payments of £490.18	23 Payments of £239.12	35 Payments of £158.68	47 Payments of £119.31	59 Payments of £95.96
				
Total Payable: £5890	Total Payable: £5997.76	Total Payable: £6051.80	Total Payable: £6105.57	Total Payable: £6159.64

*Standard Will available to Full Payment plan-holders.








SINGLE PRICE ● **JOINT PRICE**
 £3350 ● £6365
 ●

OUR MOST POPULAR PLAN

THE PRESTIGE

Our most popular plan containing all the essential elements needed for a traditional funeral with a very attractive contribution to third-party costs enabling you to personalise it to your exact wishes.

SINGLE MONTHLY INSTALMENTS WITH A DEPOSIT OF £249

No Charges	2% Charge	3% Charge	4% Charge	5% Charge
12 Months	24 Months	36 Months	48 Months	60 Months
11 Payments of £281.91	23 Payments of £137.52	35 Payments of £91.26	47 Payments of £68.62	59 Payments of £55.19
				
Total Payable: £3350	Total Payable: £3411.96	Total Payable: £3443.10	Total Payable: £3474.14	Total Payable: £3505.21

The Prestige Includes:

- Eligibility for a "Transfer In"
- Eligibility for the 15-Year Plan Refund & Funeral Pledge
- Upgrade your plan at any time
- Your Nominated Funeral Director's charges and services with regards to the normal course of proceedings
- Your choice of Funeral Director (or ours if you instruct us as such)
- A Panelled, Oak Veneered Coffin
- 75-mile radius transfer costs regarding transportation of the deceased to the funeral home
- A Standard Will*
- Chapel of rest viewing at any time
- A Hearse & Pallbearers
- Careful preparation of the deceased
- Any and all staff fees required in order to conduct the service
- Up to £1,350 of Third-Party Costs
- One Limousine
- Minister or Celebrant Fees
- Crematorium Fees

A Quality end of life celebration






5% OFF WITH A

JOINT PLAN

At Unique Funeral Plans we like to make things as easy as possible for you and your loved ones, that's why we offer 5% OFF on all Joint plans and our monthly payment options include no fees or interest.

Please note that by taking out a Unique Funeral Plan, your 15-Year Pledge only commences once we have received the final payment towards your plan. By taking out one of our plans and paying for it in instalments, you are increasing your refund period to between 16 and 20 years, depending on your chosen payment method.

JOINT MONTHLY INSTALMENTS WITH A DEPOSIT OF £498

No Charges	2% Charge	3% Charge	4% Charge	5% Charge
12 Months	24 Months	36 Months	48 Months	60 Months
11 Payments of £533.36	23 Payments of £250.19	35 Payments of £172.66	47 Payments of £129.82	59 Payments of £104.41
				
Total Payable: £6365	Total Payable: £6482.37	Total Payable: £6541.10	Total Payable: £6599.54	Total Payable: £6658.19

*Standard Will available to Full Payment plan-holders.



THE GOLD STANDARD

THE PRESTIGE PLUS






SINGLE PRICE
£3750



JOINT PRICE
£7125

Our signature plan. It highlights the Unique nature of our company. The Prestige Plus is our most comprehensive plan, not only supplying the vital elements of a funeral but also including extras that can so often be overlooked when adding the final touches to an elegant farewell.

SINGLE MONTHLY INSTALMENTS WITH A DEPOSIT OF £249

No Charges	2% Charge	3% Charge	4% Charge	5% Charge
12 Months	24 Months	36 Months	48 Months	60 Months
11 Payments of £318.27	23 Payments of £155.26	35 Payments of £103.03	47 Payments of £77.47	59 Payments of £62.31
				
Total Payable: £3750	Total Payable: £3819.98	Total Payable: £3855.05	Total Payable: £3890.09	Total Payable: £3925.29

The Prestige Plus Includes:

- Eligibility for a "Transfer In"
- Eligibility for the 15-Year Plan Refund & Funeral Pledge
- Your Nominated Funeral Director's charges and services with regards to the normal course of proceedings
- Your choice of Funeral Director (or ours if you instruct us as such)
- 100-mile radius transfer costs regarding transportation of the deceased to the funeral home
- A Solid Plain-Sided Oak Coffin
- A Standard Will*
- Chapel of rest viewing at any time
- A Hearse & Pallbearers
- Careful preparation of the deceased
- Any and all staff fees required in order to conduct the service
- Up to £1,500 of Third-Party Costs
- Two Limousines
- Doctor's Fees
- £50 towards Catering costs
- £50 towards Floral Arrangements
- Minister or Celebrant Fees
- Crematorium Fees

The Prestige Plus: Complete. Elegant. Unique.






5% OFF WITH A

JOINT PLAN

At Unique Funeral Plans we like to make things as easy as possible for you and your loved ones, that's why we offer 5% OFF on all Joint plans and our monthly payment options include no fees or interest.

Please note that by taking out a Unique Funeral Plan, your 15-Year Pledge only commences once we have received the final payment towards your plan. By taking out one of our plans and paying for it in instalments, you are increasing your refund period to between 16 and 20 years, depending on your chosen payment method.

JOINT MONTHLY INSTALMENTS WITH A DEPOSIT OF £498

No Charges	2% Charge	3% Charge	4% Charge	5% Charge
12 Months	24 Months	36 Months	48 Months	60 Months
11 Payments of £602.45	23 Payments of £293.89	35 Payments of £195.02	47 Payments of £146.64	59 Payments of £117.94
				
Total Payable: £7125	Total Payable: £7257.47	Total Payable: £7323.70	Total Payable: £7390.08	Total Payable: £7456.46

*Standard Will available to Full Payment plan-holders.

COMPARE OUR PLANS

Included with our plans:	Purity	Exclusive	Essence	Prestige	Prestige Plus
Funeral Director's fees and services	✔	✔	✔	✔	✔
Free Transfer In*	✔	✔	✔	✔	✔
A Plain Veneered Coffin	✔	✔			
A Mahogany Veneered Coffin			✔		
A Panelled Oak Veneered Coffin				✔	
A Solid Plain-Sided Oak Coffin					✔
A Funeral Hearse & Bearers	✔	✔	✔	✔	✔
24 hour transfer of the deceased	25 Miles	25 Miles	50 Miles	75 Miles	100 Miles
Organising the service		✔	✔	✔	✔
Family support and guidance		✔	✔	✔	✔
Funeral procession		✔	✔	✔	✔
Mutually agreed funeral time		✔	✔	✔	✔
Visits to chapel of rest		Office Hours	Office Hours	At Any Time	At Any Time
Number of Limousines				1	2
Third-Party Maximum Cost		£500	£850	£1,350	£1,500
A Standard Will included**	✔	✔	✔	✔	✔
Doctor's Certificate					✔
Celebrant/Minister's Fees				✔	✔
Funds secured by an independent trust	✔	✔	✔	✔	✔
The Unique Plan Refund & Funeral Pledge	✔	✔	✔	✔	✔

*If you cancel your plan with another provider and purchase one of our plans in full, we will cover your cancellation fee as laid out in our Terms and Conditions. That's the Unique Promise.

**Standard Will available to Full Payment plan-holders.



THIRD-PARTY COSTS CONTRIBUTION

These can be used to pay for elements of funerals that may not be included in your standard plan. These can include (but are not limited to): Celebrant fees, Doctor's fees, Interment fees, and Floral arrangements.

Our Third-Party Costs Contribution is currently the highest in the market and is also included in our lowest priced package which is something that you will not see with our competitors.

The Prestige Plus

£1,500

The Prestige

£1,350

The Essence

£850

The Exclusive

£500

All our Third-Party Contributions rise each year in line with the Consumer Price Index (CPI).

Should the total cost of your funeral exceed these limits, your loved ones will be liable to cover the difference directly with the Nominated Funeral Director.

WHAT EVERYONE IS SAYING ABOUT US

Like us, our clients are Unique, which is why they prefer dealing with Unique Funeral Plans

Friendly attentive service from Vicky, never rushed me to make a decision. She listened to what I wanted, asked me some questions and recommended a lower priced plan to the one I was considering. When I mentioned this, she still recommended her original suggestion as she pointed out that I didn't require the additional items that I was looking for at the start. When I called again, Vicky wasn't available but Hannah was able to help me with equal professionalism. Thank you again!

Mrs Jean S.
Birmingham

They seemed to offer us what no other plan company could offer, so we decided to go with them. Knowing that your money will come back to you if you don't call on it is a relief. No one else we tried was able to offer that for us, so we went with Unique. Haven't regretted it.

Pravin B.
London



Polite and not pushy, they did what they said in the timescale they promised. I was with another plan company before and they were just interested in taking my money, with no money-back offers or anything like that. The transfer over went smoothly too. The young lady stayed late in the office just to confirm to me that everything was in order. Don't often see such service nowadays. Would recommend.

Bert H.
Bristol



FAQs

These are some of the most commonly asked questions that people have for us at Unique. A full list can be found on our website at www.uniquefuneralplans.co.uk and if you still have any queries, please feel free to call a member of our team on **0800 001 6303** where we will be happy to talk you through whatever you need.


WHAT IS A FUNERAL PLAN AND WHO CAN PURCHASE ONE?

-  In order to protect yourself from the rising cost of funerals in the UK, you have the option of taking a plan out with Unique Funeral Plans which will lock in the price of your funeral today. The cost of a funeral is rising rapidly and Unique Funeral Plans are the only provider that are able to refund your plan money and pay for your funeral in full, after 15 years.
-  Any UK resident over the age of 18 is able to purchase one of our plans. None of our plans have medical or age restrictions except, if paying monthly, the plan must be fully paid up before the plan holder's 85th birthday.


WHAT IS INCLUDED IN MY PLAN?

-  We have a number of Unique Funeral Plans for you to choose from and each one comes with its own special set of features. We have also tried our utmost to make our plans as inclusive as possible.
-  All of our plans cover the Nominated Funeral Director's fees, that means all the essential parts of your funeral will be taken care of regardless of what plan you take out with no further costs to your loved ones. Your plan also includes an allowance towards disbursement costs. The Nominated Funeral Director and the disbursements allowance are stated in your plan certificate. Your plan will also include any additional services you have selected, have made payment for, or are making payments for.


HOW DOES YOUR UNIQUE PLAN REFUND & FUNERAL PLEDGE WORK?

 All of our funeral plans are Unique in that they offer a 15-Year Plan Refund and Funeral Pledge. This means that if your plan has not been called upon within 15 years of you taking it out, Unique will refund your plan money and your plan will remain active. We believe that we are the first and only company who are able to do this. Please have a look at our Terms and Conditions for further details.


AFTER YEAR 15, HOW DO I APPLY FOR MY PLAN REFUND?

 You will receive your Redemption Certificate with your welcome pack which will include your Plan certificate, a copy of your Terms and Conditions, A Key Features Document and a guide called: "What to do when someone dies". You are advised to store this certificate in a safe place as without it, your claim may be delayed and you may be liable to pay a £125 administration fee in order to receive a replacement.

WHAT HAPPENS IF I DIE BEFORE YEAR 15?

 If the plan is called upon before the 15th year, we will fulfil our obligations as outlined in your plan Terms and Conditions and pay for your funeral as normal. The key features document in your welcome pack will outline all of our plans and your plan literature will outline the exact features of what you have purchased.

WHAT DO YOU MEAN BY TRANSFER-IN?

 We are so confident that we offer the single best funeral plans on the market, that if you purchase one of our plans in full and cancel your current plan with another provider, we will cover any fees as laid out in our Terms and Conditions.


**PLEASE CHECK OUR WEBSITE FOR A
FULL LIST OF QUESTIONS AND ANSWERS
WWW.UNIQUEFUNERALPLANS.CO.UK**




Here are some alternatives to taking out a pre-paid funeral plan with some questions we feel everyone should be asking themselves.

Sun Life's Annual Cost of Dying Report 2020 asked how people pay for the funeral of loved ones:


30% SAID THEY TOOK THE FUNDS FROM SAVINGS OR INVESTMENTS

 Are the funds in a term account with no immediate access? Will you be able to replace the funds once they have been withdrawn? What if the funeral plan has not been used for 15, 20 or even 25+ years? What will happen to your savings?


25% OF PEOPLE PUT THE COST ONTO A CREDIT CARD

 Another popular option but what happens if you don't have the available credit? What happens if this tips your credit utilisation score over to the next band and has a negative impact on your credit rating? What if the new higher payments become unmanageable? Also, will you be able to afford the interest on your card? If you are paying monthly, would you really want to be burdened with more debt during economically uncertain times?

20% BORROWED MONEY FROM FAMILY OR RELATIVES

 How do you propose to pay them back? With or without interest? What if they request it back sooner than envisaged because they experience an emergency or, suffer a family bereavement themselves? What if you do not have family or relatives who are able to lend you the money or want to lend you the money?

15% SOLD BELONGINGS TO COVER THE COST

 Selling belongings quickly very rarely results in securing the best price for them. Are the items valuable family heirlooms that you would rather not sell? As you will not be realising the best possible price, how many things would you have to sell just to be able to meet the funeral cost and how are you proposing to buy these items back, assuming that you can? Also, will you be able to sell them in the first place?

10% BORROWED FROM A BANK OR SIMILAR



What interest is the bank charging you?

What happens if you miss a payment? Will that impact your credit rating? Will your increased credit utilisation score mean that you will be unable to take out another loan for new bathrooms, kitchens and the like?

Will the loan delay a long-awaited house move because, thanks to stricter mortgage lending rules, having this loan means you may fail the lender's affordability tests?

What if you are unable to get a loan?

Here at Unique Funeral Plans we believe that none of the above options are required. With a little forward planning, the cost of your chosen funeral can be secured at today's prices, regardless of what happens to the cost of funerals moving forward.

With our Unique Plan Refund & Funeral Pledge, should you not call upon the plan within 15-years of taking it out, your plan is refunded in full and we will assume responsibility for your funeral moving forward. If the plan is called upon within that 15-year period, your loved ones can take comfort in the fact that there are no further costs to be borne by them, unless you have requested additional services either not catered for by the Nominated Funeral Director or excluded from the Third-Party Costs Contribution.

Unique Funeral Plans:

- Your money back in 15 years as well as your funeral paid for
- Your choice of Funeral Director, or we can nominate one for you
- A 5% discount on Joint plans
- 100% protection against the rising cost of funerals
- No potential damage to your credit report and no embarrassing conversations with family and friends
- Up to 18% cheaper than other plan providers
- An NHS donation for every plan sold
- No credit checks, medicals or embarrassing questions

There are so many reasons to choose a Unique Funeral Plan

- 🌀 Your plan refunded after 15 years
- 🌀 Your funeral still paid for after your refund
- 🌀 Immediate Coverage Available*
- 🌀 Up to 18% cheaper than other plan providers
- 🌀 Discounted joint plans
- 🌀 An NHS donation for every plan taken out
- 🌀 More included as standard than any other provider

To find the perfect funeral plan for you
please visit www.uniquefuneralplans.co.uk

Or call 0800 001 6303

*Fully paid plans are covered after the
30 day reflection period has ended.

Notes

A sheet of white lined paper with a hole punch at the top. The paper has 21 horizontal blue lines. The top edge of the paper is white and features a row of 11 circular holes. The first 10 holes are dark blue, and the last two are pink. The paper is set against a background of dark blue on the left and pink on the right.

Just like you, we are **UNIQUE**

YOUR LOCAL ADVISOR:

Designed by Sam O'Connell

NHS CHARITIES
TOGETHER



ONLINE



PHONE



EMAIL



WWW.
UNIQUEFUNERALPLANS
.CO.UK

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