

SafeHands | FUNERAL PLANS



As seen
on



With us, you'll always be in Safe Hands

01253 420 450

www.ncfuneraldirectors.co.uk

...A Brand You Can Trust

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, the services of Safe Hands Funeral Plans and the NFFD were utilised by almost 1 million people in 2016, including many thousands of happy funeral plan customers, forward-thinking funeral directors, associated 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 in / on:



The National Federation of Funeral Directors

Here to help those affected by loss



National Federation of Funeral Directors

In an ideal world, the price of a funeral would 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 since 2015 has been 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 says: "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."

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?**

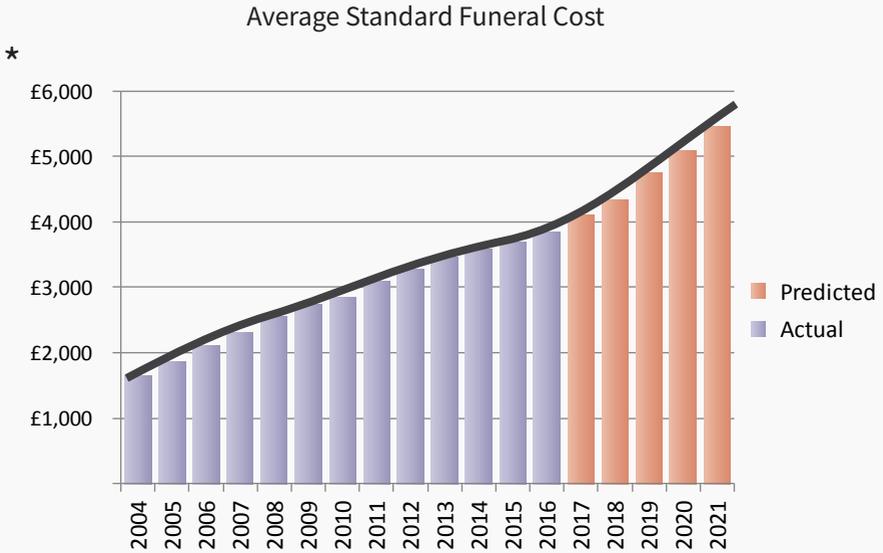
Don't leave anything to chance...visit the Funeral Directors Register to find the best-value services in your locality and base your selection on the ratings and reviews of their previous customers!

www.funeraldirectorsregister.com

Dr Hilary Jones - Ambassador

Rising Funeral Costs

Protect your family's future today



Sun Life Cost Of Dying report 2016

*Graph above for illustration purposes only

With funeral costs rising far in excess of the annual rate of inflation (and almost 10 times faster than the cost of living**) 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 2016, average funeral costs have almost doubled over the last 10 years, rising from just over £2,000 in 2006, to almost £4,000 in 2016. The report also predicts that by 2021, the cost of an average standard funeral will be in the region of £5,400.

Safe Hands Funeral Plans guarantee that no matter how long our plan-holders live, or however expensive a funeral is when they pass away, there will never be anything further for those left behind to pay towards the funeral director's fees and services.

** Figures taken from Sun Life Cost of Dying Report 2016

Why choose a Safe Hands Funeral Plan?

The obvious choice

✔ Peace of Mind

Choosing a Safe Hands Funeral Plan is one of the most effective and affordable methods by which to protect your family and loved ones against the burden of rising funeral costs, and to spare them the distress of having to make difficult decisions as to what your particular preferences for your funeral might be.

✔ Personal Choice

Safe Hands Funeral Plans provide a comprehensive range of options to suit all tastes and budgets. Each can be tailored to suit particular preferences...from the big things – like whether you want to be cremated or buried – to the smaller things, like your choice of music and flowers. Also, with the exception of the Direct Cremation, all can be personalised, meaning they can be adapted to include any specific features or elements particular to you, but which perhaps aren't included as standard (additional costs may apply).

✔ Security

As one of the UK's premier funeral plan providers, it is of paramount importance to us here at Safe Hands Funeral Plans that our customers' investments are safe and secure. In common with almost all funeral plan companies, the money you pay towards your Safe Hands Funeral Plan is held in a secure Trust Fund (via Pitmans Trustees Limited). Set up in conjunction with specialist Trust Solicitors, the fund is independently managed by multinational investment management firm, UBS (see pages 5 & 6 for more information).

✔ 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 Consultants, ensuring that every member of the team conducts themselves with the appropriate level of tact, empathy and sensitivity.

✔ Affordability

Safe Hands Funeral Plans are acknowledged to be one of the UK's most affordable prepaid funeral plan providers. If you don't wish to pay for your plan in full straight away, we also offer a range of monthly instalment terms covering 12, 24, 36, 60, or 120 months (plans paid for over 12 or 24 months carry no Instalment Handling Charge).

✔ Flexibility

Safe Hands Funeral Plans offer what we call an 'Either/Or' option – allowing a single plan to be 'shared' between 2 people, meaning the benefit of the plan can be utilised at either the first death, or at the second.

The Safe Hands Plans Trust Fund

Your investment is in safe hands

As one of the UK's premier funeral plan providers, it is of paramount importance to us here at Safe Hands that our customers' investments are safe and secure. Set up in conjunction with a specialist Trust Fund Solicitors, maximum care has been taken to ensure the fund in which our customers' monies are invested complies with all current legislation as set out in the 'Regulated Activities Order' (Financial Services and Markets Act 2000).

Article 60 of the R.A.O stipulates 'sums paid by the customer under the contract will be held on trust for the purpose of providing the funeral and that the following requirements will be met with respect to the trust:'

i) ***'The trust must be established by a written instrument.'***

The 'written instrument' is the Trust Deed (signed and dated 1st May 2016).

ii) ***'More than half the trustees must be unconnected with the provider.'***

None of Safe Hands Funeral Plans' directors or staff are in any way connected with the board of trustees. The Safe Hands Plans Trust is operated entirely independently, by Pitmans Trustees Limited.

iii) ***'The trustees must appoint an independent fund manager who is an authorised person who has permission to carry out an activity of the kind specified in article 37 of the RAO, and who is a person who is unconnected with the provider, to manage the assets of the trust.'***

The Safe Hands Plans Trust is managed by UBS – a multinational investment management firm, voted 'Global Best Investment Bank' at the Global Finance World's Best Investment Banks Awards 2016.

iv) ***'Annual accounts must be prepared and audited by a person who is eligible for appointment as a company auditor under Section 25 of the Companies Act 1989 with respect to the assets and liabilities of the trust.'***

Mazars LLP, one of the UK's largest accounting and auditing firms, are appointed to audit the company accounts annually.

v) ***'The assets and liabilities of the trust must, at least once every three years, be determined, calculated, and verified by an actuary who is a Fellow of the Institute of Actuaries or the Faculty of Actuaries.'***

Mazars LLP, one of the UK's largest accounting and auditing firms, in addition to auditing the company's annual accounts, are also appointed as actuaries to the Safe Hands Plans Trust (see page 6 for a summary of Safe Hands Plans Trust actuarial report).

The Safe Hands Plans Trust Fund Actuarial Report

Your investment is in safe hands

Dated 21st October 2016, the triennial report was prepared by Mazars LLP, a top ten UK audit and accounting firm and one of Europe's largest, appointed to do so by the Trustees, Pitmans Trustees Limited.

The valuation of the Safe Hands Plans Trust, assuming all plan-holders died on 31st August 2016, showed value, after deferred tax liability, of £12.7m with a surplus of funds of £1.17m. The valuation results of a central scenario based on a set of likely future events valued the surplus at up to £3 million.

The actuarial methodology based the calculation on the future liabilities of the costs of funerals based on the number of funerals expected each year, and the expenses incurred administering the Trust.



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 providers. Our findings prove that in addition to being one of the industry's biggest and most recognised funeral plan providers, we're also one of the most competitively priced.

	Basic plan <small>Excludes allowance for disbursements (Topaz, or equivalent)</small>	Simple plan <small>Includes allowance for disbursements ("Your Simplest", or equivalent)</small>	Standard plan <small>Includes allowance for disbursements (Pearl, or equivalent)</small>	Intermediate plan <small>Includes allowance for disbursements (Sapphire, or equivalent)</small>	Premium plan <small>Includes allowance for disbursements (Ruby, or equivalent)</small>
Safe Hands	£2,275	£2,895	£3,355	£3,595	£3,900
Golden Leaves	N/A	N/A	£3,420	£3,800	£4,120
Pride Planning	N/A	N/A	£3,495	£3,895	£4,195
Dignity	N/A	N/A	£3,585	£3,935	£4,335
Perfect Choice	£2,535	N/A	£3,555	£3,865	£4,230
Golden Charter	£2,800	N/A	£3,625	£3,995	£4,540

Please Note: Plans may vary in content; prices correct as of 01/12/2016.

SafeHands | FUNERAL PLANS
Conforms with the Fair Price Charter



Including Safe Hands, there are several reputable UK funeral plan providers. With few exceptions, all work on the premise that their customers' monies are invested in secure trust funds. Almost all offer more or less the same range of plans (Standard, Intermediate or Premium), 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.

The majority of Safe Hands Funeral Plans are sold via the recommendation of our national network of independent introducers. Many of these are professional, qualified, estate planners, financial advisors, and solicitors - all of whom are carefully trained to sell our plans to their clients in a sensitive and courteous manner, befitting of the product and of the funeral industry generally. Furthermore, by not employing sales people directly ourselves, our overheads are a fraction of those of many companies, enabling us to maintain prices that are amongst the lowest - if not *the* lowest - in the UK today.

An overview of our plans

Covering everyone's needs

The table below provides an at-a-glance summary of the different plan options and what each includes. Though they all cover cremation in their standard form, each (with the exception of the Direct Cremation and 'Your Simplest') can also be tailored for burial.

Our range is divided into 2 parts - 'Basic' plans and 'Inclusive' plans.

Basic Plans (these exclude disbursements/3rd party fees allowance): designed for those whose budget is limited, but who wish to still make some provision to reduce the financial and emotional burden that their funeral might place on those left behind.

Note: Direct Cremation is a fixed price plan, covering simply the cremation of the deceased (at a crematorium of Safe Hands Funeral Plans' choosing).

Inclusive Plans (these include disbursements/3rd party fees allowance): Designed for those wanting to secure greatest possible protection against funeral expenses, our inclusive plans not only guarantee the funeral director's services, but they also include a generous allowance towards disbursements/3rd party fees.

	BASIC OPTIONS		INCLUSIVE OPTIONS			
	DIRECT CREMATION	TOPAZ	'YOUR SIMPLEST'	PEARL	SAPPHIRE	RUBY
	£1,795	£2,275	£2,895	£3,355	£3,595	£3,900
Funeral Director's fees and services (inc. care and preparation of the deceased)	✓	✓	✓	✓	✓	✓
A simple, veneered coffin with nameplate	✓	✓	✓	✓	✓	
An oak-effect veneered coffin with nameplate						✓
A funeral hearse and bearers		✓	✓	✓	✓	✓
24 hour transfer of the deceased to funeral home / chapel of rest (within 20 miles)*	✓	✓	✓	✓	✓	✓
Organising the service at the crematorium/cemetery		✓	✓	✓	✓	✓
Family support and guidance provided by the funeral director		✓	✓	✓	✓	✓
Funeral procession from home / funeral home to crematorium or cemetery		✓		✓	✓	✓
Funeral procession from chapel of rest direct to crematorium/cemetery			✓			
Time of funeral agreed mutually between funeral director and family		✓		✓	✓	✓
Time of funeral before 10am Mon-Fri only			✓			
Funeral director appointed at the discretion of SHFP (no nomination permitted)	✓		✓			
Visits to chapel of rest during office hours only		✓		✓	✓	✓
One following limousine					✓	
Two following limousines						✓
£800 allowance towards disbursements/3rd party fees	NA		✓			
£1,200 allowance towards disbursements/3rd party fees	NA			✓	✓	✓
Service at church or other place of worship						

* Additional mileage, if applicable, will be charged at the funeral director's prevailing rate at the time of death.

Your Simplest Plan

£2,895 including disbursements allowance

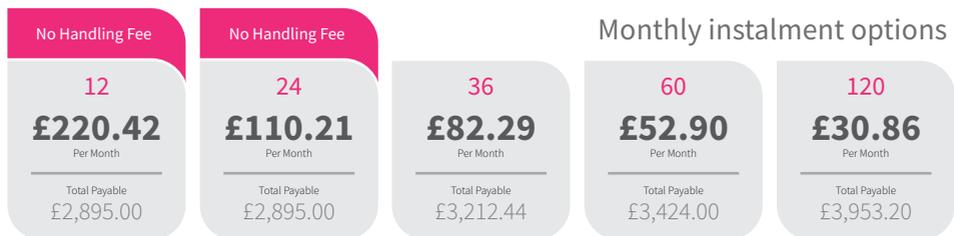
New for 2017, 'Your Simplest' Plan is the most affordable option in our Inclusive Plan Range. Covering all the 'simplest' aspects of a cremation funeral, this plan is designed to help those whose budget is limited secure a quality farewell that minimises any possible further expenses for those left behind.

The plan includes an £800 allowance to contribute towards disbursements/3rd party fees*. These are the cremation fee, the doctor's fee, and minister's/celebrant's fee for the service at the crematorium. It also guarantees that no matter how long you live, there will never be anything further for your loved ones to pay towards the funeral director's fees and services listed below:

- ✓ Care and preparation of the deceased
- ✓ A simple, veneered, coffin with nameplate
- ✓ A funeral hearse, plus bearers
- ✓ 24 hour transfer of the deceased to funeral home/chapel of rest (within 20 miles**)
- ✓ Organising the service at the crematorium
- ✓ Family support and guidance provided by the funeral director

What are the limitations of the 'Your Simplest' Plan option?

- Cremation takes place Monday to Friday, before 10am
- Cremation only (cannot be adapted for burial)
- No viewing of the deceased at the funeral director's Chapel of Rest
- No limousine(s)
- Funeral procession travels from the Chapel of Rest directly to the crematorium (not via relatives' homes)
- Cremation takes place at any crematorium of the funeral director's choosing, within a 30 mile radius of the chapel of rest
- Funeral director is selected at the complete discretion of Safe Hands Funeral Plans



Plans paid over **3,5 and 10 years** are subject to a flat **4% Instalment Handling Charge**, calculated annually. The above instalment figures are calculated on the basis you pay a **£250 deposit**. To work out what effect paying a larger deposit will have on reducing your monthly

instalments, either visit www.safehandsplans.co.uk and click on the 'Calculator' icon on the home page, or call us on **01253 420 450**.

* If, at the time of your funeral, the £800 disbursements allowance (+RPI uplift) is insufficient to cover the actual cost of the cremation fee, doctor's fee, and minister's/celebrant's fee for the service at the crematorium, then your representatives will be required to pay any shortfall before the funeral takes place.

** Additional mileage, if applicable, will be charged at the funeral director's prevailing rate at the time of death.

See our Terms and Conditions for more details.

Pearl Plan

£3,355 including disbursements allowance

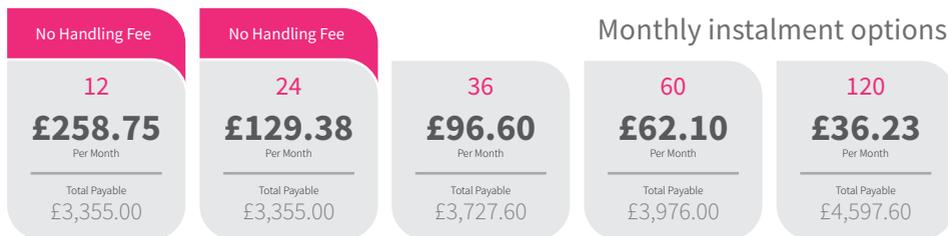
Part of our Inclusive Plan Range, the 'Pearl' is ideal for those who want a relatively simple funeral, but one that gives loved ones the reassurance of a traditional, dignified, ceremony, with no compromise on the expected levels of care and attention.

The plan includes a £1,200 allowance to contribute towards disbursements/3rd party fees*. These are the cremation fee (or interment fee, if burial), the doctor's fee, and minister's/celebrant's fee for the service at the crematorium (or at the graveside, if burial). It also guarantees that no matter how long you live, there will never be anything further for your loved ones to pay towards the funeral director's fees and services listed below:

- ✓ Care and preparation of the deceased
- ✓ A simple, veneered coffin with nameplate
- ✓ A funeral hearse plus bearers
- ✓ 24 hour collection of deceased, and transfer to funeral home/chapel of rest (within 20 miles**)
- ✓ Organising the service at the crematorium/cemetery
- ✓ Family support and guidance provided by the funeral director
- ✓ Funeral procession from home/funeral home to crematorium/cemetery
- ✓ Time of funeral agreed mutually between funeral director and family
- ✓ Visits to chapel of rest during office hours only

What is included in the Pearl, that isn't included in the 'Your Simplest' Plan option?

- £1,200 disbursements/3rd party fees allowance (as opposed to the £800 provided within the 'Your Simplest' option)
- Viewing of the deceased at the Chapel of Rest permitted
- On the journey from the Chapel of Rest to the funeral service, the funeral procession can, if required, collect loved ones from home
- Crematorium to be the nearest available, and can be agreed between the Funeral Director and family/deceased's representatives (as opposed to being any crematorium within a 30 mile radius and determined solely by the funeral director)
- Customer can, if they so wish, nominate a preferred funeral director***



Plans paid over 3, 5 and 10 years are subject to a flat 4% Instalment Handling Charge, calculated annually. The above instalment figures are calculated on the basis you pay a £250 deposit. To work out what effect paying a larger deposit will have on reducing your monthly instalments, either visit www.safehandsplans.co.uk and click on the 'Calculator' icon on the home page, or call us on 01253 420 450.

*If, at the time of your funeral, the £1,200 disbursements allowance (+RPI uplift) is insufficient to cover the actual cost of the cremation fee, doctor's fee, and minister's/celebrant's fee for the service at the crematorium, then your representatives will be required to pay any shortfall.

** Additional mileage, if applicable, will be charged at the funeral director's prevailing rate at the time of death.

*** Customers are not permitted to nominate funeral directors that are owned by Dignity Plc at the current time. Also please see page 17 about the nomination of a funeral director. See our Terms and Conditions for more details.

Sapphire Plan

£3,595 including disbursements allowance

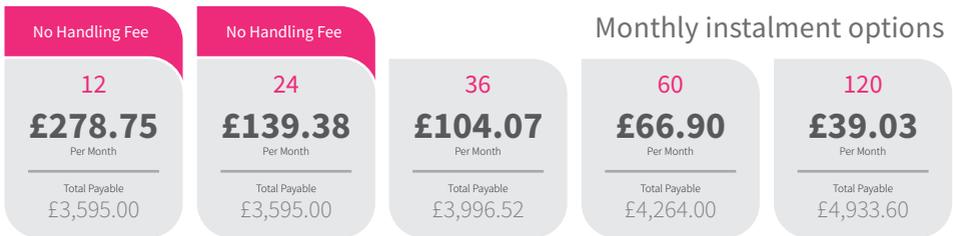
Part of our Inclusive Plan Range, the 'Sapphire' is the most popular. It features all the same elements as the Pearl, but also provides a limousine to transport your loved ones to the ceremony.

The plan includes a £1,200 allowance to contribute towards disbursements/3rd party fees*. These are the cremation fee (or interment fee, if burial), the doctor's fee, and minister's/celebrant's fee for the service at the crematorium (or at the graveside, if burial). It also guarantees that no matter how long you live, there will never be anything further for your loved ones to pay towards the funeral director's fees and services listed below:

- ✓ Care and preparation of the deceased
- ✓ A simple, veneered, coffin with nameplate
- ✓ A funeral hearse plus bearers
- ✓ One following limousine
- ✓ 24 hour transfer of the deceased to funeral home/chapel of rest (within 20 miles*)
- ✓ Organising the service at the crematorium/cemetery
- ✓ Family support and guidance provided by the funeral director
- ✓ Funeral procession from home/funeral home to crematorium/cemetery
- ✓ Time of funeral agreed mutually between funeral director and family
- ✓ Visits to chapel of rest during office hours only

What is included in a **Sapphire**, that isn't included in a **Pearl**?

- One following limousine



Plans paid over **3, 5 and 10 years** are subject to a flat **4% Instalment Handling Charge**, calculated annually. The above instalment figures are calculated on the basis you pay a **£250 deposit**. To work out what effect paying a larger deposit will have on reducing your monthly instalments, either visit www.safehandsplans.co.uk and click on the 'Calculator' icon on the home page, or call us on **01253 420 450**.

* If, at the time of your funeral, the £1,200 disbursements allowance (+RPI uplift) is insufficient to cover the actual cost of the cremation fee, doctor's fee, and minister's/celebrant's fee for the service at the crematorium, then your representatives will be required to pay any shortfall.

** Additional mileage, if applicable, will be charged at the funeral director's prevailing rate at the time of death. See our Terms and Conditions for more details.

Ruby Plan

£3,900 including disbursements allowance

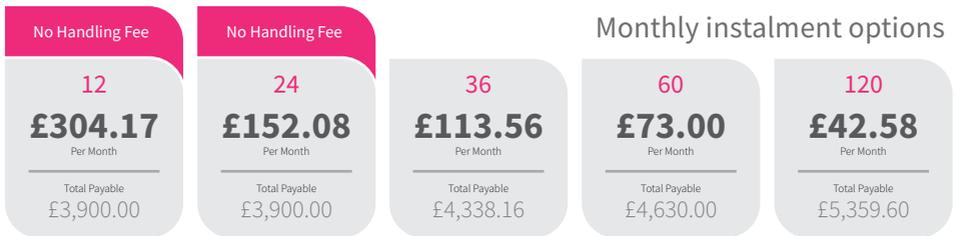
Part of our Inclusive Plan Range, the 'Ruby' is our most comprehensive package. With its additional provision of an oak-effect, veneered, coffin and two following limousines, it is particularly suited to those with large families, or who favour the idea of a more lavish farewell.

The plan includes a £1,200 allowance to contribute towards disbursements/3rd party fees*. These are the cremation fee (or interment fee, if burial), the doctor's fee, and minister's/celebrant's fee for the service at the crematorium (or at the graveside, if burial). It also guarantees that no matter how long you live, there will never be anything further for your loved ones to pay towards the funeral director's fees and services listed below:

- ✓ Care and preparation of the deceased
- ✓ An oak-effect, veneered, coffin with nameplate
- ✓ A funeral hearse plus bearers
- ✓ Two following limousines
- ✓ 24 hour transfer of the deceased to funeral home/chapel of rest (within 20 miles**)
- ✓ Organising the service at the crematorium/cemetery
- ✓ Family support and guidance provided by the funeral director
- ✓ Funeral procession from home/funeral home to crematorium/cemetery
- ✓ Time of funeral agreed mutually between funeral director and family
- ✓ Visits to chapel of rest during office hours only

What is included in a Ruby, that isn't included in the Sapphire?

- Oak-effect veneered coffin with nameplate (as opposed to the Sapphire's basic, veneered, coffin)
- Two following limousines (as opposed to one following limousine)



Plans paid over 3, 5 and 10 years are subject to a flat 4% Instalment Handling Charge, calculated annually. The above instalment figures are calculated on the basis you pay a **£250 deposit**. To work out what effect paying a larger deposit will have on reducing your monthly instalments, either visit www.safehandsplans.co.uk and click on the 'Calculator' icon on the home page, or call us on **01253 420 450**.

* If, at the time of your funeral, the £1,200 disbursements allowance (+RPI uplift) is insufficient to cover the actual cost of the cremation fee, doctor's fee, and minister's/celebrant's fee for the service at the crematorium, then your representatives will be required to pay any shortfall.

** Additional mileage, if applicable, will be charged at the funeral director's prevailing rate at the time of death. See our Terms and Conditions for more details.

Topaz Plan

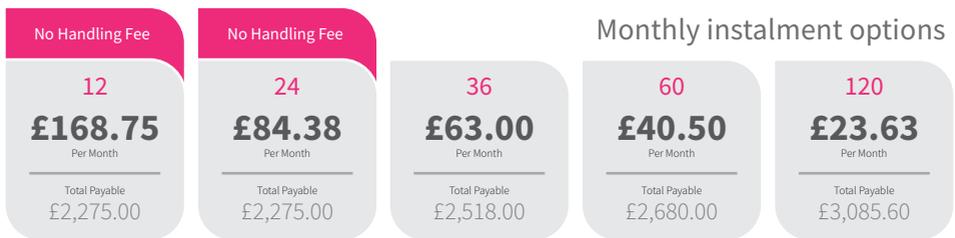
£2,275 (excludes disbursements allowance)

The first of our Basic Plan options, the 'Topaz' provides your loved ones with the comfort of knowing that when you pass away, all the funeral director's fees and services listed below will be covered:

- ✓ Care and preparation of the deceased
- ✓ A simple, veneered, coffin with nameplate
- ✓ A funeral hearse plus bearers
- ✓ 24 hour transfer of the deceased to funeral home/chapel of rest (within 20 miles)*
- ✓ Organising the service at the crematorium/cemetery
- ✓ Family support and guidance provided by the funeral director
- ✓ Funeral procession from home/funeral home to crematorium/cemetery
- ✓ Time of funeral agreed mutually between funeral director and family
- ✓ Visits to chapel of rest during office hours only

What are the limitations of the Topaz option?

- Excludes any allowance for disbursements/3rd party fees. These are elements that contribute to the overall cost of a funeral, but which are outside of the funeral director's control. They include the cremation or 'interment' (burial) fees, doctor's medical fees, and minister's fees. With the Topaz option, the disbursements/3rd party fees would need to be paid directly to the funeral director at the time of the funeral.



Plans paid over **3, 5 and 10 years** are subject to a flat **4% Instalment Handling Charge**, calculated annually. The above instalment figures are calculated on the basis you pay a **£250 deposit**. To work out what effect paying a larger deposit will have on reducing your monthly instalments, visit www.safehandsplans.co.uk and click on the 'Calculator' icon on the home page, or call us on **01253 420 450**.

* Additional mileage, if applicable, will be charged at the funeral director's prevailing rate at the time of death. See our Terms and Conditions for more details.

Direct Cremation Plan

£1,795 (fixed price*)

The Direct Cremation plan is the most basic, and therefore most affordable of all our funeral plan options. Here at Safe Hands Funeral Plans we understand that not everyone wants an extravagant or elaborate funeral. To many, there seems little sense in spending heavily on what will be their final journey. In response to this, Safe Hands Funeral Plans offer an extremely pared-down funeral plan that covers the most simple funeral elements, as listed below:

- ✓ Collection of the deceased (from anywhere in the UK at no additional cost)
- ✓ Storage of the deceased at a Chapel of Rest, pending cremation
- ✓ A simple coffin with nameplate
- ✓ Transport of the deceased to the crematorium
- ✓ Crematorium fees
- ✓ Doctor's fees
- ✓ Return of ashes to a designated individual

What are the limitations of the Direct Cremation option?

- There is no service for loved ones to attend/pay their final respects
- There is no chapel of rest viewing
- The funeral director, and the crematorium used, may not necessarily be local and are chosen at the sole discretion of Safe Hands Funeral Plans
- Cremation only (cannot be adapted for burial)



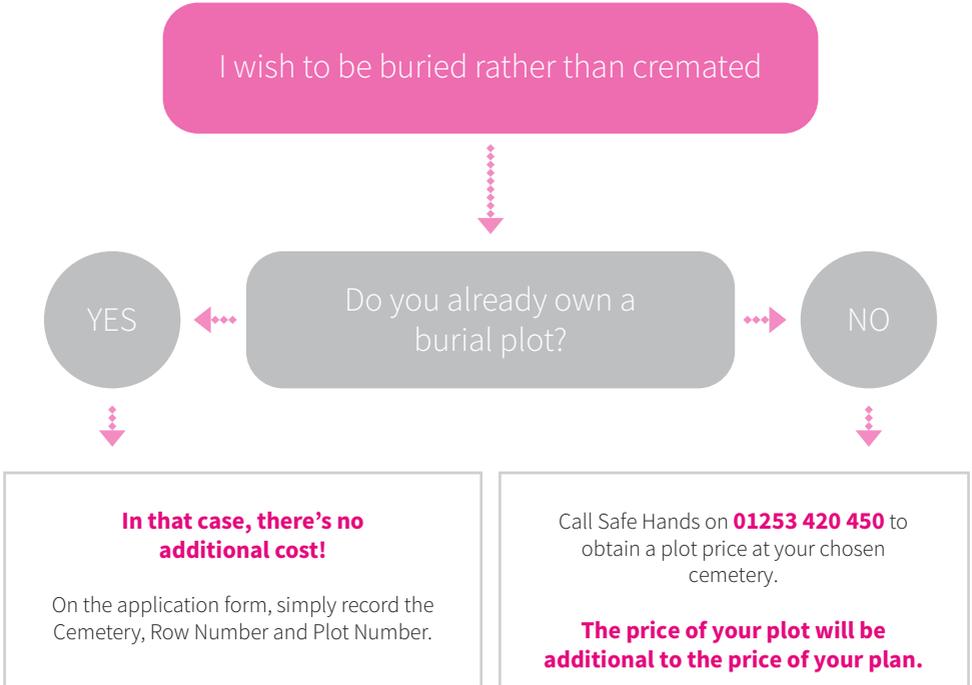
Plans paid over **3, 5 and 10 years** are subject to a flat **4% Instalment Handling Charge**, calculated annually. The above instalment figures are calculated on the basis you pay a **£250 deposit**. To work out what effect paying a larger deposit will have on reducing your monthly

instalments, either visit www.safehandsplans.co.uk and click on the 'Calculator' icon on the home page, or call us on **01253 420 450**.

* The Direct Cremation plan is a fixed-priced plan, and guarantees that there will be nothing further for the planholder's representatives to pay towards any of the services provided in the plan specification detailed above. See our Terms and Conditions for more details.

Do You Wish To be Buried?

With the exception of the Direct Cremation and 'Your Simplest' plan all of our plans can be adapted for those who wish to be buried. Burial plots vary enormously in price depending on location and availability. 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...



You do not necessarily have to purchase your burial plot at the same time as you purchase your plan. You are welcome to leave the purchase of your 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.

Frequently Asked Questions

Why is it a good idea that I take out a Safe Hands Funeral Plan?

Over the last two decades, funeral costs have risen considerably, and according to the Sun Life Cost of Dying Report 2016, a standard cremation funeral today costs an average of around £4000. A funeral plan is a means by which people can protect their loved ones against rising funeral costs and help eliminate any uncertainty or indecision regarding what a person's preferred arrangements should include.

How does a Safe Hands Funeral Plan work?

Safe Hands Funeral Plans work on the same basis as almost every other plan provider, in that the money you pay for your plan is invested in a ring-fenced Trust Fund (in Safe Hands' case, with Pitmans Trustees Ltd).

Through the investment of the Trust Fund by the trustees, the monies grow in value over the course of your lifetime. Then when you pass away, the monies (+RPI uplift) are released from the trust fund and paid to a local, reputable, funeral director who then carries out the funeral in accordance with the instructions contained in the plan.

Is the Safe Hands Plans Trust Fund compliant with all relevant legislation?

Yes. As one of the UK's premier plan providers, it is of paramount importance to us here at Safe Hands Funeral Plans, that our plan-holder's investments are safe and secure. Set up in conjunction with a specialist firm of solicitors, great care has been taken to ensure the fund complies with all current legislation as set out in the Regulated Activities Order (Financial Services & Marketing Act 2000). For more information, go to www.safehandsplans.co.uk/trust-us.

Do Safe Hands Funeral Plans cater for burial, or just cremation?

Yes. In their basic format, Safe Hands Funeral Plans cover cremation. However, with the exception of the Direct Cremation and 'Your Simplest' options, all plans can be tailored for burial, although unless you already own a burial plot, you will need to purchase one directly from the owners/managers of the cemetery at which you wish to be buried.

Are Safe Hands Funeral Plans fully guaranteed (meaning when I pass away, that there won't ever be anything extra for my loved ones to pay)?

Whilst Safe Hands Funeral Plans guarantee there won't ever be anything extra to pay towards the funeral director's fees and services, then depending on the plan option you choose, there may be additional costs to pay towards disbursements (also called 3rd party fees).

The Pearl, Sapphire, and Ruby options all include a £1,200 allowance (and the 'Your Simplest' option includes an £800 allowance) to cover the following 3 disbursements specifically 1). Cremation Fee (or interment fee if it's a burial), 2). Doctor's fee, 3). Minister's/Celebrant's Fee for service at the crematorium (or graveside, if burial). With these options, when you pass away, if the allowance (plus RPI interest uplift), is insufficient to cover the cost of those 3 elements of fees at that time, then your family/representatives may be required to pay any shortfall before the funeral can take place.

In the case of the Topaz option, whilst the funeral director's fees and services are guaranteed, this plan option excludes any allowance for disbursements/3rd party fees. These would need to be paid at some point (either to Safe Hands Funeral Plans directly if paid before the planholder's death, or to the funeral director directly if paid by others after the planholder's death).

What would happen to the money I have paid for my plan if Safe Hands Funeral Plans were to go out of business?

Because the Trust Fund is entirely independent of the company, in the highly unlikely event that Safe Hands should go into liquidation or cease trading for any reason, because the Trust Fund is not an asset of the company (and because our planholders are the primary beneficiaries of The Trust Fund) your investment would be secure, and would remain ring-fenced specifically for the purpose of providing the funeral you have bought and paid for.

Frequently Asked Questions

Do I have to pass any medical in order to qualify for a Safe Hands Funeral Plan?

No. Unlike with many insurance products, customers purchasing a Safe Hands Funeral Plan are not required to pass any medical tests.

Are there any age restrictions?

Though you must be 18 years of age or older in order to purchase a Safe Hands Funeral Plan, there is no upper age limit. However, bear in mind that if you are of advanced years (75+) and wish to pay for a plan by monthly instalments, then it is particularly important you understand that, should you pass away before your instalments are paid, your family/representatives would be required to pay the outstanding balance on the plan before the funeral can take place.

If I move house to another part of the UK, will it affect the validity of my Safe Hands Funeral Plan in any way?

Provided the location you move to is within the UK, then your Safe Hands Funeral Plan will not be affected in any way. But it is important that you notify Safe Hands Funeral Plans of any change to your address.

What happens if I die while I'm away from home (but in the UK)?

Safe Hands Funeral Plans will arrange for your body to be collected from wherever you happen to be when you pass away, and transported to the funeral director's chapel of rest in your home town. However, any transportation costs over 20 miles will be charged at whatever the funeral director's standard charge for mileage happens to be at that time (this additional charge would be payable by the planholder's representatives directly to the funeral director).

What happens if I die while I'm abroad (outside of the UK)?

As standard, Safe Hands Funeral Plans make no provision for repatriation (transport of the deceased back to the UK). However, provided you have travel insurance in place, then this should cover the cost of the repatriation to the UK. Once back in the UK, Safe Hands Funeral Plans would organise for your body to be collected from the airport, by the funeral director, and taken to their chapel of rest pending the funeral taking place.

Why is the disbursement allowance in the 'Your Simplest' option just £800 when the allowance in the Pearl, Sapphire, and Ruby, is £1,200?

The disbursement allowance is less in the 'Your Simplest' option because the cremation takes place before 10am (when crematorium fees are much cheaper than they are at other times of the day). Furthermore, with this option, the cremation can be carried out at any crematorium within a 30 mile radius of the funeral director's chapel of rest – giving the funeral director the opportunity to use one further afield if the fees there are less than they are at the one that's most local.

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

Excluding the Direct Cremation and 'Your Simplest' plan options, you are welcome to nominate a funeral director that you would prefer to undertake your funeral. Then, at the time of your funeral, we will offer the benefit of your funeral to your nominated preferred firm. However, if your nominated preferred funeral director is, for any reason, unavailable or unwilling to undertake the service, then it will instead be conducted by an alternative local funeral director at Safe Hands Funeral Plans' discretion. NOTE: At the current time, customers are not permitted to nominate funeral directors that are owned by Dignity Plc.

Frequently Asked Questions

If I decide to cancel my Safe Hands Funeral Plan, will I receive a refund?

If you change your mind within 21 days of receiving your plan certificate, then you are eligible to receive a full refund of all monies paid. If you change your mind after that initial 21 day cooling off period has expired, then any refund due will be subject to our standard £495 cancellation fee (see T&C's for more information).

Cancellation requests MUST be put in writing, either by email to cancellations@safehandspans.co.uk or by letter addressed to Safe Hands Funeral Plans, 8 Peterson Road, Wakefield, West Yorkshire, WF1 4EB.

Can I tailor or upgrade, update, or modify the content of my Safe Hands Funeral Plan?

Yes. Subject to you paying any applicable additional monies, a lower specification Safe Hands Funeral Plan, can, at any time, be upgraded to one of a higher specification. Also, if there is anything that you would like your funeral plan to include that isn't included within any of the plan options as standard, then let us know and, subject to you paying any applicable additional monies, we will personalise your plan for you.

I wish to buy a Topaz Plan which doesn't include any allowance for disbursements/3rd party fees. Will these need to be paid at a later date?

Yes. Should you choose the Topaz option, then at some point the cremation fee (or interment fee, if burial) doctor's fee, and Minister's/Celebrant's fee for the service at the crematorium (or graveside, if burial) will need to be paid. If you wish to pay these fees before you pass away, then you can do so by contacting Safe Hands Funeral Plans, and you will be charged whatever our standard disbursement allowance rate happens to be at the time (currently £1,200). If the disbursement fees have not been paid by the time you pass away, then your loved ones/representatives will be required to pay them directly to the funeral director, at whatever the rate for each individual element happens to be at that time.

Will the funeral director who undertakes the funeral be local?

If the planholder is purchasing a Topaz, Pearl, Sapphire, or Ruby Plan, then the funeral director will always be local to the plan holder's place of residence at the time of their death.

NOTE: If the customer is purchasing a Direct Cremation Plan, then the funeral director may not necessarily be based locally (but as the Direct Cremation Plan covers the cremation of the body only, the funeral director's location is immaterial).

What is the 'Instalment Handling Charge' (applicable only to plans paid over 36, 60, and 120 monthly instalments)?

Where a customer spreads the cost of their Safe Hands Funeral Plan over 36, 60, and 120 months, each instalment takes time to process, both by the company and by the Trust into which it is securely invested. The company can absorb that cost where the payment period is up to 24 months, but over a longer period, where there are up to 120 transactions to process, the company needs to make a small charge to cover part of that processing cost.

Why isn't the 'Instalment Handling Charge' (applicable only to plans paid for over 36, 60, or 120 months) just called 'interest'?

The term 'interest' can only be applied to products that are sold on credit, which is where the provider is giving something now which is not yet paid for in full. When a customer buys a funeral plan, they get the full value of the plan only when they have paid for it in full. The provider does not give credit to the planholder to finance their purchase. So the instalment options offered are solely to enable planholders to spread the cost of their plan over an extended time period, and through doing so, minimise the impact that paying for it in full would otherwise have on their finances.

visit our website at
www.ncfuneraldirectors.co.uk

Endorsed by the



**National Federation
of Funeral Directors**

Local Advisor

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

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