

# Perfect Choice Cremation

## Funeral Plans

<b>The Warwick Plan</b>	<b>£2,555.00</b>
<ul style="list-style-type: none"> <li>• The services of your funeral director</li> <li>• Provision of necessary funeral arrangements</li> <li>• Professional advice on certification and registration of death</li> <li>• Conveyance of the deceased, within a ten mile radius, to the funeral director's premises</li> <li>• Care of the deceased until the cremation or burial takes place</li> <li>• Provision of a simple coffin</li> <li>• Provision of a hearse to convey the deceased to the nearest crematorium or cemetery</li> <li>• A contribution towards the fees payable to third parties</li> </ul>	
<b>The Salisbury Plan</b>	<b>£2,690.00</b>
<ul style="list-style-type: none"> <li>• The services of your funeral director</li> <li>• Provision of necessary funeral arrangements</li> <li>• Professional advice on certification and registration of death</li> <li>• Conveyance of the deceased, within a ten mile radius, to the funeral director's premises</li> <li>• Care of the deceased until the cremation or burial takes place</li> <li>• Provision for viewing the coffin</li> <li>• Provision of a veneered coffin</li> <li>• Provision of a hearse to convey the deceased to the nearest crematorium or cemetery and one limousine</li> <li>• A contribution towards the fees payable to third parties</li> </ul>	
<b>The Canterbury Plan</b>	<b>£2,845.00</b>
<ul style="list-style-type: none"> <li>• The services of your funeral director</li> <li>• Provision of necessary funeral arrangements</li> <li>• Professional advice on certification and registration of death</li> <li>• Conveyance of the deceased, within a ten mile radius, to the funeral director's premises</li> <li>• Care of the deceased until the cremation or burial takes place</li> <li>• Provision for viewing the coffin</li> <li>• Provision of a superior veneered coffin</li> <li>• Provision of a hearse to convey the deceased to the nearest crematorium or cemetery and two limousines</li> <li>• The collection and administration of charitable donations</li> <li>• A contribution towards the fees payable to third parties</li> </ul>	
<b>Contribution Towards Third Party Costs (included in costs above)</b>	<b>£635.00</b>
<b>Management Fee (included in costs above)</b>	<b>£95.00</b>
<p>These plans may include a contribution towards third party costs. These costs include doctors, clergy, burial, and crematoria fees etc. The Plan is guaranteed to cover the funeral directors costs specified above. Money paid towards the cost of payments to third parties will rise in line with the Retail Price Index (RPI)*. If the cost of these payments increase at a rate in excess of RPI, then your next of kin/executor will be required to pay any shortfall. *Please refer to section 4.4 of the Terms and Conditions for full details.</p>	
Provided By: John Roach Funeral Services Ltd	These figures are valid until: 31/08/2010
<p>The plan prices shown above are for lump sum payment only. Should you wish to pay by instalments over 12, 24, 36, 48 or 60 months, please refer to the following instalment table.</p>	

Quote Date: 18/09/2009

# Cremation

## Perfect Choice Funeral Plan - Instalment Options

Typical APR 10.5%

	The Warwick Plan	The Salisbury Plan	The Canterbury Plan
Cost of Plan (Single Payment)	£2,460.00	£2,595.00	£2,750.00
Management Fee	£95.00	£95.00	£95.00
Total Cost of Plan (Single Payment)	£2,555.00	£2,690.00	£2,845.00
<b>12 Monthly Payments (APR 7.2%)</b>			
First Payment*	£306.56	£318.17	£331.50
11 payments of	£211.56	£223.17	£236.50
Total Credit	£2,327.16	£2,454.87	£2,601.50
Total Amount Payable	£2,633.72	£2,773.04	£2,933.00
Additional Cost	£78.72	£83.04	£88.00
<b>24 Monthly Payments (APR 11.1%)</b>			
First Payment*	£208.16	£214.37	£221.50
23 payments of	£113.16	£119.37	£126.50
Total Credit	£2,602.68	£2,745.51	£2,909.50
Total Amount Payable	£2,810.84	£2,959.88	£3,131.00
Additional Cost	£255.84	£269.88	£286.00
<b>36 Monthly Payments (APR 10.5%)</b>			
First Payment*	£173.72	£178.04	£183.00
35 payments of	£78.72	£83.04	£88.00
Total Credit	£2,755.20	£2,906.40	£3,080.00
Total Amount Payable	£2,928.92	£3,084.44	£3,263.00
Additional Cost	£373.92	£394.44	£418.00
<b>48 Monthly Payments (APR 10.1%)</b>			
First Payment*	£156.50	£159.88	£163.75
47 payments of	£61.50	£64.88	£68.75
Total Credit	£2,890.50	£3,049.13	£3,231.25
Total Amount Payable	£3,047.00	£3,209.00	£3,395.00
Additional Cost	£492.00	£519.00	£550.00
<b>60 Monthly Payments (APR 10.3%)</b>			
First Payment*	£146.66	£149.50	£152.75
59 payments of	£51.66	£54.50	£57.75
Total Credit	£3,047.94	£3,215.21	£3,407.25
Total Amount Payable	£3,194.60	£3,364.70	£3,560.00
Additional Cost	£639.60	£674.70	£715.00

\* Including £95 Management Fee

If you choose to pay by instalment options on receipt of this completed form, the direct debit form and a cheque for your first payment you will be sent a credit agreement regulated by the Consumer Credit Act 1974 confirming the terms of payment. This agreement needs to be signed and returned.

### Perfect Choice Funeral Plans

Beaufort House, Brunswick Road, Gloucester, GL1 1JZ

Tel: 0800 633 5626 Fax: 01452 311 690 Email: perfectchoice@nafds.co.uk

Perfect Choice Funeral Plans are managed and operated by

NAFD Services Ltd. Registered Office:

618 Warwick Road, Solihull, West Midlands B91 1AA:

Company Number 02644860



# Perfect Choice Burial

## Funeral Plans

<b>The Warwick Plan</b>	<b>£2,155.00</b>
<ul style="list-style-type: none"> <li>• The services of your funeral director</li> <li>• Provision of necessary funeral arrangements</li> <li>• Professional advice on certification and registration of death</li> <li>• Conveyance of the deceased, within a ten mile radius, to the funeral director's premises</li> <li>• Care of the deceased until the cremation or burial takes place</li> <li>• Provision of a simple coffin</li> <li>• Provision of a hearse to convey the deceased to the nearest crematorium or cemetery</li> <li>• A contribution towards the fees payable to third parties</li> </ul>	
<b>The Salisbury Plan</b>	<b>£2,290.00</b>
<ul style="list-style-type: none"> <li>• The services of your funeral director</li> <li>• Provision of necessary funeral arrangements</li> <li>• Professional advice on certification and registration of death</li> <li>• Conveyance of the deceased, within a ten mile radius, to the funeral director's premises</li> <li>• Care of the deceased until the cremation or burial takes place</li> <li>• Provision for viewing the coffin</li> <li>• Provision of a veneered coffin</li> <li>• Provision of a hearse to convey the deceased to the nearest crematorium or cemetery and one limousine</li> <li>• A contribution towards the fees payable to third parties</li> </ul>	
<b>The Canterbury Plan</b>	<b>£2,445.00</b>
<ul style="list-style-type: none"> <li>• The services of your funeral director</li> <li>• Provision of necessary funeral arrangements</li> <li>• Professional advice on certification and registration of death</li> <li>• Conveyance of the deceased, within a ten mile radius, to the funeral director's premises</li> <li>• Care of the deceased until the cremation or burial takes place</li> <li>• Provision for viewing the coffin</li> <li>• Provision of a superior veneered coffin</li> <li>• Provision of a hearse to convey the deceased to the nearest crematorium or cemetery and two limousines</li> <li>• The collection and administration of charitable donations</li> <li>• A contribution towards the fees payable to third parties</li> </ul>	
<b>Contribution Towards Third Party Costs (included in costs above)</b>	<b>£300.00</b>
<b>Management Fee (included in costs above)</b>	<b>£95.00</b>
<p>These plans may include a contribution towards third party costs. These costs include doctors, clergy, burial, and crematoria fees etc. The Plan is guaranteed to cover the funeral directors costs specified above. Money paid towards the cost of payments to third parties will rise in line with the Retail Price Index (RPI)*. If the cost of these payments increase at a rate in excess of RPI, then your next of kin/executor will be required to pay any shortfall. *Please refer to section 4.4 of the Terms and Conditions for full details.</p>	
Provided By: John Roach Funeral Services Ltd	These figures are valid until: 31/08/2010
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Quote Date: 18/09/2009

All Perfect Choice Funeral Plans, provided by John Roach Funeral Services Ltd, include provision for Interment fees in a Renfrewshire Council Cemetery. This assumes that you currently own a lair, which can accommodate further burials, in one of Renfrewshire Council's Cemeteries. Should you not, we can arrange the purchase of a lair (Currently £256.45). Burials in all other cemeteries would need to be negotiated separately. You must be in possession of a valid lair in order to proceed with the funeral plan

# Burial

## Perfect Choice Funeral Plan - Instalment Options Typical APR 10.5%

	The Warwick Plan	The Salisbury Plan	The Canterbury Plan
Cost of Plan (Single Payment)	£2,060.00	£2,195.00	£2,350.00
Management Fee	£95.00	£95.00	£95.00
Total Cost of Plan (Single Payment)	£2,155.00	£2,290.00	£2,445.00
<b>12 Monthly Payments (APR 7.2%)</b>			
First Payment*	£272.16	£283.77	£297.10
11 payments of	£177.16	£188.77	£202.10
Total Credit	£1,948.76	£2,076.47	£2,223.10
Total Amount Payable	£2,220.92	£2,360.24	£2,520.20
Additional Cost	£65.92	£70.24	£75.20
<b>24 Monthly Payments (APR 11.1%)</b>			
First Payment*	£189.76	£195.97	£203.10
23 payments of	£94.76	£100.97	£108.10
Total Credit	£2,179.48	£2,322.31	£2,486.30
Total Amount Payable	£2,369.24	£2,518.28	£2,689.40
Additional Cost	£214.24	£228.28	£244.40
<b>36 Monthly Payments (APR 10.5%)</b>			
First Payment*	£160.92	£165.24	£170.20
35 payments of	£65.92	£70.24	£75.20
Total Credit	£2,307.20	£2,458.40	£2,632.00
Total Amount Payable	£2,468.12	£2,623.64	£2,802.20
Additional Cost	£313.12	£333.64	£357.20
<b>48 Monthly Payments (APR 10.1%)</b>			
First Payment*	£146.50	£149.88	£153.75
47 payments of	£51.50	£54.88	£58.75
Total Credit	£2,420.50	£2,579.13	£2,761.25
Total Amount Payable	£2,567.00	£2,729.00	£2,915.00
Additional Cost	£412.00	£439.00	£470.00
<b>60 Monthly Payments (APR 10.3%)</b>			
First Payment*	£138.26	£141.10	£144.35
59 payments of	£43.26	£46.10	£49.35
Total Credit	£2,552.34	£2,719.61	£2,911.65
Total Amount Payable	£2,690.60	£2,860.70	£3,056.00
Additional Cost	£535.60	£570.70	£611.00

\* Including £95 Management Fee

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### Perfect Choice Funeral Plans

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