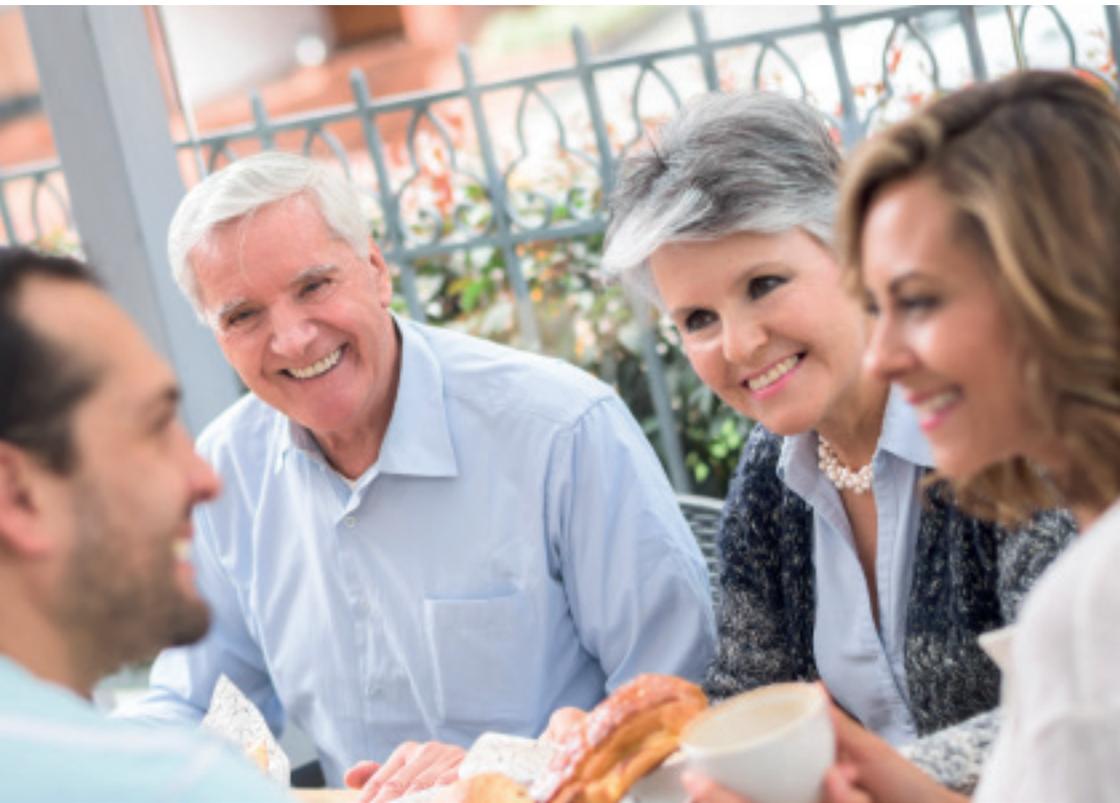


Tailormade Funeral Plans from

WILLIAM EST. 1888
PURVES
FUNERAL DIRECTORS



*The best person to plan
your funeral is you*

williampurves.co.uk

IT MAY BE STRANGE, BUT IT WON'T BE A STRUGGLE



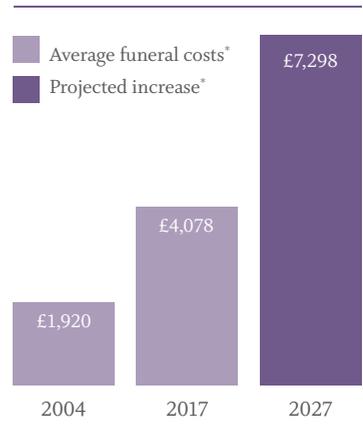
Our family has been guiding and supporting families through bereavement for five generations. Whether a funeral is a simple send-off with minimum fuss, or a more colourful affair, having to make any decisions about something as unfamiliar as a funeral at a time of loss can be a real struggle. Rather than leave your family to wonder about what you would have wanted, why not make decisions ahead of time.

The idea of planning your own funeral may seem a little strange at first, but it's a very thoughtful way to spare your family from worry and doubt. You can even go a step further and spare them some of the expense with our choice of three affordable pre-payment funeral plans.

Let's make it easy

William Purves offer the highest standards of professionalism and a truly distinct service. We're here to ease the stress and burden of decision-making, to listen carefully, so that we may provide expert guidance, and to provide a single point of contact who is always on hand to take away any worries or uncertainty with compassion and practical help.

When you place your trust in William Purves you can have every faith in us to guide you and your family every step of the way in making your arrangements a true reflection of the values you hold dear.



*SunLife Cost of Dying Report 2017. Projection by Golden Charter based on SunLife Cost of Dying research.

Protecting my family financially was my main reason for coming but I've since had a great chat with my kids and they now know what I want.

ANN (71), DUNDEE

FUNERAL PLANS EXPLAINED

Funerals are often personal because they acknowledge a life lived and a life loved. William Purves can help you design and shape the funeral you want, and find an easy and affordable way to pre-pay for your funeral. Making prior arrangements not only gives you peace of mind but it also provides your family with the reassurance of knowing they are acting on your decisions when the time comes. And, with the flexibility to change your plans at any time, there's no reason to delay.

OPTION 1 Pre-plan your funeral wishes and arrangements

Tell us a little more about the service you'd like, plus any special details such as music or readings. Your 'Plan of Wishes' is then kept on record with us for safekeeping. Your family will have the comfort of knowing they are acting on your wishes when the times comes. This service is free of charge and can be updated at any time.

OPTION 2 Pre-plan and pre-pay with our choice of funeral plans

This option allows you to pre-plan as above, with the added peace of mind which comes from knowing you have covered all funeral director's fees in advance, plus left behind a contribution towards other costs. William Purves offer a choice of three funeral pre-payment plans. A fully paid William Purves plan offers real protection through the Golden Charter Trust to guarantee our funeral director fees remain fixed at today's prices no matter how much they may rise in the future.

A clever way to beat rising costs

In a recent survey from the Scottish Government, 15% of people say they would struggle to pay funeral costs*. This is unsurprising when you consider that the average cost of a funeral has more than doubled since 2004. A William Purves funeral plan offers real protection and guarantee as our funeral director fees are fixed at today's prices, no matter how much they increase in the decades to come*.

- ✿ In 2016 the average Scottish funeral was £3716**
- ✿ In 2016 the average Scottish local authority cremation charge £669**
- ✿ In 2016 the average Scottish burial charge £1363**



Having seen the cost of funerals, getting our plans in place is really to help our children when the time comes.

CLARE (76) & JIM (78), BROUGHTY FERRY

CHOOSING A FUNERAL PLAN

What's Included?

William Purves offers three distinct pre-payment plans. Once fully paid each plan guarantees all our professional fees.

	SIMPLE £3,606	TRADITIONAL £3,904	EXCLUSIVE £4,224
The funeral director's services	✓	✓	✓
Advice and guidance on all aspects of the funeral arrangements	✓	✓	✓
Advice on the certification and registration of death and related documentation	✓	✓	✓
The coffin*	A simple coffin*	A high quality coffin*	A superior coffin*
Transportation of the deceased to a suitable resting place within a 25 mile radius	✓	✓	✓
Care of deceased prior to burial or cremation	✓	✓	✓
Use of a chapel of rest or rest rooms or service rooms	✓	✓	✓
Family viewing (during office hours)	✓	✓	✓
Hearse and limousine provision	Hearse only	Hearse and one limousine	Hearse and two limousines
24-hour Funeral Director telephone support for the bereaved	✓	✓	✓
Ability to transfer plan to another family member†	✓	✓	✓

Typical third party costs

Cremation or burial*	✓	✓	✓
Officiant fees	✓	✓	✓

An additional allowance for extras

Our plans set aside a generous sum to contribute towards costs controlled by third parties which may include:

- Crematoria or graveyard fees including burial plots
- Celebrant fees or payments
- Unusual modes of transport: motorbikes, horse drawn carriage, tractors, boats etc.
- Orders of service
- Memorial stones or accessories
- Floral tributes
- Newspaper notices
- Catering
- Venue fees

Added benefits

- Portable if you relocate but may incur a charge
- Fully paid plans can be upgraded at any time
- 30-day full money back guarantee
- No medical required or health restrictions
- Fully paid plans can be transferred to other adult family member**
- You can buy plans for a family member (confidentiality guaranteed)**
- No upper age limit but over 18s only***

*Your funeral director will provide further guidance on the type of coffins available within your plan. Please note: Our plans don't include the purchase of a burial plot. Should you choose burial instead of cremation the plans include an allowance towards the opening of a new or existing grave. The purchase of a grave and any monumental work would need to be arranged separately. **Terms and conditions apply. Plans can be transferred to another family member, over 18 years.

***Minimum and maximum age limit for Fixed Monthly Payments and Low Cost Instalment plans.

SAFE, SECURE COVER

William Purves funeral plans guarantee our funeral director fees at today's prices, protecting you from future rising costs. Plans are provided by Golden Charter, one of the UK's largest funeral plan providers which is an independent company representing UK independent funeral directors. Money is paid into the Golden Charter Trust, run by an Independent Board of Trustees, whose sole purpose is to manage the Trust in compliance with the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001. This excludes the fixed monthly payment option below, for which your money is paid into a life assurance policy.



Complete flexibility

We offer a number of ways to pay for your funeral plan – simply choose the one that's right for you.

OPTION 1

PAYMENT IN FULL:

Make a single-one-off payment for immediate cover.

OPTION 2

12 MONTHLY PAYMENTS:

Pay by Direct Debit in 12 monthly instalments at no extra cost. A small initial deposit is required. You will be fully covered once the plan is fully paid.



OPTION 3

LOW COST INSTALMENTS:

If you are 78 or under at the time of application we can offer payment terms of between two - thirty years, making our plans even more affordable. Payable by Direct Debit, the monthly instalment will depend on your choice of plan and the number of years over which you would like to pay. You will be fully covered at the end of the payment term.

OPTION 4

FIXED MONTHLY PAYMENTS:

Pay a fixed monthly amount by Direct Debit to an insurance company based on your age (at time of application) and choice of funeral plan, which is payable until the age of 90 or death if earlier. This option is available if you are aged 50 to 80. You will be fully covered after two years' consecutive payments. The total payable could potentially be higher than the cost of your funeral plan.

In ten years I've saved my family a small fortune.

CRAIG (53), ST ANDREWS

FREQUENTLY ASKED QUESTIONS



<p><i>Is my money secure?</i></p>	<p>Your money is protected. Depending on how you pay, the money is paid into the Golden Charter Trust or to a leading life assurance company, not to us. The Golden Charter Trust is a separate entity run by an independent Board of Trustees regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA) and member of the Funeral Planning Authority (FPA).</p>
<p><i>How do you differ from Co-op/ Dignity?</i></p>	<p>Golden Charter is the only funeral plan provider recommended by the National Society of Allied and Independent Funeral Directors (SAIF) which serves independent funeral directors. You can choose which funeral director to use and should you be accepted by them, can change your mind at any time and move to another independent. Co-op and Dignity are listed businesses with shareholders so plans and the financial assets are held by them. Their plans can only be transferred within their respective companies.</p>
<p><i>What happens if you go out of business?</i></p>	<p>Your money is paid into the Golden Charter Trust or to one of the leading UK life assurance companies so we only receive your funds once the funeral has taken place. Unlike other plans, if an independent funeral director goes out of business, plans are reallocated and you would be able to choose an alternative.</p>
<p><i>What guarantees can we give?</i></p>	<p>Within 30 days you can have a full refund if you change your mind. Once fully paid, we also guarantee our funeral directors services (not third party costs but this also has a separate allowance) so no matter how much prices rise, your funeral director's fees are covered.</p>
<p><i>What are the differences between your plan and an insurance policy?</i></p>	<p>Insurance plans are for a defined amount. They do not protect against rising costs. If you stop the premiums, you lose the whole policy. Once fully paid, our plans guarantee all funeral director costs no matter how far into the future they're required. In addition, a lump sum is set aside as a contribution toward third party costs over which we have no control. In summary, your money grows, and when the time comes we receive the payment, including growth, to provide the services you have selected.</p>

<i>Can I transfer the plan?</i>	Plans are designed for your use but they can be transferred to family members subject to terms and conditions. Obviously, if different arrangements are required, this would need to be organised separately but if a plan was simply to be transferred, we would make this as straightforward as possible.
<i>Can I personalise the plan?</i>	Plans are designed exclusively around your personal wishes. You can be as ambitious as you like and we will provide accurate costings for you to consider. Our plans can always be upgraded or reviewed as time goes by.
<i>If I die whilst away from home, what happens?</i>	If you die away from home but within mainland UK, Golden Charter provides an additional benefit which covers transportation charges. Outwith the UK, your travel or medical insurance policies would be required.
<i>Can I move house/ nursing home?</i>	If you move house, you must advise us and Golden Charter so your plan can be moved to another independent provider of your choice.
<i>Can I pre-buy my grave or lair?</i>	Some Councils cemeteries or private graveyards allow you to pre-buy a lair. This cost is not part of your funeral plan.
<i>Can I buy plans for other people?</i>	You can purchase a plan for anyone you wish: children, parents, even non-family members as a plan holder's representative. You will be the main contact so confidentiality is preserved. It is advisable to let someone else close to you know about the plan you have bought.
<i>Can I amend my plan over time?</i>	You have 30 days in which to cancel a plan and after then you are able to amend it to add additional services or review your preferences. Some changes may incur a fee.

It costs nothing to start the conversation

To find out more about leaving a Plan of Wishes with William Purves, or for more information on our pre-pay funeral plans, call 0131 447 5858 to make an appointment, either in branch or at home.

Do it today: I was forever putting this off, but it turned out to be one of the best conversations I've had.

PETER (66), ST ANDREWS



THOUGHTFUL TO THE LAST

*For an appointment, either in one of our
branches or at home, call us on 0131 447 5858*

Oakvale Funeral Home

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Edinburgh EH9 1BD
Tel: 0131 447 5858
info@williampurves.co.uk

Morningside

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Tel: 0131 447 5419
morningside@williampurves.co.uk

Chesser

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Tel: 0131 443 7312
chesser@williampurves.co.uk

Currie

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Currie EH14 5RR
Tel: 0131 449 2340
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Goldenacre

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Leith

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