



The Freedom Plan. A celebration of your life the way that you want.

Fix the cost at today's prices





A Message from Prosperous Life

At Prosperous Life we believe in going above and beyond what our customers expect. We are committed to treating every customer with integrity and honesty.

Our primary aim is that our customers and their families feel a sense of care. By taking out a Freedom prepaid funeral plan you can be assured that you have done something special for your loved ones.

We are extremely proud to be able to say that with a nationwide coverage of over 1,000 funeral directors, our funeral plans are providing customers and their families, with not only a sound financial investment, but also peace of mind.

Many of our funeral directors are family-run independent businesses and local families have been trusting them for generations to take care of them and their families when the time comes.

The Prosperous Life Freedom Plan allows you, the customer, to take control of the future and to work with your preferred funeral director to create a plan that is right for you. However intimate or extravagant you want the celebration of your life to be, we believe the choice should be yours.



The Prosperous Life Freedom Plan

We believe that our customers should have the opportunity to create the funeral that they want.

At Prosperous Life we believe that funeral directors are at the heart of creating funeral plans that our customers are happy with.

We understand that for many people a funeral director is a big part of their community.

Our carefully selected funeral directors will work with you to create the funeral that you want. Our Freedom plan allows you and your funeral director:

- To work to a budget that suits you, while still fixing the costs at today's prices.
- To have the flexibility to add to the plan later.
- To guarantee that you have selected the funeral director you are happy with.
- Agree how much of a contribution you wish to allow for third party costs.

The Rising Cost of Funeral Plans in the UK

The total cost of dying is at an all time high of £9,263* and this figure is only set to grow.

*This includes the funeral, plus professional fees and send-off costs.



**based on historical data to market data to 2020 and Prosperous Life Projections

Financial Troubles

For 14% of families, finding the money to pay for the funeral they organised caused them notable financial problems.

On average, they had to find almost £1,800 to cover the costs.

Here's how these families dealt with the financial concern:

| | |
|---|-----|
| Took money from savings or investments | 38% |
| Put the outstanding amount on a credit card | 25% |
| Borrowed money from a friend/relative | 25% |
| Sold belongings to cover the cost | 17% |
| Paid the funeral director in instalments | 16% |
| Borrowed money from a loan provider | 13% |
| Subsidy from government or local authority | 9% |
| Other | 6% |
| Can't remember | 3% |

Emotional Cost

Less than 1% of the UK know what their loved ones funeral wishes actually are, meaning 99% of the funerals in 2020 may not have been exactly what the deceased wanted.

This survey shows the most common wishes that we didn't know:

| | |
|---|-----|
| Whether they want burial or cremation | 55% |
| Religious or non-religious service | 41% |
| Location of their preferred place of rest | 32% |
| Whether they wanted their ashes scattered, interred or disposed | 29% |
| Their preferred funeral director | 27% |
| Their preference of any music/readings | 26% |
| Which type of coffin or casket | 16% |
| What type of flowers they wanted | 13% |

When you take out a Funeral Plan with Prosperous Life:

- You will lock in the cost of the Funeral Directors Services at today's prices
- Remove the financial and emotional burden from your family
- Have complete peace of mind that at the time of need all your family need to do is make one call and all your wishes will be taken care of
- You will benefit from being able to access our free estate administration support service with Prosperous Estate Planning. This is a service we offer following the passing of a plan holder to help families deal with the often complex details of managing the deceased estate.

One Stop Shop

At Prosperous Life, we believe in keeping things simple! Through our sister company, Prosperous Estate Planning, we are also able to offer you a suite of later life planning products, such as:

- Wills
- Lasting Power of Attorney
- Property Protection Trusts
- Family Asset Protection
- Prepaid Probate
- Time of Need Probate

One of our experienced estate planning consultants will visit you in the comfort of your own home to discuss this with you.

A celebration of your life the way you want



N J Newbury & Sons

Independent Family Funeral Directors

14 High Street · Billingborough · Sleaford · Lincolnshire · NG34 0QA

T. 01529 241110 **E.** newburyfunerals@btconnect.com

www.njnewburyfunerals.co.uk



www.prosperous-life.co.uk