

OnePlan
because one plan
is all you'll need



Call **0845 812 00 77**
wrenandfraser.com

About Wren & Fraser

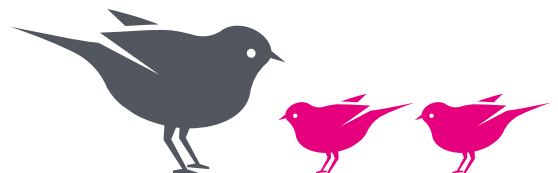
The Wren & Fraser team have over 60 years' experience across financial services and in some of the UKs leading companies. They bring a lifetime of experience and professionalism into the later life planning arena. From our own experiences of losing a family member and the bereavement process, we chose to look at Funeral Plans and how we could improve on what was currently available.



Why Buy a Funeral Plan

Did you know that as many as 10 million people across the UK don't have enough savings to cover unexpected costs should a loved one die without leaving any provision to pay for their funeral? Buying a pre-paid funeral plan eases that burden but has other advantages too.

- **Peace of mind** that your family won't have to find the funds to pay for the funeral and the stress of dealing with all the arrangements at a time when they are grieving.
- **Control** of how you would like your funeral arrangements carried out.
- **Financially** it makes sense as you will secure the price of your funeral at today's prices (the average cost of a funeral is £4,078. This is projected to rise to over £7,000 in 10 years)





Why One Plan

In a market where most providers sell a variety of plans, with differing pricing strategies, this can lead to consumers choosing plans that still involve major additional financial contributions when it comes to settlement.

Fairer Finance's recent survey found that over 90% of people who purchased one of the many 'contribution plans' thought that all of their cremation costs were guaranteed, which unfortunately wasn't the case. All too often, hidden in the small print, there are certain restrictions. In the end, family often find the plan itself doesn't cover the cost of the funeral.

To ensure this peace of mind, Wren & Fraser developed **OnePlan**, a simple uncomplicated funeral plan that provides clarity in a confusing market. **OnePlan** is a one price comprehensive plan with many benefits and no hidden costs in the small print. It guarantees the funeral director costs for a cremation or a burial funeral. **OnePlan** also guarantees that, once purchased, all the benefits become available from day one.

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OnePlan Features and Benefits

- Plan portability, which means (unlike many other plans) you can move it between family members [\(see terms for details\)](#).
- **OnePlan** can be used to pay for the services of any funeral director anywhere in the UK
- Provision of the professional services of a Funeral Director to make all arrangements for the funeral
- Advice on the certification and registration of the death and related documentation
- Collection and transportation of the deceased to the FD premises (within a 20 mile radius) 24 hours a day
- Care of the deceased prior to the burial or cremation (excluding embalming)
- Superior coffin with engraved nameplate
- Use of chapel of rest or service rooms
- Family viewing at any pre-arranged time
- The funeral service at a local cemetery or crematorium
- Time of funeral agreed mutually between funeral director and family
- Funeral procession to funeral location (fees and costs of a service at a separate location not included)
- A hearse to local crematorium or cemetery
- Provision of sufficient staff to attend to the coffin as required
- Two limousines provided
- **OnePlan** includes a £1,600 allowance, which is the highest in the industry, to contribute towards disbursements/3rd party fees.
- A list provided to the family of mourners who sent flowers
- Ongoing telephone support for the bereaved
- Unique digital time capsule with every plan





Your Money's Safe and Secure

We hope that your family won't need to access your plan for many, many years, but we all know economic circumstances can change, so it's important you know exactly where your money is going and that it's being looked after responsibly.

All your money is passed to the Wren & Fraser Signature Funeral Plans Trust, a totally independent trust fund, legally separate from Wren & Fraser. This means that if anything were to happen to Wren & Fraser, your money would still be safe.

Which means you have the reassurance that your money is protected and that these funds are guaranteed to cover the funeral director's services as detailed in your **OnePlan**.

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THE RISING COST OF A FUNERAL

The Rising Cost of a Funeral

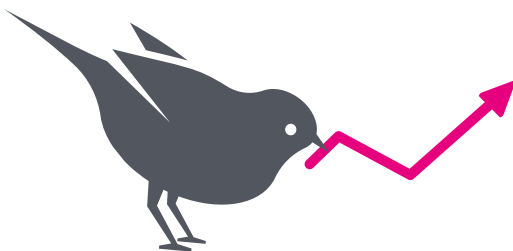
As the Sun Life Cost of Dying Report 2020 shows, the cost of a funeral makes up nearly half (47%) of the cost of dying and, just like the overall cost of dying, funeral costs have gone up significantly.

In fact, average funeral costs have risen by 62% in the last decade. When you compare this to rises in other costs over the past ten years – like petrol prices, electricity prices, house prices and weekly wages – the difference is vast.

For example, if wages had risen in line with funeral costs, the average weekly wage would be £790 today. But they've actually only risen by 19.7% to £585.

Rise of Costs in the Last Decade

Even average house prices can't match the rate of rising funeral costs. In 2009, a house cost £164,025 on average. In 2019, that cost went up 43.1% to £234,853. But if house prices had risen in line with funerals costs for the decade, the average home would now cost £265,092.

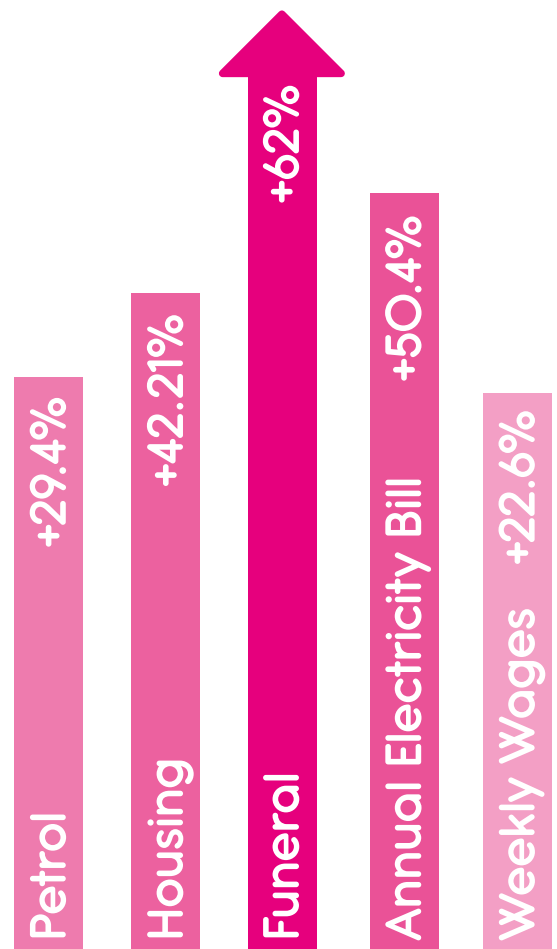


Average cost of a basic funeral in 2019

£4,417

Projected cost of basic funeral in 2027

£7,200



Figures taken from Sun Life Cost of Dying Report 2020



Memory Lane

Offered as part of your Wren & Fraser funeral plan, you can now capture the special moments of your life in our Memory Lane. Developed with our partners at Pulsion, this is your “digital scrapbook” – the story of your life in your words, voice, pictures and video, for you and your family to enjoy. It allows you to store your special memories captured in a digital format.

Tell the stories of old photographs and video in your own words. Relive the day and memories they portray and share your memories online for your family to share and add a voice tag to – at any time. Everything you create is set to a private memory which you can then decide to share or memorialise at the click of a button – they can be shared as public posts or in your selected groups.

Digital Document Vault

As part of your funeral plan we also provide Digital Document Vault, an Online Vault that is safe and secure to store your important documents, policies and any personal details.

Digital Document Vault removes the worry of having to find important log on details, documents or contacts quickly – you can feel confident that **Digital Document Vault** is securing **your** online life in **your** Private Vault.



Wren & Fraser are proud to announce Bernard Gallacher OBE, as Brand Ambassador

As a 3-times Ryder Cup Captain, Bernard Gallacher OBE, is one of the most highly-respected names in British sport.

Wren & Fraser therefore are immensely proud that he has chosen to partner with us and highlight the need for proper financial planning in the later stages of life.

As we all get older, it's perfectly normal to be involved in planning ahead, and funerals are no exception. I'm delighted to be associated with Wren & Fraser's OnePlan. It's simple, uncomplicated and provides you and your family with peace of mind, knowing all your wishes are taken care of and paid for in advance. Allowing you to then forget about it and get back to enjoying life!

Bernard Gallacher

Bernard Gallacher OBE
Brand Ambassador

