A preferred place in a strictly limited field. Subscribe *monthly or annually.*

AfterLife is the consumer platform that guides families through everything that follows a death. When a family completes our walkthrough, we present them — by name, against their stated wishes — with a strictly limited field of vetted local suppliers in your category, you among them. This document sets out the terms on which you can subscribe to receive those introductions.

ISSUED BY	FOR	LAUNCH
AfterLife Technologies Ltd Co. No. 16891284	Prospective partner suppliers England & Wales	1 October 2026 Subscribe before launch

CONTENTS

SECTION 01 Reclaiming local advantage

> *Most good local businesses have the same problem. They are trusted. They are known. They have served families properly for years. They have real reputations, real premises, real people, real standards. But online, they are forced into an unfair fight — one that increasingly sorts the bereavement sector by the size of an advertising budget rather than by the quality of the service. AfterLife exists to correct that.*

What the market actually looks like now

Two corporate groups — Co-op Funeralcare and Dignity — together operate more than 1,500 funeral branches in the UK and account for roughly 30% of the funeral market. Dignity bought the digital arrangement startup Farewill in October 2024 specifically to capture families before they reach a local funeral director. Co-op Legal Services — fed directly by referrals from Co-op Funeralcare — passed £84m of revenue in 2024, growing 29% year-on-year on estate planning case openings, and is investing heavily in AI to "achieve further scale". Between December 2020 and December 2025, over 1,100 law firms disappeared from the SRA-regulated population. Funeral Partners, the third-largest funeral group, grows by acquiring family firms. In all of this, the independent local operator faces a structural disadvantage that has nothing to do with the quality of their work.

The chains have done what independents cannot afford to do alone: they have built integrated demand pipelines. A bereaved family searches once; the chain owns the funeral, the wake referral, the probate matter, the legal estate work, and in many cases the financial advice that follows. The CMA's 2021 funeral market investigation flagged this consolidation as a competition concern. The trajectory since then has been one direction only.

Why directories don't help

The traditional answer to "where do families find local suppliers" has been the directory. Long lists. Forty, fifty, sixty businesses in the same area. Independent firms placed alongside national operators, paid listings, and providers that may not even genuinely serve the family's postcode. The family sees a list. The platform sells visibility. The supplier pays for attention — not for meaningful opportunity. Bereaved families don't want more search results; they want a route through. And serious independent firms shouldn't have to compete on advertising spend for the family's attention on the worst day of that family's life.

What AfterLife is

AfterLife is not another directory. It is a guided marketplace built around the way bereaved families actually make decisions. A family in the first hours of bereavement arrives at AfterLife, completes a structured walkthrough that establishes what has happened, what they need, any religious or cultural requirements, what is relevant in their situation — funeral, flowers, transport, venue, catering, memorials, probate, property, pets, financial matters, ongoing wellbeing — and receives an organised plan. From that plan, we present them with a strictly limited, vetted field of local suppliers in each category they need, from which they choose.

The supplier the family is introduced to is in their area, has been individually vetted by us, and has been matched to what the family asked for. The family contacts the supplier directly, at the supplier's usual rates, on the supplier's usual terms. We are not in the room and we do not take a cut of what the family spends.

National demand, local fulfilment — for independents only

The commercial logic is simple. We build national awareness, national technology, and national consumer trust — using advertising in NHS settings, care home networks, search and AI placement, direct email, and an £800,000 national media programme in year one. We then route that demand locally, into the hands of vetted independent firms in each postcode area. A local supplier is not paying to create the market from scratch. They are securing a protected position inside a national demand engine — one they could never have built alone.

And it is for independents only. AfterLife will not list national chains or conglomerate-owned branches in any category, in any zone. This is a published commitment, written into the partnership agreement, and enforced at vetting. If a partner is acquired by a national group during their subscription, we give them a grace period to find a successor independent in their zone; we do not transfer the place to the acquiring group. The place you hold cannot be bought from underneath you.

Scarcity as protection

Each category × zone combination has a fixed place count, sized to the local market — not by how many subscriptions we want to sell. No partner may hold more than one-third of the places in a zone for their category. Once the places fill, the zone closes; we do not expand to accommodate demand. This is not a sales tactic. It is the only way to stop the platform from becoming what it exists to replace — an unbounded pay-to-win listing in which national groups outspend independent firms for the family's attention.

What we are not

We are not a funeral director, a solicitor, or a financial adviser. We do not provide funerals, probate services, or regulated advice. We do not negotiate on the family's behalf, recommend specific products, or contract with the family for any service. We do not take a commission on bookings, and we do not take a share of supplier revenue. We charge a subscription. That is the entire commercial relationship.

Who this is for

This document explains the terms on which a vetted independent firm can subscribe to a place in their category and zone — to be one of the suppliers the family is introduced to, by name, at the moment they need you. It is not for firms that want to buy their way into every area. It is not for those who cannot handle sensitive family enquiries properly. It is for independent operators who already do the work well in their community and who want their offline advantage — trust, reputation, proximity, service, humanity — carried into the online decision journey that has, until now, been built around scale rather than care.

AfterLife is not trying to replace local firms. It is trying to restore their advantage.

SECTION 02 How matching works

> *Every family who completes our walkthrough is presented, by category and by stated wishes, with a strictly limited field of vetted suppliers in their postcode zone. If none is the right fit, we extend the introduction to a third.*

The strictly-limited-field principle

When a family says they need a florist, AfterLife identifies the vetted suppliers in their category and zone, ranks them against the family's stated wishes — faith, budget, timing, any specialist needs — and presents them as a strictly limited field of preferred partners. The family sees real choice, but only from a capped set of suppliers we have vetted, with a brief on each. When the family chooses you, you receive their details and contact them direct.

This is not a directory where the family browses thirty options, and it is not a single forced pairing. It is a curated, strictly limited field — the family chooses freely from a small set of vetted partners, and you are in it as a preferred partner because of our vetting, not because you paid for prominence. The place count per category and zone is capped and never expanded to chase demand.

If the family needs more options

Bereavement is time-pressured, and matching is not perfect. The family chooses from the strictly limited field of vetted partners we present. If none of those suppliers is the right fit — wrong availability, wrong specialism, wrong fit — we widen the field to the next-ranked vetted suppliers in the same category and zone. Our commitment is to find the family a supplier they are happy with, while keeping the field limited and every supplier in it vetted.

What "vetted" means

Every supplier who subscribes is vetted before going live. We check:

- **Identity and regulatory standing** — Companies House status, any regulatory authorisations claimed (FCA, SRA, RICS, etc.), trade body memberships.
- **Service standards** — capacity to handle the work, response times, and the flexibility to meet the unusual demands a bereaved family sometimes brings. We have a short conversation with your firm's leadership. We ask about coverage at weekends and out of hours.
- **Geographic coverage** — confirmation that you actually serve the zone you have subscribed to, and that you can reach the family within a reasonable time of being contacted.

Places and zone capacity

The place count for each category × zone combination is not set by a target subscription number. It is set by how many suppliers we believe can be properly vetted, supported and held to a consistent standard in that area — suppliers whose service levels are genuinely aligned with families in grief, with the empathy, attention to detail and out-of-hours responsiveness this work demands. We would rather under-serve a zone than fill it with suppliers we are not entirely confident introducing a bereaved family to. A funeral director zone might therefore have four places; a specialist category like repatriation might have one or two. A supplier may subscribe to multiple places in the same zone (within the one-third cap), in which case their share of introductions in that zone increases proportionally. The calculator on the partners site shows the place count and expected introductions for each category × zone combination.

What happens when a zone fills

Once every place in a category × zone combination is held, the zone is closed to new subscribers. We do not expand the place count to accommodate demand — doing so would dilute the protection we have sold to the partners already inside, and would loosen the quality bar we set ourselves. The only route in after that point is a waiting list.

Joining the waiting list is straightforward. We take your application in the normal way and place you in queue by application date. If and when a place becomes available — typically because an existing partner does not renew, or terminates — we contact the next applicant on the list and begin the standard five-working-day vetting review. If you pass vetting, the place is yours; if you decline (because circumstances have changed, or the timing no longer suits) you can step away without penalty and we move to the next applicant. There is no charge for being on the waiting list and no commitment until vetting completes and you sign.

This is the structural consequence of the place cap, not a sales mechanism. It is one of the reasons we recommend subscribing before public launch on 1 October 2026: zones with high local demand may fill quickly once families start arriving, and a waiting list is a slower path in than an open place.

Multi-zone subscriptions

A supplier with capacity across several postcode zones can subscribe to places in each of them, at the same per-place rate. The vetting process covers all zones at once.

SECTION 03

What it costs

> *Subscribe monthly for flexibility, or annually for a 33% discount. There is no commission. There is no founder tier. There is one commitment we make in writing: a capped, vetted field, transparent projected volumes, and no commission — with quarterly reporting so you can judge the value yourself.*

The pricing structure

Every category is priced on one formula, published in full below, that scales with the size of the local market. The model takes the expected family volume in your zone at our modelled **3% median client capture** — 2% in the platform's first six months, 4% thereafter — multiplies by your category's typical uptake rate, and divides by the number of places to get the per-place share: a single fixed figure, not a range. The monthly fee is set at **4% of that expected per-place revenue**, divided by twelve. The annual fee is 66.67% of (monthly × 12) — **as low as 2.67%** of the modelled per-place revenue, roughly four months free if you commit for the year.

There are no separate pricing tracks, no fixed-fee tiers and no founder rates: the same formula derives every fee in the schedule, in every zone, for every category — including the FCA-authorised categories, whose treatment is set out in Section 4.

The fee schedule — all 45 categories

The figures below are the national-basis rates from the governing pricing model. The introductions column shows the modelled qualified introductions per place per year at the 3% median capture — a guide, not a guarantee.

CATEGORY	TIER	MONTHLY	ANNUAL (33% SAVING)	INTRODUCTIONS / PLACE / YR
Ash scattering services (boat, mountain, scenic)	National	£34.45	£275.60	≈16

CATEGORY	TIER	MONTHLY	ANNUAL (33% SAVING)	INTRODUCTIONS / PLACE / YR
Auction houses (estate items, valuables)	Regional	£71.84	£574.72	≈14
Care home placement consultants	Regional	£43.10	£344.80	≈7
Celebrants (humanist, civil, interfaith)	Regional	£16.09	£128.72	≈17
Children's bereavement specialists	Regional	£7.46	£59.68	≈2
Conveyancing solicitors (deceased property sale)	Regional	£86.16	£689.28	≈12
Crematoria	Regional	£136.50	£1,092.00	≈35
Custom coffin makers (wicker, eco, bespoke)	National	£40.19	£321.52	≈8
Digital Safe/Wills storage services	National	£4.59	£36.72	≈8
Direct cremation specialists	National	£137.93	£1,103.44	≈29
Domiciliary / live-in care providers	Local	£28.01	£224.08	≈1
Embalming specialists (independent)	Regional	£11.49	£91.92	≈7
Equity release advisers (FCA, later-life)	National	£143.54	£1,148.32	≈8
Estate clearance specialists (professional grade)	Regional	£43.10	£344.80	≈7
Florists	Local	£31.42	£251.36	≈26
Funeral catering / wakes	Local	£19.39	£155.12	≈12
Funeral directors (full service)	Local	£258.58	£2,068.64	≈25
Funeral musicians (bagpipers, harpists, choirs, singers)	Regional	£20.11	£160.88	≈15
Funeral photographers	Regional	£43.10	£344.80	≈14
Funeral transport (limos, additional hearses)	Regional	£22.99	£183.92	≈14
Funeral videographers / livestream operators	Regional	£43.10	£344.80	≈14

CATEGORY	TIER	MONTHLY	ANNUAL (33% SAVING)	INTRODUCTIONS / PLACE / YR
Garden maintenance during void property	Local	£19.75	£158.00	≈17
Home care agencies (post-bereavement)	Regional	£100.53	£804.24	≈4
House clearance - Removal / storage companies (probate belongings)	Local	£27.29	£218.32	≈7
IFAs (FCA)	Regional	£172.33	£1,378.64	≈8
IHT Planning & Trust Services	National	£287.07	£2,296.56	≈16
Independent natural / woodland burial grounds	Regional	£71.84	£574.72	≈7
Kennels and catteries (short-term pet boarding)	Regional	£17.24	£137.92	≈14
Life insurance brokers (FCA)	National	£68.90	£551.20	≈16
Locksmiths (24/7 securing void property)	Local	£20.11	£160.88	≈14
Memorial benches / trees / plaques (commissioning)	Regional	£68.97	£551.76	≈28
Memorial jewellery / cremation art	National	£40.23	£321.84	≈29
Memorial masons / stonemasons	Regional	£114.94	£919.52	≈14
Order-of-service printers	Regional	£28.72	£229.76	≈40
Pet rehoming agencies (long-term)	National	£14.35	£114.80	≈8
Private bereavement counsellors	Regional	£18.68	£149.44	≈7
Private cemeteries	Regional	£200.95	£1,607.60	≈8
Probate accountants (IHT400)	Regional	£63.22	£505.76	≈7
Probate genealogists (tracking down beneficiaries)	National	£57.36	£458.88	≈3
Probate Management	Regional	£86.18	£689.44	≈8
Property security / void-property insurance	National	£28.71	£229.68	≈16

CATEGORY	TIER	MONTHLY	ANNUAL (33% SAVING)	INTRODUCTIONS / PLACE / YR
Repatriation specialists (international body transport)	Regional	£129.31	£1,034.48	≈7
RICS chartered surveyors (probate valuations)	Regional	£57.44	£459.52	≈16
Wake venues (pubs, hotels, function rooms)	Local	£17.24	£137.92	≈12
Will writers/LPA drafters (Lasting Power of Attorney)	National	£60.35	£482.80	≈44

All fees are subject to final compliance review by an FCA-qualified solicitor (for FCA categories) and to ongoing review at each annual renewal. Fees for a specific zone are shown live by the calculator on the partners site.

What is included

- A listing on the AfterLife marketplace, with photographs and a templated presentation you complete during onboarding.
- Matched introductions in your zone and category, in line with the strictly-limited-field principle.
- A partner dashboard showing every introduction we send you, your response, and the case outcome.
- A quarterly report of the introductions actually delivered to your place.
- No commission on any booking you take from a qualified introduction.

Projected volumes — a guide, not a guarantee

The figures shown for each place are **projections derived from our pricing model**, based on our modelled 3% median client capture — 2% in the platform's first six months, 4% thereafter; families delivered above the model come to you at no extra cost. They indicate the scale of opportunity a place represents; they are a guide, not a promise. AfterLife does not guarantee a fixed number of introductions. Actual volumes depend on how many families in your area use the platform and choose you, which in turn depends on local demand, your responsiveness, and how well you fit what families ask for.

What AfterLife does commit to is the integrity of the model: a capped number of vetted places per category and zone (never expanded to chase revenue), no commission on anything you win, and transparent quarterly reporting of the introductions actually delivered to your place, so you can judge the value for yourself against the subscription you pay.

What is a "qualified introduction"

A qualified introduction is a family who has completed the AfterLife walkthrough, who has confirmed they want us to introduce them to a supplier in your category, whose details we have sent to you, and where you have not previously been introduced to the same family on the same matter. We do not count anonymous traffic, casual browsers, or duplicate introductions.

The 12-month period

The first 12-month period runs from **1 October 2026 to 30 September 2027** — that is, from public launch, not from the date you sign up. Subscribers who sign before launch do not start the clock at signature. The clock starts together on launch day, and each subsequent 12-month period runs October to September thereafter. This means subscribers who sign early get more time to onboard, not less time on the commitment.

Rate certainty for annual subscribers

Annual subscribers pay in advance for the year and that fee is held for the duration of the annual term — we cannot raise it on you mid-year. Monthly subscribers are subject to pricing changes on reasonable notice (60 days). At each annual renewal we publish any change to the pricing model; subscribers can choose to renew on the new terms or cancel.

Cancellation

Monthly subscriptions can be cancelled at any time, with billing prorated to the cancellation date. Annual subscriptions are paid in advance and are non-refundable mid-term — but a subscriber can choose not to renew at the next anniversary.

Multiple places

Buying additional places in the same zone is linear — two places costs twice the annual fee, and gives the subscriber twice the share of introductions in that zone. The place cap per supplier per zone is one-third of the total places in that zone, rounded down (minimum one). This is a structural cap to prevent any one supplier dominating a zone.

SECTION 04 **FCA-authorised partners**

> *Three categories at launch are FCA-authorised: life insurance brokers, bereavement & pension IFAs, and equity release advisers. These firms operate the same subscription model as everyone else, with one important difference in how the introduction relationship is structured to sit within the FCA's inducement rules.*

Why FCA categories need separate treatment

Under the FCA Conduct of Business Sourcebook (COBS 2.3A and the broader Consumer Duty regime), a regulated firm must not pay or receive any fee, commission, or benefit in relation to designated investment business that could distort the firm's behaviour to the detriment of the client. Per-conversion fees from a regulated firm to an introducer, or commission on closed business, are the kind of payment structures that trigger the most regulatory scrutiny — because they create an incentive for the introducer to push the family towards a specific firm, regardless of suitability.

AfterLife's subscription model is specifically designed to sit outside this inducement risk. **The fee FCA-authorised partners pay is a flat annual or monthly subscription — not a per-conversion fee, not a commission, and not a variable payment that scales with the value of advice given to the family.** The partner pays the same regardless of how many introductions convert. AfterLife is paid the same regardless of which introduced family chooses which adviser. No behavioural distortion, no inducement.

The structure

Subscription, not commission

The subscription fee is a flat annual amount (or the monthly equivalent), set from the standard fee schedule and fixed for the term. It is not contingent on conversion outcomes, does not vary with the value of advice given, and is not affected by how many of the introduced families become clients. Annual fees at launch, from the fee schedule in Section 3: Life insurance brokers **£551.20**, Equity release advisers **£1,148.32**, IFAs **£1,378.64**. These figures are subject to final compliance review.

Suitability remains with the partner

AfterLife provides matched introductions, not recommendations. From the moment of introduction onwards, the FCA-authorised partner has full and exclusive responsibility for assessing the family's circumstances, recommending products, and acting in their best interest under their own FCA permissions. AfterLife does not provide regulated advice, does not endorse any specific product, and does not make any suitability assessment.

Disclosure to families

AfterLife will disclose to each introduced family, at the point of introduction: that the partner is FCA-authorised; that AfterLife receives a subscription fee from the partner; that the fee is not contingent on the family becoming a client; that AfterLife does not provide regulated advice; and that the family is free to engage any FCA-authorised adviser of their choice. This disclosure regime is intended to satisfy the transparency requirements of COBS 2.3A.

One place per zone

For FCA-authorised categories only, a partner may hold a maximum of one place per zone. This is stricter than the one-third cap for non-FCA categories and reflects the importance of the family seeing genuine choice between independent FCA-authorised firms.

Same projection basis

FCA-authorised partners see the same projected volumes on the same basis as everyone else (Section 3): figures are a guide derived from our model, not a guaranteed number of introductions, with the same capped-place protection and transparent quarterly reporting.

Pre-paid funeral plans — deferred to 2027

Pre-paid funeral plans are a fourth FCA-regulated category, but they are not eligible at launch. The post-2022 COBS 19.10 commission ban on funeral plan intermediaries means introducer arrangements in this category need additional structuring — specifically, an Appointed Representative arrangement between AfterLife and one or more FCA-authorised plan providers. We have targeted 2027 for that arrangement to be established, subject to FCA-compliance review.

Compliance posture and current status

The structure described above has been drafted with reference to COBS 2.3A, the Consumer Duty regime (PRIN 2A), and the FCA's published guidance on introducer arrangements. **It is offered subject to final compliance review by an FCA-qualified solicitor**, and the partnership agreement will be amended to reflect any structural changes that review requires. Pending that review, FCA-authorised partners may register interest, complete vetting, and review the draft agreement, but onboarding to live introductions will be confirmed only once the compliance position is signed off.

SECTION 05

A worked example, end-to-end

> *A funeral director subscribes to one place in the CO postcode area (Colchester and surrounding zones, population 448,168). Here is what they receive, what they pay, and what AfterLife commits to.*

WORKED EXAMPLE · FUNERAL DIRECTOR · CO POSTCODE AREA

One place, annual subscription, year one

Population of CO postcode area	**448,168**
Category uptake rate (funeral directors)	**80%**
Total funeral director places in CO	**4**
Modelled introductions per place per year (3% median capture)	**≈26**
Average ticket value per booking	**£3,000**
Modelled revenue per place per year	**≈£77,000**
Annual subscription (paid annually)	**£2,068.71**
Monthly route (for comparison)	**£258.58 / month**
Subscription as a share of modelled revenue	**≈2.7%**
Subscription per modelled introduction (guide)	**≈£80**

These figures are projections from our model — a guide, not a promise. The number of introductions a place actually receives depends on how many families in the zone use AfterLife and choose this supplier. AfterLife reports the introductions delivered to each place quarterly, so the subscriber can judge the value against the subscription they pay. The place count per category and zone is capped and never expanded to chase demand.

On the model, this supplier is introduced to around 26 families in year one — roughly £77,000 of work at their average ticket. The annual subscription of £2,068.71 is about 2.7% of that modelled revenue, and works out to around £80 per referred client. A single converted funeral more than recovers the year. There is no commission. The supplier owns the customer relationship from the moment of introduction onwards.

> The calculator on the partners site shows the same maths for any category × zone combination. There are 45 categories and 105 postcode zones — about 4,700 distinct subscription options in total — and the same formula derives the fee for each.

SECTION 06 How to apply

Apply through the form at partners.afterlife.ltd. The form takes around six minutes. We acknowledge within one working day, with the partnership agreement attached for your review.

If you would prefer to speak first, email partners@afterlifetechnologies.co.uk or call 020 7164 0055. We will set up a twenty-five minute video call within the week, or we will come to you.

There is no closing date and no "founder tier" deadline. You can subscribe at any time until your category × zone combination is fully subscribed; after that, applications join a waiting list (see Section 2). We recommend subscribing before public launch on 1 October 2026 so your onboarding is complete in time for families to start arriving, and so your first 12-month commitment period begins on launch day rather than later.

No payment is taken until vetting completes and the partnership agreement is signed.