

## Pre-paid Funeral Planning

Talking about planning one's funeral isn't easy, but if you're making a Will then considering a Pre-paid Funeral Plan is very much part of the process. For most people the death of a loved one is a difficult and emotional time, sometimes made even more so if plans are not as clear as they might be or if funds are tied up whilst obtaining Probate.

Funeral costs have risen dramatically in recent years and look set to continue rocketing, and there's no guarantee that a savings plan or insurance policy will be enough when the time comes. In fact, according to Which in September 2012, the ninth annual Cost of Dying Report published by Sun Life Direct, showed the cost of a basic funeral has risen 6.2% from £3,091 last year to £3,284 this year and represents an increase of 71% since 2004. Within the costs of a basic funeral, the biggest increase comes from burials, up 9.9%, followed by cremations up 6.6% and funeral director costs up 5.3% from this time last year. The growth in funeral costs significantly outstrips inflation measured by the Retail Prices Index, which increased by 3.5% over the same period.

Typically, even a simple funeral requires thirty or forty separate decisions to be made at the time, with basic costs ranging from £3,000 to more than £4,000 plus third-party disbursements such as the price of a plot and fee for whomsoever is officiating. In some cases, there may even be an additional cost for limousines. According to This is Money in June 2013, the average funeral today costs £3,284 and there has been a growing demand for pre-paid plans that allow people to cover the cost of their funerals at today's prices, rather than seeing the cost balloon with inflation. Over 121,000 Plans were purchased during 2012, making over 760,000 Plans currently in force in the UK

Pre-paying your funeral can save you money and give you the freedom to plan things exactly how you would want them whilst at the same time sparing your loved ones the potential distress and not considerable expense of arranging one. A Pre-paid Funeral Plan gives you the peace of mind of knowing that the arrangements you want will be met whilst at the same time helping you to put your affairs in order and protecting those closest to you from the stress and expense of arranging your funeral.

It may not be a cheery thought, but it is certainly very comforting to know your funeral is taken care of and you won't be a burden to your family or friends at an upsetting and difficult time.

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