

## 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.

### Why consider Funeral Planning?

The simple answer is cost.

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.

The growth in funeral costs significantly outstrips inflation measured by the Retail Prices Index, which increased by 3.5% over the same period.

The average cost of a funeral in the UK is **£4,798** for a burial, with average cremation funeral costs at **£3,744** according to Sun Life's 2018 Cost of Dying Report. Those costs factor in the person's burial or cremation, funeral director services, and doctors' and celebrant fees.

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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