

Funeral Plan Advice

It's understandable that many people don't like to think about their funeral and what will happen when they're no longer here. However, there are ways to plan ahead which can save you and your family both worry and expense.

A pre-paid funeral plan is a safe, simple way to help make things easier for loved ones at a difficult time, and protect your family from rising funeral costs.

According to the SunLife Cost of Dying Report 2015, the total cost of dying amounts to an astonishing £8,126. This is calculated by the average amount spent on cremation or burial, the send-off and any administrative fees relating to the winding up of the estate.

The average cost of a basic funeral alone totals £3,693. This doesn't include send-off costs such as catering, flowers and a memorial stone, which can add up to £2,000 to the total. Many people simply don't have this sum of money to hand and have to resort to payday loans, credit cards and even crowdfunding.

As the average cost of a funeral continues to rise faster than inflation, now may be the time to consider taking out a pre-paid funeral plan, which freezes the cost of the funeral director's services included in the plan at today's prices.

In addition to having peace of mind over finances, a funeral plan also gives you more control over your funeral arrangements so you know you're paying for the funeral you want.

The SunLife Cost of Dying Report 2015 states that 31% of people asked didn't know if their loved ones want to be buried or cremated, and only one in seven know what type of coffin to choose. This uncertainty can cause loved ones unnecessary stress as they will, of course, want to make the correct choices for you. With a funeral plan, when the time comes one call to the funeral director activates the plan and the wishes that were stated will be carried out. This means the family aren't left with any difficult decisions to make, allowing them to concentrate on supporting one another.

Writing a Will is another way you can help to protect your loved ones to avoid complications after you're gone. A properly drafted Will is an official document which states your wishes for what you want to happen when you pass away. It's a simple way to specify who gets what, whether it's money, property, possessions or charitable donations. By writing a Will you can help ensure your family are taken care of once you are gone.

As a simple process with many benefits, a pre-paid funeral plan and Will helps you make your wishes known and ensures your loved ones are taken care of, providing peace of mind for you and your family.



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