



## Funeral Plans

Planning your funeral is not something anyone wants to do or even think about. However, not planning your funeral can put an emotional and financial burden on your loved ones. Putting a Funeral Plan in place as early as possible will give you peace of mind that you have arranged and paid for the funeral you want, that your family will not have to organise the funeral at what will be an upsetting and emotional time for them and that the financial burden of the funeral will not fall on your loved ones.

### What is a Funeral Plan?

A Funeral Plan is a way of saving to pay for the cost of your funeral i.e. you pay a monthly payment for a certain number of months which guarantees the cost of the type of funeral you have chosen. You can pay in one payment or over 1 year, 5 years or 10 years. You can also personalise the type of funeral you want i.e. whether you want to be buried or cremated, the type of music or readings you want at the service etc.

### What is the benefit of a Funeral Plan?

The Funeral Plan guarantees to cover the cost of the funeral no matter how much funeral costs rise in the future and/or if you pass away during the payment period. The cost of funerals is rising and this is likely to continue. The Funeral Plan will protect you and your family from these rising costs and from paying any shortfall if you pass away before you have finished paying for the funeral.

### How does a Funeral Plan work?

When you have decided which Funeral Plan works for you in terms of payments and the type of funeral you want, the plan is provided to a local Funeral Director. At the time of your death, this nominated Funeral Director is notified and the plan comes into action. Your family or loved ones will not have to pay any further expenses in relation to the funeral or take any further action in relation to organising the funeral. Essentially, a Funeral Plan is designed to give you and your loved ones peace of mind in relation to your funeral.

If you would like to discuss arranging your Funeral Plan, call us on 0161 749 9000 - we're more than happy to talk things through with you and answer any of your questions. Please see our website - [www.leechandco.co.uk](http://www.leechandco.co.uk) - for full details of how else we can help you plan for your future.

Leech & Co Solicitors have prepared this factsheet to help you make decide if an application to the Court of Protection is necessary. It contains general advice only. The content of this factsheet should not be used to make a decision or take an action without further legal advice.



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## **Financial Advice – Planning for your Future**

It is essential that everyone has a plan for their financial future. This is to ensure that you make the most of your hard-earned money and you can fully enjoy a well-deserved retirement. It is never too late to make financial plans for your future, but it is a good idea to start as early as possible.

We know it's difficult to make a plan. Everyone has busy lives and lots to do and it's hard to find time to sit down and plan for the future. It's also difficult to know where to start and what to do. At Leech & Co, as part of our all-round service to you to help you plan for the future, we can assist you with financial planning.

### **What can I plan for?**

Every financial plan will be different depending on your financial situation and your age so the plan must be tailor-made for you. The plan can involve your pension, mortgage, life insurance, savings, investments, tax planning etc.

### **Do I need a financial plan?**

A financial plan is intended to make the most of your money for now and into the future. Everybody needs a financial plan regardless of how much money you have or how old you are.

### **How do I make a financial plan?**

As solicitors, we cannot advise you about your financial planning, but we can recommend a firm of trusted and reliable financial advisers who will meet you, listen to your concerns and plans, assess your financial position and provide a financial plan for your future. They can recommend the best financial products for you, for example mortgages, pensions, investments etc and ensure you are getting the best deals and

prices. A financial plan will give you and your family peace of mind that your financial future has been planned for and protected.

**If you would like to discuss Financial Planning further, call us on 0161 749 9000 - we're more than happy to talk things through with you and answer any of your questions and we can provide details of suitable financial advisers. Please see our website - [www.leechandco.co.uk](http://www.leechandco.co.uk) - for full details of how else we can help you plan for your future.**

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