
FOCUS

SWW

“THE SUCCESSION LAW EMAG”

IN THIS ISSUE:

CELEBRITY WILLS AND ODD REQUESTS

THE ABC OF STORAGE WITH THE NATIONAL WILL ARCHIVE

IS A FREE WILL WORTH IT?

AND MORE...



ISSUE 11 | WINTER
2019

CONTENTS

FEATURES



02 A LETTER FROM THE DIRECTOR GENERAL

04 SUDDEN CHANGES TO PROBATE PROCEDURE ANNOUNCED

06 COHABITANT AWARDED LIFE INTEREST FOLLOWING 1975 ACT CLAIM

The judgement for *Banfield v Campbell* [2018] EWHC 1943 (Ch) was handed down in August.

08 10 CELEBRITY WILLS & ODD REQUESTS

Let's face it. We're all a bit nosy and like to look at celebrity Wills. Here is a list of some strange requests.

10 THE ABC OF WILL STORAGE WITH THE NATIONAL WILL ARCHIVE

12 KEEPING YOUR WILL UP TO DATE

Research from Royal London suggests that 54% of the UK adult population don't have a valid Will.

14 LASTING POWER OF ATTORNEY - THE NEED TO KNOW INFORMATION

20 YOU CAN GET A WILL FOR FREE, BUT IS IT WORTH IT?

Anybody can write a Will for anybody, but with families becoming more and more complex, is this the best idea?

28 THE FINAL WORD FROM CO-OP FUNERALCARE

A letter from the Director General

Dear reader,

Welcome to the Winter issue of Focus SWW.

Christmas is very much on everyone's minds at this time of year, especially amongst the staff here at The Society of Will Writers. For most people hopefully Christmas is as the song goes, the most wonderful time of the year, but it has to be said that for some Christmas can also be a time of great sadness.

The death of a loved one, no matter the time of year is always difficult and not without problems, especially if they died without a Will.

Over the Winter break we often prepare ourselves and start planning for the New Year. 2019 is to be a big year for the Society and preparations are already well under way, a sentiment I pass onto you the reader. Use the new year to plan ahead so that in the event of something unforeseen happening to you, you cared enough to ensure that all your estate is sorted.

Making a Will is essential for a number of reasons and whilst it won't



take away the pain from the loss of a loved one it may save them a lot of unnecessary heartache and burden.

Having a Will in place brings peace of mind for you and your family, friends and loved ones. Don't delay and don't allow the decision to fall by the wayside like so many other New Year's Resolutions.

All the staff at the Society of Will Writers wish you a merry Christmas and a happy New Year.

Brian W Mcmillan
Director General
The Society of Will Writers and Estate Planning Practitioners

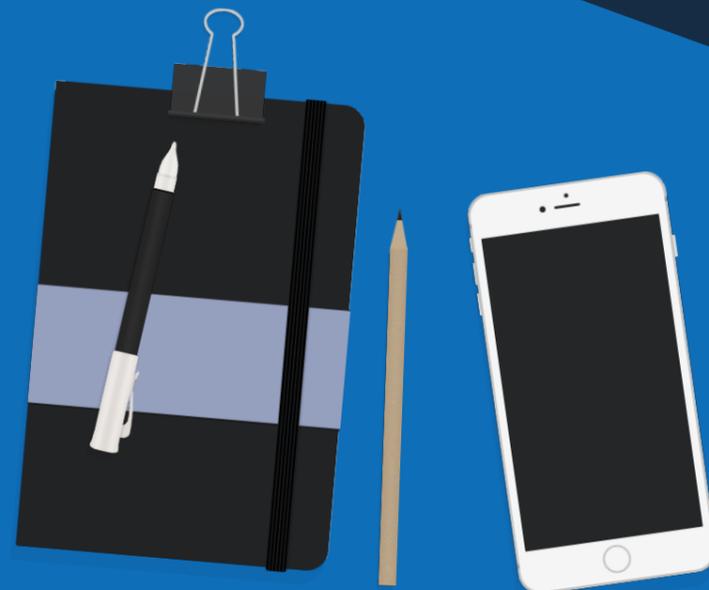


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Sudden changes to probate procedure announced

WITH LESS THAN A MONTHS' NOTICE THE GOVERNMENT HAVE ANNOUNCED CHANGES TO THE PROCESS OF APPLYING FOR PROBATE IN ENGLAND & WALES.

These changes are being brought into effect on the 27th November 2018 by The Non-Contentious Probate (Amendment) Rules 2018).

As this Statutory Instrument has been laid as a negative instrument it requires no Parliamentary consultation and became law on the day the appropriate Minister signed it. Negative instruments can be rejected if a prayer to reject it is agreed by either House, but this is unlikely.

The amended rules will extend the scope of online applications for probate to all unrepresented applicants. This is an extension from the previous scheme introduced by the Non-Contentious Probate (Amendment) Rules 2017 that started allowing online probate applications from personal applicants earlier this year.

The amended rules also allow for all applications to be verified by only a statement of truth rather than an oath. They also remove the requirement for the will and other testamentary documents to be marked by the executors.

Additional changes include extending the powers of district probate registrars to be equivalent to district judges, allowing caveat and standing search applications to be made electronically as well as extending the time limit in the caveat process.

Overall the aim is to make the probate application process smoother and quicker and bring it into the online age. However, as only unrepresented people may make online applications there are some concerns over whether this will discourage people from seeking professional probate advice.

These changes come hot on the heels of the MOJ's proposal to increase probate application fees and move forward with a new banded structure from next April. This new fee structure would see the minimum probate application fee rise from £215 for individuals, or £155 if made through a solicitor, to £250. The maximum fee will be £6000. No fee will be payable for estates valued under £50,000.

COHABITANT AWARDED LIFE INTEREST FOLLOWING 1975 ACT CLAIM

EVER WONDERED ABOUT SUCCESSION RIGHTS FOR COHABITING COUPLES?

The judgement for *Banfield v Campbell* [2018] EWHC 1943 (Ch) was handed down earlier this week, with the result being that the claimant was awarded a life interest in half of the net proceeds of sale of the deceased's property rather than a lump sum.

The claimant, Mr Banfield, brought a claim against his deceased partner's estate under the Inheritance (Provision for Family and Dependants) Act 1975 on the basis that her will failed to make reasonable financial provision for him following her death on a holiday flight to the Canary Islands in 2015.

Mrs Campbell's will left the residue of her estate to James, her son from a previous relationship, on the condition he reach 25 and a gift of £5000 to Mr Banfield who in the will was described as a 'friend'. Considering the will was written in the early stages of their relationship this description was likely apt for the time.

Mr Banfield brought a claim under section 1(1A) of the 1975 Act as a cohabitant of the deceased who was living as a spouse, and also under section 1(1)(e) as a person being maintained by her immediately before her death.

There was some dispute over whether Mr Banfield was entitled to bring a claim under section 1(1A), with James alleging that he lived more like a lodger by the time of Mrs Campbell's death. The basis for this claim was that by 2011 the claimant and deceased were no longer sharing a bed, largely because Mr Banfield found it more comfortable to live downstairs due to ongoing health issues. It was held that this was no reason to conclude that they were not living together as though they were married though, and witness statements suggested that Mrs Campbell had made it clear that she did not wish to be on her own. He was able to bring his claim under this section.

He was also able to bring his claim as a person being maintained, as immediately before the deceased's death he was being maintained by way of rent-free accommodation and had been for a number of years. Although the

actual date that they began to cohabit was also disputed, it was agreed that by 2001 he had moved in with the deceased.

The judge accepted that reasonable financial provision had not been made for Mr Banfield and were sympathetic towards the position he had been left in especially regarding his housing needs. As he was not married to the deceased the judge could only award what was necessary for his maintenance, as the maintenance standard is a lower standard of provision than the surviving spouse standard. This did not equate to awarding him a capital sum large enough to allow him to purchase his own home.

The result was that the judge ordered the property to be sold and Mr Banfield given a life interest in half of the net proceeds of sale to be used towards providing accommodation for him. The main reason given for this is that in this case the award of a lump sum as maintenance was not appropriate as the deceased had a child from an earlier marriage to whom she wanted to pass on capital to.

A further reason given is that awarding a lump sum to the claimant would be depriving the deceased's son, whom the deceased indicated she intended to receive the bulk of her estate in a letter of wishes. It was suggested that where a lump sum of 50% or more was sought it was likely to be more appropriate to award a life interest to provide housing rather than a lump sum.

This case highlights the importance of keeping your planning up to date and regularly reviewing wills as relationships evolve and change. It also provides an interesting look into what is considered 'reasonable provision' when maintaining cohabitants.

For the full judgement see: <http://www.familylawhub.co.uk/default.aspx?i=ce6772>



10

CELEBRITY WILLS & ODD REQUESTS

LET'S FACE IT. WE'RE ALL A BIT NOSEY AND LIKE TO LOOK AT CELEBRITY WILLS. HERE IS A LIST OF SOME STRANGE REQUESTS.

1. JANIS JOPLIN

RECORDING ARTIST AND SONGWRITER JANIS JOPLIN, WAS FAMOUS FOR HER WORK IN THE 60S AND 70S. SHE SADLY MET A TRAGIC DEATH IN 1970. JOPLIN'S WILL INLCUDED A GIFT OF \$2,500 TO BE USED FOR A PARTY IN THE EVENT SHE PASSED AWAY.

2. HARRY HOUDINI

HARRY HOUDINI WAS A FAMOUS MAGIAN AND SADLY DIED IN 1926. IN HIS WILL HE WROTE 10 RANDOM WORDS TO HIS WIFE. HE WANTED HIS WIFE TO HOLD A SÉANCE EVERY HALLOWEEN AFTER HIS DEATH AND INSTRUCTED THAT HE WOULD COMMUNICATE WITH HER THROUGH THOSE 10 WORDS. AFTER HIS PASSING, HIS WIFE HELD SUCH SÉANCES EVERY YEAR FOR 10 YEARS, EVENTUALLY STOPPING SINCE HOUDINI DID NOT MAKE HIS PRESENCE KNOWN.

3. ROBERT LOUIS STEVENSON

YOU CAN BEQUEST ANYTHING YOU OWN IN YOUR WILL AND ROBERT LOUIS STEVENSON WENT ONE STEP FURTHER. WHEN HE DIED HE LEFT HIS BIRTHDAY TO A FRIEND WHOSE BIRTHDAY FELL ON CHRISTMAS DAY BECAUSE SHE FELT CHEATED.

4. DUSTY SPRINGFIELD

THE FAMOUS SINGER'S WILL IS SURE TO MAKE YOU SMILE. IN IT SHE DIRECTED THAT HER CAT, NICHOLAS, BE FED IMPORTED BABY FOOD, LIVE IN AN INDOOR TREE HOUSE, BE SUNG TO SLEEP AT NIGHT WITH DUSTY'S OLD RECORDS, HAVE HIS BED LINED WITH DUSTY'S PILLOWCASE AND NIGHTGOWN, AND GET MARRIED TO A FRIEND'S FEMALE CAT.

5. MARILYN MONROE

THE FASHION ICON MONROE LEFT ALL OF HER PERSONAL EFFECTS TO HER ACTING COACH, LEE STRASBERG. APPARENTLY, ALL OF HER BELONGINGS SAT IN LEE'S BASEMENT UNTIL THE DAY HE DIED.

6. MARK GRUENWALD

MARK GRUENWALD WAS THE EXECUTIVE EDITOR OF CAPTAIN AMERICA AND IRON MAN. HE SUFFERED A FATAL HEART ATTACK IN 1996 AND IT WAS DISCOVERED IN HIS WILL THAT HE WANTED TO BE CREMATED AND WANTED ASHES TO BE MIXED WITH INK SO THAT IT COULD BE USED TO PRINT MORE COMIC BOOKS— AND THEY WERE.

7. NAPOLEON BONAPARTE

NAPOLEON BONAPARTE IS A NAME WE'RE ALL FAMILIAR WITH BUT YOU MAY NOT KNOW ABOUT AN ODD BEQUEST IN HIS WILL. AFTER HIS DEATH IN 1821, HIS WILL DIRECTED THAT HIS HEAD BE SHAVED AND HIS HAIR BE DISTRIBUTED AMONG HIS FRIENDS.

8. LEONA HELMSLEY

LEONA WAS A HOTEL OWNER AND CAUSED QUITE A STIR AFTER SHE DIED. SHE LEFT £10M TO HER BROTHER £5M TO HER GRANDCHILDREN AND £12M TO HER DOG!!

9. PHILIP SEYMOUR HOFFMAN

THE FAMOUS SINGER'S WILL IS SURE TO MAKE YOU SMILE. IN IT SHE DIRECTED THAT HER CAT, NICHOLAS, BE FED IMPORTED BABY FOOD, LIVE IN AN INDOOR TREE HOUSE, BE SUNG TO SLEEP AT NIGHT WITH DUSTY'S OLD RECORDS, HAVE HIS BED LINED WITH DUSTY'S PILLOWCASE AND NIGHTGOWN, AND GET MARRIED TO A FRIEND'S FEMALE CAT.

10. CHARLES DICKENS

ENGLISH AUTHOR CHARLES DICKENS WAS REALLY PARTICULAR ABOUT HIS FUNERAL. HE PICKED OUT HIS OUTFIT FOR HIS MEMORIAL SERVICE, AND HE ASKED THAT "THOSE ATTENDING MY FUNERAL WEAR NO SCARF, CLOAK, BLACK BOW, LONG HAT-BAND, OR OTHER SUCH REVOLTING ABSURDITY".

THE ABC OF WILL STORAGE WITH THE NATIONAL WILL ARCHIVE:

The National Will Archive, our document storage service, provides safe and secure Will storage based in Lincoln at Unit 2 Blackwood Court, Teal Park, LN6 3AE. We currently hold over 120,000 legal documents, and those include but are not limited to: Wills, Lasting Power of Attorney documents, Advance Directives and Tenancy Severance documentation and property deeds. Documents are tracked on our system by being scanned and databased on arrival at and departure from our storage facility. Our Will store also holds a high number of recovered Wills issued by private organisations which have stopped trading and handed over their Wills to the National Will Archive for safe storage.

A for Accessibility.

One of the most important factors to consider when a Will is stored is knowing the physical location of the Will so that it can be accessed, located, and retrieved when the time arises for it to be executed. The Executors named in the Will need to know where the Will is before they can apply for probate to carry out the wishes of the person who made the Will. To ensure each Will is discoverable and searchable, every client of the National Will Archive:

1. Is sent a Certificate of Safe Storage with us and provided with a Custody Reference Number.

2. Is sent two Executor Cards, to be passed on to Executors so they know where the Will is.
3. Is given the option to register their Will with 'Certainty', the UK's National Will Register.

B for Backup.

As well as scanning all documents on-site on arrival at and departure from our storage facility, we backup all scanned documents and client records off-site as well. This enables us to be able to replace or resurrect every scanned and backed up document. In the event that we are unable to locate a Will or where a Will is lost in transit, which is extremely rare, we are also able to 'certify' copies of each Will and associated documents, rendering them valid, legal, and admissible to probate.

C for Checks.

All Wills deposited or stored at the National Will Archive, are checked to make sure they are properly signed, witnessed, and attested. This is in accordance with the validity requirements for Wills under Section 9 of Wills Act 1837.

The friendly and helpful staff at the National Will Archive are happy to answer any questions you may have regarding Will storage and can be contacted on 01522 581430 or at www.thenationalwillarchive.co.uk.

*Last Will
and Testament
-of-
John Doe*

KEEPING YOUR WILL UP TO DATE

Research from Royal London suggests that 54% of the UK adult population don't have a valid Will.

A Will may be invalid for a number of reasons. It may not have been signed properly. Your circumstances may have changed meaning some gifts will fail, or it may no longer be fit for purpose.

The Society of Will Writers and Estate Planning Practitioners (SWW) is the largest self-regulatory body governing the profession of Will Writing and has members throughout the UK but also across the world. Our main responsibility is to ensure that our members have adequate insurance in place and are safe to do business with.

Our advice is to review your Will every three to five years to ensure that your estate planning is up to date, your family and friends are provided for and to give you peace of mind knowing that your affairs are in order.

There are several factors that might encourage you to write or rewrite your Will. The death of a loved one, the birth of a new child, purchasing a house, and getting an inheritance are all reasons which motivate people to write their Will and it is a very important legal document.

The document itself allows you to leave assets to your loved ones, particularly your partner if you're unmarried, allows you to choose guardians for your minor children, appoint executors who you trust to handle your estate, make gifts to charity and to ringfence assets where you suspect the asset will be mishandled or squandered.

You can add your funeral wishes to your Will and remove the stress for your family at what will be a very difficult time.

Writing your Will can be a complex process to speak to a member of the SWW for support or information. SWW members are required to adhere to our Code of Practice, keep their knowledge up to date and must provide us with proof of professional indemnity insurance on an annual basis.

You should ask to see the SWW member's ID card, ask for their membership number and check them out on our website. Alternatively, give us a call and we will check our system to see whether they are a member.

LASTING POWER OF ATTORNEY – THE NEED TO KNOW INFORMATION

What is an LPA?

Whilst a Will is a document that deals with your assets and allows your executors to handle your affairs after you've gone, a Lasting Power of Attorney (LPA) provides powers whilst you're living.

An LPA is a document which gives powers to your attorney(s) to make decisions for you if you're unable to make them yourself. There are two types of LPA. One that governs your property and financial affairs and another which deals with your health and welfare.

There is no obligation to create both and according to the Office of the Public Guardian (OPG) more Property and Financial LPAs are registered. However, each has its separate and important functions.

Why make an LPA?

The possibility of losing mental capacity can be a distressing thought and is often seen as something that does not need to be considered until the future.

However, it needs to be arranged whilst still having capacity and is best made sooner rather than later.

Who should I choose as my attorneys?

Your attorneys should be someone you trust and professionals can be appointed if needed. These people have a duty to act in your best interest. If you believe someone is not acting in the best interest of the donor then you should contact the OPG and they will investigate.

The documents provide no powers after you've died and cannot be used during your life unless they've been registered.

When will I need an LPA?

There could be a number of reasons in which you need an LPA:

- If you're the sole earner in your household and you lost capacity without an LPA, your

family may be unable to pay bills without going through the Court of Protection. This can be an expensive and stressful time for your family.

- If you suffer from dementia and may lose capacity, you may not be able to make decisions for yourself. Under these circumstances an LPA would allow you to give power to someone you trust to make decisions for you.
- If you are a business owner you may wish to appoint attorneys under your Property and Financial LPA who will be able to make important decision about the continuity of your business in the event of you losing capacity.

Don't assume that your spouse or partner will automatically be given the right to make these decisions for you.

Capacity and an attorney's responsibilities

Capacity could potentially be lost at any time, such as through

an accident, a stroke, or a degenerative condition such as Alzheimer's and with growing reports of 18-45 year olds suffering from mental health problems it can happen to people of any age. If capacity is lost and there is no LPA in place, any family or friends will have to apply to the Court of Protection for a Deputyship to make decisions on the donor's behalf.

How do you know if someone has capacity?

The Mental Capacity Act is the piece of legislation that governs this. To have capacity a person must be able to:

- understand the information that is relevant to the decision they want to make
- retain the information long enough to be able to make the decision
- weigh up the information available to make the decision
- communicate their decision by any possible means, including talking, using sign language, or through simple muscle movements such as blinking an eye or squeezing a hand

The Mental Capacity Act

The Mental Capacity Act (MCA) is based on five key principles:

1. Every adult has the right to make decisions for themselves. It must be assumed that they are able to make their own decisions, unless it has been shown otherwise.
2. Every adult has the right to be supported to make their own decisions. All reasonable help and support should be given to assist a person to make their own decisions and communicate those decisions, before it can be assumed that

they have lost capacity.

3. Every adult has the right to make decisions that may appear to be unwise or strange to others.
4. If a person lacks capacity, any decisions taken on their behalf must be in their best interests.
5. If a person lacks capacity, any decisions taken on their behalf must be the option least restrictive to their rights and freedoms.

The Court of Protection (Deputyships)

Deputyship is granted by the Court of Protection under circumstances where no LPA is in place and where an application has been made following the loss of capacity. This can be a lengthy process, costs more than registering an LPA and will incur ongoing costs which an LPA would not. It can never be certain that the Court of Protection will approve an application and they are particularly reluctant to approve a deputyship for a person's health and welfare

Responsibilities of an attorney

A Property and Financial LPA can be registered whilst you still have capacity, but the Health and Welfare can only be used once you have lost capacity. You can restrict the rights you give your attorneys under a Property and Financial LPA and they should be someone you trust as they may be responsible for investing your money, paying your bills, arranging the purchase or sale of property etc. They would be expected to keep records on what they spend etc and should keep your money separate from their own.

How much does it cost?

There may be costs to have the documents drawn up (ready for

registration). This would be payable to your Will Writer or solicitor. In addition, there will be registration costs payable to the OPG when you submit the documents for registration. Ordinarily this will be £82. If you are on a low income or on benefits, then you may be eligible for remission of these fees. There will be an additional form necessary if you're apply for reduced fees.

How long does it take?

Once the forms have been submitted then they will be registered. This can take time, so you should allow up to 16 weeks.

As with Writing your Will, there is no obligation to use a solicitor or Will Writer, however if there are any issues with the forms, then it could be rejected, and the registration fee will have to be paid again on resubmission. It is therefore advisable to get expert support and advice.

Remember

If you hold joint accounts with someone and lose capacity the bank can and will freeze the account until they see an attorney or deputy has been appointed.

Once you've lost capacity, it's too late. Get an LPA before it's too late.

Footnote: Being that it is Christmas you may wish to know a little more about making gifts under an LPA. The SWW's technical adviser, Siobhan Rattigan has written an article on the subject.

If you have any questions then please speak to an SWW member or contact the Society of Will Writers on 01522 68 78 88.

Who is your Will Writer?



- All SWW Members will provide up to date advice in line with current legislation.
- All SWW Members adhere to our Code of Practice.
- All SWW Members complete compulsory annual CPD.
- All SWW Members carry at least £2m of insurance cover.

If you have doubts about an SWW member give us a call on 01522 687888.
If you would like to join the SWW then please email info@willwriters.com for our information pack or application forms.

You can get a will for free, but is it worth it?

A person is at liberty to draft their own will if they wish, and therefore pay only for the ink and the paper required to write it or the cost of a DIY kit from a Highstreet stationery shop. Any such "DIY will" will be perfectly valid as long as it meets all of the criteria set out in section 9 of the Wills Act 1837. However, while DIY wills can seem appealing and cost effective at first, they can cause complex issues after your death that become expensive to solve.

Baring that in mind, you may instead choose to seek out expert advice and have your will drafted by a professional will drafter. You may even come across a firm who advertises their will writing services for free! Our advice to consumers taking up offers of free wills is to be cautious. Do research into the firm first, check what the terms of their offer of a free will is, and make sure you thoroughly read and understand all documents provided.

When a professional drafter offers to write you a free will it is often the case that the will is not truly "free". Many include in the terms and conditions they provide that they will be appointed as executors of your estate (the people responsible for administering your estate after you have passed away). Their professional service as executors will not be free of charge,



What difference can 1% really make?



- can make sure** we are here at the end of the phone
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- can save lives**

A gift in your Will of **just 1%** to the British Liver Trust means 99% for your loved ones and peace of mind for the future. British Liver Trust fights for better health services and early diagnosis.

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Contact Audrey Cornelius at the British Liver Trust to find out more **01425 481320**
audrey.cornelius@britishlivertrust.org.uk



www.britishlivertrust.org.uk

British Liver Trust
Registered charity in
England and Wales 298858,
in Scotland SC042140



and fees can vary wildly. Solicitors, banks, and trust corporations might charge anywhere between 1-10% of the gross estate and may even include an hourly fee additional to this.

There are definitely benefits to appointing a professional executor if your estate is particularly large or complex, or if there are no family or friends who would be suitable to act. There is no requirement to appoint a professional executor however. If your estate is not particularly complex it could be handled by a family member, and this family member could seek professional assistance if required – keeping costs down.

If you do choose to take up the offer of a free will on the basis that the firm will appoint themselves as executors make sure you are clear on their fees and the ultimate cost to your estate.

Is there any such thing as a free lunch? Possibly, but its best to make thoroughly sure before committing.



If you have any questions about Wills, or any of the content in this magazine, please contact The Society of Will Writers:

Chancery House, Whisby Way,
Lincoln, LN6 3LQ

Telephone: 01522 68 78 88

Email: info@willwriters.com

Web: www.willwriters.com





Funeralcare

Death taboo causes financial hardship for 4 million Brits

A fear of discussing death is leading to a lack of later life planning across the nation. That's the findings of the UK's biggest ever survey into death and bereavement carried out by Co-op Funeralcare recently. Two fifths (41%) of people haven't put any financial plans such as wills, funeral plans or lasting power of attorney in place.*

According to Co-op's data, the average cost of a funeral now stands at £3,900

As a means of understanding the nation's attitudes and getting to grips with what is putting people off planning ahead, Co-op launched the biggest ever survey into death, dying and bereavement earlier this year. The survey, which received a vast response, reveals that 18 million people are uncomfortable talking about death, dying and bereavement. As a result, the majority (95%) of people don't have a funeral plan, three quarters (73%) haven't written a will and 94% say they have not nominated a lasting power of attorney.

The survey reveals that due to a lack of financial planning for later life, four million people have experienced financial hardship as a result of someone's death.**

For the minority of people who have planned for later life, a quarter (25%) said their age was the reason for doing so, a further quarter (25%) said it was attending someone else's funeral that made them consider their own mortality and for a fifth (21%) putting a will in place prompted them to think about other plans.

For the fifth (19%) of people who have saved for later life, only one in seven (15%) have saved more than £2,000 and the majority of people under thirty haven't saved anything at all. In response to these findings, Co-op is working with key

81% of people haven't saved anything towards a funeral



41% of people haven't planned financially for later life

national UK charities, including British Red Cross, Child Bereavement UK, Cruse Bereavement Care, Dying Matters, Remember a Charity and Sue Ryder to drive social change on how we can approach the subject of death.

Fully guaranteed funeral plans with our unique Co-op Commitment

4 million people have experienced financial hardship as a result of someone's death

From just £2,995†, you can reduce the financial burden on your family by protecting them from unexpected bills and the worry of not knowing what your final wishes are, by planning and paying for your funeral plan in advance.

Our funeral plans come with our unique Co-op Commitment†† meaning we'll still cover the cost of your chosen funeral plan, even if you die before you've paid in full. And because it's fully guaranteed^, your family have no more to pay for the services included in your plan. Services which, you can rest assured, will be personally planned and carried out by us.

Contact the Society of Will Writers for further details

Tel: 01522 68 78 88

Email: info@willwriters.com

* Terms & conditions: Co-op's biggest ever survey into death dying and bereavement was conducted by YouGov from 7th May to 25th June 2018 among over 30,000 UK adults. Further detail on the study can be found in Co-op's media report.

**Population figures calculated by the Co-op, based on YouGov figures.

†The offline price of a Simple funeral plan is £2,995.

††The Co-op Commitment applies if you are paying in instalments over 2-25 years and 1 year has passed since the start date, instalments must be paid up to date and your funeral must be carried out by one of our Funeral Directors.

^As prices and availability vary across the UK, Co-op burial plans do not include the cost of buying a grave.

The Promoter is Funeral Services Limited (30808R) trading as Co-op Funeralcare, with registered office at 1 Angel Square, Manchester, M60 0AG. Full terms and conditions can be found at www.co-operativefuneralcare.co.uk/terms-and-conditions