

Solvency Assessment Report

The following table is a summary of the Crystal Cremations Funeral Plans Trust Solvency Assessment Report completed by independent actuaries relating to the period ending 31 March 2026.

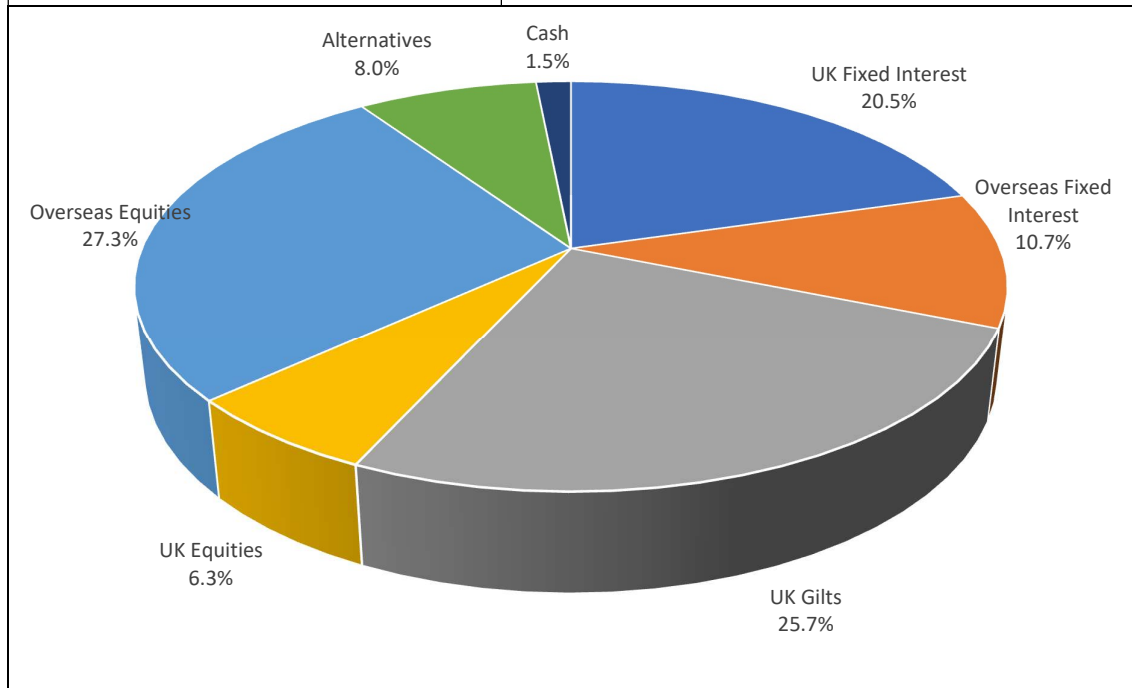
On a best estimate basis, the funding level was 123.7% of liabilities.

Section 1	Actuarial Valuation Date
	31 March 2026
Section 2	Valuation of Assets and Liabilities (£'000s)
Value of Investments	3,375
Value of Future Instalments	128
Liabilities	(2,832)
Surplus	671
Section 3	Trust Solvency Level - Best Estimate Basis
	123.7%
Section 4	Valuation of Assets and Liabilities Assumptions
Net of Tax Discount Rate	4.8%
Inflation	2.9%
Expenses	2.0%
Mortality	100% ELT
Section 5	Number of Undrawn or Live Plans
Single Payment	1,435
Instalment Fully Paid	126
Instalment Active	225
Total	1,786

Section 6	Value of Undrawn or Live Plans (£'000s)
Single Payment	2,927
Instalment Fully Paid	176
Instalment Active	320
Total	3,423

Section 7	Average Plan Value (£'s)
Single Payment	2,040
Instalment Fully Paid	1,400
Instalment Active	1,420

Section 8	Investment of Trust Assets By Asset Class (%)
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Section 9	Investment of Trust Assets By Investment Manager at fair value (£'000s)
LGT Wealth Management	3,349
Cash	26
Total Held in Trust	3,375
Section 10	Level of Monies Deducted from the Trust (£'000s) over the last 12 months
Funeral Costs	245
Taxation	21
Trustee and Professional Fees	28
Refunds	25

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