

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 2025.

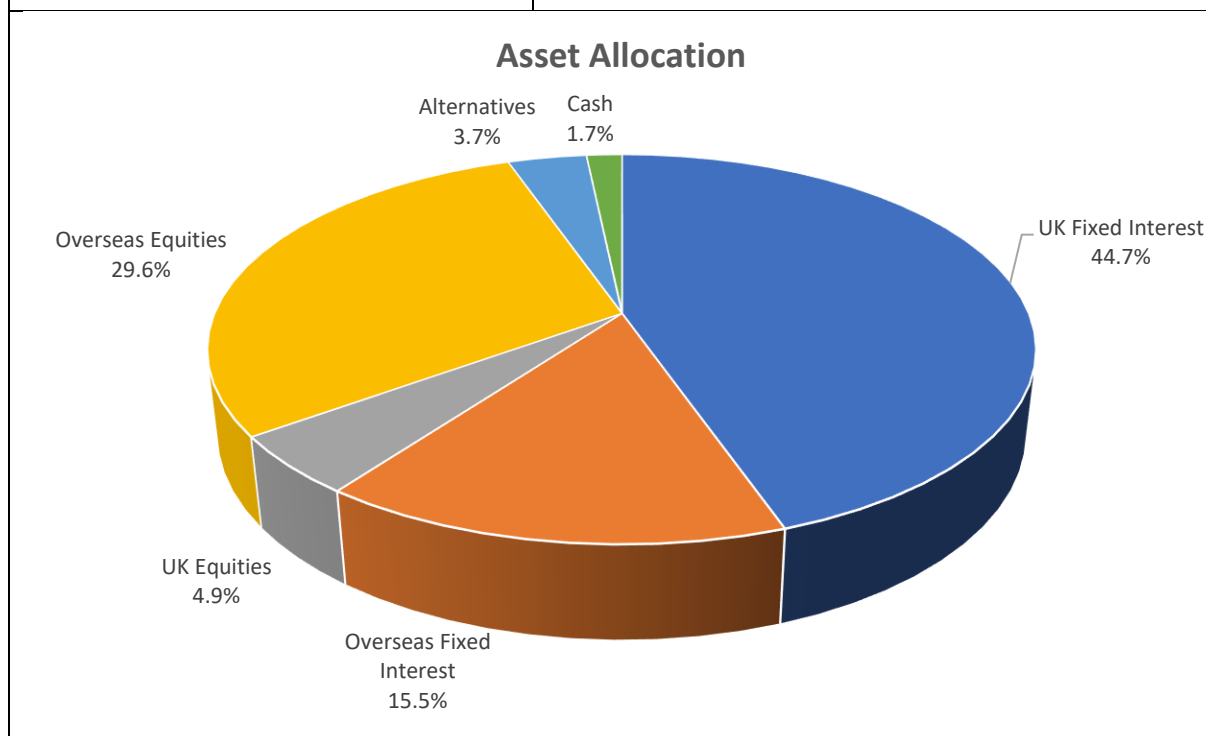
On a best estimate basis, the funding level was 123.8% of liabilities.

Section 1	Actuarial Valuation Date
	31 March 2025
Section 2	Valuation of Assets and Liabilities (£'000s)
Value of Investments	3,080
Value of Future Instalments	144
Liabilities	(2,605)
Surplus	619
Section 3	Trust Solvency Level - Best Estimate Basis
	123.8%
Section 4	Valuation of Assets and Liabilities Assumptions
Net of Tax Discount Rate	4.9%
Inflation	2.8%
Expenses	1.5%
Mortality	100% ELT
Section 5	Number of Undrawn or Live Plans
Single Payment	1,242
Instalment Fully Paid	68
Instalment Active	191
Total	1,501

Section 6	Value of Undrawn or Live Plans (£'000s)
Single Payment	2,825
Instalment Fully Paid	87
Instalment Active	304
Total	3,216

Section 7	Average Plan Value (£'s)
Single Payment	2,270
Instalment Fully Paid	1,280
Instalment Active	1,590

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	3,070
Cash	10
Total Held in Trust	3,080
Section 10	Level of Monies Deducted from the Trust (£'000s) over the last 12 months
Funeral Costs	161
Taxation	13
Trustee and Professional Fees	30
Refunds	103

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