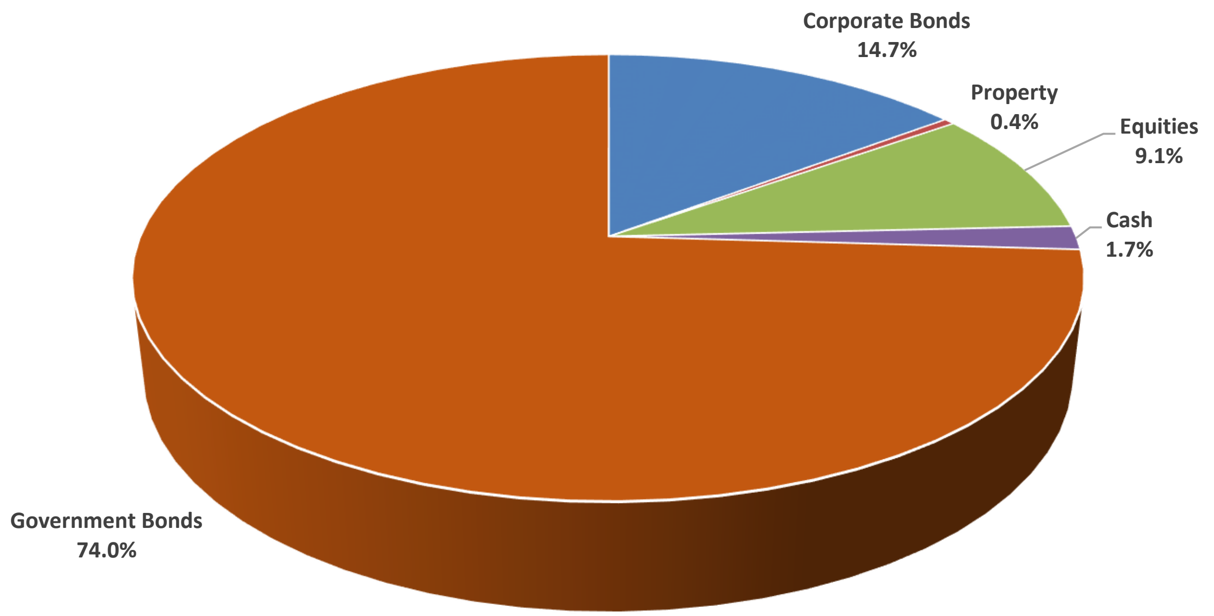
Solvency Assessment Report

The following table is a summary of the Celebration of Life Trust Solvency Assessment Report completed by independent actuaries relating to the period ending 30 June 2025.

On a best estimate basis, the funding level was 117.6% of liabilities.

Section 1	**Actuarial Valuation Date**
	30 June 2025
Section 2	**Valuation of Assets and Liabilities (£'000s)**
Assets	6,863
Liabilities	(5,836)
Surplus	**1,027**
Section 3	**Trust Solvency Level - Best Estimate Basis**
	117.6%
Section 4	**Valuation of Assets and Liabilities Assumptions**
Net of Tax Discount Rate	3.5%
CPI Inflation	2.4%
Mortality	100% ELT
Section 5	**Number of Undrawn or Live Plans**
Single Payment	6,280
Instalment Fully Paid	558
Instalments Active	1,274
Total	**8,112**

Section 6	Value of Undrawn or Live Plans (£'000s)
Single Payment	5,024
Instalment Fully Paid	446
Instalments Active	1,019
Total	**6,490**
Section 7	**Average Plan Value (£'s)**
Single Payment	800
Instalment Fully Paid	800
Instalments Active	800
Section 8	**Investment of Trust Assets By Asset Class (%)**



Section 9	**Investment of Trust Assets By Investment Manager at fair value (£'000s)**
Baillie Gifford Portfolio	5,536
Cash	6
Net Current Assets	76
Total Held in Trust	**5,618**
Section 10	**Level of Monies Deducted from the Trust (£'000s) over the last 12 months**
Funeral Costs	364
Distribution	500
Management Fees	2,630

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