

MY  
**Farewell**  
WISHES



Your **funeral wishes** taken care  
of by someone you trust

How can you **make it easier** on your loved ones when you're gone?



Planning ahead is a loving gesture and a thoughtful gift for your family.

**My Farewell Wishes** provides an easy way to plan the funeral you want and pay towards its cost. This will ensure that your loved ones are free to remember you and celebrate your life, without the stress of making quick decisions when that time comes.

# Why should I **plan** ahead?



## GET PEACE OF MIND



### Your Wishes

A prearranged funeral through My Farewell Wishes will give you peace of mind knowing your wishes are understood, your funeral details are in good hands and the financial aspects have been considered.



### Taken care of

Your family won't need to stress about getting it wrong. An estimate for your funeral expenses will help ease uncertainty about the cost. Setting aside money to pay towards your funeral will reduce the financial burden on your loved ones.



### By someone you trust

Your funeral will be in safe hands. My Farewell Wishes partners with local funeral directors all over Ireland. When the time comes, one phone call to your trusted local funeral director is all that is needed to put your wishes in place.

# How do I get **started**?

My Farewell Wishes has created a unique form, called the **Record of Wishes**, to make the process of documenting your wishes easier. In the **Record of Wishes**, you will find explanations and suggestions for all your funeral options.

Take as much time as you need to work through the **Record of Wishes**. If you would rather just make a quick note of your wishes, we have included the **Short Form** to save time.

You can also register wishes on behalf of someone else.



You can register with My Farewell Wishes through our network of trusted, local funeral directors across Ireland.

Our website [www.myfarewellwishes.ie](http://www.myfarewellwishes.ie) has a full list of our partner funeral directors.

## How do I **register** my wishes?

When you have completed your Record of Wishes Form, return it to your funeral director, who will advise you on the next steps:

### **Register your Wishes**

Your wishes will be stored for life on our secure national register of wishes for €65. We will issue you with a Certificate of Wishes and a copy of your wishes will be sent to your funeral director and to your representative.

### **Receive an optional Funeral Cost Estimate**

You can request a present day cost estimate for the funeral of your wishes.

### **Make a payment towards your funeral costs**

See page 9 of this brochure to find out how to pay towards the cost of your funeral.

## Register **your wishes** with My Farewell Wishes and your selected funeral director and:

- Receive a certificate of wishes along with a unique registration number for easy retrieval.
- Update or change your wishes with your funeral director.
- Get peace of mind, knowing your wishes are independently stored on our database and sent to your funeral director and representative.

# What is the **cost** of a funeral?

**Typically, the cost of a funeral is divided into two parts:**

- **Funeral directors' costs** include their professional service, co-ordination of all the arrangements, and the supply of the coffin. These may also include extra funeral director services that you request such as funeral home use or additional vehicles such as a family cars/limousines.
- **Third party costs** may include church fees, celebrants' fees, burial or cremation fees, flowers, funeral notices, and any other third-party services requested.

There is no set price for a funeral. The choices you make and options you select will determine its cost. Your estimate will include a breakdown of the costs, so that you can better control the cost of your funeral.

**Ask your funeral director for a no-obligation funeral cost estimate when you return your Record of Wishes.**



## What is the **present day** funeral cost estimate?

The present day funeral cost estimate is prepared by your selected funeral director and shows what your funeral would cost at today's prices.

The more information you fill into your Record of Wishes, the more accurate your estimate will be. Not all services described in the Record of Wishes will be available in your area - your selected funeral director will discuss this with you.

The cost of the coffin will have the biggest impact on the funeral cost. If you don't want to choose a coffin, discuss a price range with your funeral director to ensure your present day funeral cost estimate is as accurate as possible.

Your cost estimate includes a once off €300 administration fee, which covers the cost of the setting up and administration of your prepayments. This administration fee will be deducted from your first payment.

**Grave Purchase and After Funeral Catering vary greatly and for this reason will not be included in your estimate.**

You can make **payments** from as little as €500 towards your funeral services.

# How can I **pay** towards my funeral cost?

With deposit payments from My Farewell Wishes, you can contribute towards the cost of your funeral. You can choose how much you would like to pay, with the added optional benefit of spreading the deposit payment over a one or two-year period with direct debit.

**Your money is secure and safe.** The money you prepay is held by an independent trust called the My Farewell Wishes Trust, until it is needed. My Farewell Wishes Trust is managed independently by Independent Trustee Limited, a corporate trustee company authorised by the Minister of Justice to carry on business as a Trust or Company Service Provider (TCSP) and a Trust Corporation pursuant to the Succession Act, 1965. The amount that you pay in deposit payments will be guaranteed by your funeral director, to be offset against your funeral cost at the time of need.

You can request a present day funeral cost estimate at any stage from your Funeral Director. If you request this, you will receive a statement showing your updated present day funeral cost estimate, as well as top up options, should you wish to top up your deposit payments.

With our flexible payment options, you can pay towards your funeral costs in a lump sum or spread the costs with direct debit.

Your prepayments are called “deposits” because funeral costs may rise between the time that you receive your estimate and the time of your death, and your estate may have to pay a balance.

The amount you have paid in deposits will be deducted from your funeral bill.





## There are two payment options - you can choose the one that's right for you.

**Pay a lump sum deposit-** An amount of your choice can be paid by cheque or bank draft, credit or debit card, made payable to the My Farewell Wishes Trust. You may choose to pay a deposit equal to the total of your present day funeral cost estimate. You may also agree with your funeral director to pay a deposit above the present day funeral cost estimate in order to create a provision towards future price inflation\*.

**Spread the Costs using Direct Debit** - You can agree a total deposit amount that you would like to spread across monthly payments by direct debit. An initial amount of €500 is paid in the first month by Direct Debit, with the subsequent payments spread over the rest of the term. A Direct Debit payment schedule can be provided by your funeral director.

\*It is likely that prices will increase and your estate will have to pay an additional amount at the time of your funeral. Any payments that you decide to make above the present day funeral cost estimate will be offset against future price inflation. However, this does not constitute a price guarantee.

# Frequently asked questions

## **Is there a cost to register my wishes?**

There is a €65 fee to register your wishes with My Farewell Wishes.

## **What do I get for €65 when I choose to register with My Farewell Wishes?**

My Farewell Wishes will provide you with a certificate of wishes along with a unique registration number. We will issue a copy of your certificate of wishes to your representative and selected funeral director. Your wishes will be independently stored for life on a secure and private National Register of Wishes which can still be retrieved even in the event of your funeral director closing their business.

## **Can I register wishes for someone else?**

Yes, you can register wishes for someone else. It is common to preplan a funeral for a family member or loved one. This will also allow you to pay towards someone else's funeral cost if you wish. Confidentiality is assured – all correspondence can be sent to the person arranging the plan. Please discuss this option with your funeral director.

## **Can I change my wishes?**

We understand that your wishes and circumstances may change as time passes. If you would like to change any aspect of your wishes, please contact your funeral director or My Farewell Wishes to discuss the changes you would like to make.

## **What happens when I die?**

When this happens, your representative should contact your funeral director to inform them and to begin the process of carrying out your wishes.

## **What if my representative dies before me?**

If this happens, you can contact your funeral director to nominate a new representative. You can also nominate an alternative representative on your record of wishes form.

## **What happens if my funeral director is no longer in business?**

If this happens, we will help you to arrange for your wishes to be registered and carried out by another of our partner funeral directors.

## **What if I don't want my representative to know that I have registered my wishes?**

One of the key features of the service of My Farewell Wishes is to ensure that in so far as is reasonably possible, the person who is likely to be aware of your death and likely to be looking after your funeral arrangements is aware that you have registered your funeral wishes. For this reason, we do not accept registrations without a nominated representative. You may request that the representative is only made aware of the existence of registered wishes and not the exact details. They may contact the selected funeral director at the time of your death for full details of your wishes.

### **What is the minimum deposit that I can pay towards my funeral costs?**

The minimum funeral cost deposit payment you can make is €500 by cheque or bank draft, credit or debit card. Please note that the My Farewell Wishes Administration Fee will be deducted from your first payment.

### **Can I spread the cost of my funeral over a set period of time?**

Yes. You can make payments in instalments. The total payment amount that you plan to spread can be agreed between you and your selected funeral director. The first payment required will be the minimum deposit of €500 followed by monthly instalments by direct debit.

### **Where does the money go and are my prepayments secure?**

The money you prepay is held by an independent trust called the My Farewell Wishes Trust, until it is needed. My Farewell Wishes Trust is managed independently by Independent Trustee Limited, a corporate trustee company authorised by the Minister of Justice to carry on business as a Trust or Company Service Provider (TCSP) and a Trust Corporation pursuant to the Succession Act, 1965. The amount that you pay in deposit payments will be guaranteed by your funeral director, to be offset against your funeral cost at the time of need.

### **Can I pay towards the costs of someone else's funeral?**

Yes, you can take out membership for someone else. This will allow you to pay towards their funeral plans.

### **Is there a set price for a funeral?**

There is no set price for a funeral. The cost of a funeral is made up of funeral directors costs, and third party costs. The more information you give on your Record of Wishes, the more accurate your present day funeral cost estimate will be.

### **Is the cost of my funeral guaranteed?**

No. The funeral cost estimate provided by your funeral director is based on the cost at the time the estimate is issued. Prices are likely to rise due to inflation and other factors. You may make top up deposits of €500 or more to offset this. If you do not wish to top up, your estate can pay the balance at the time of issue of the total funeral cost invoice.

### **Can I pay extra to offset future inflation?**

Yes, any payments that you decide to make above the present day funeral cost estimate can be offset against any future price inflation. This does not constitute a price guarantee.

### **Are all funeral costs covered in my estimate?**

No, the cost of a cemetery plot is not included, as this can vary greatly. The cost of after funeral catering is also not included as it is out of the control of the funeral director.

### **Can I transfer my payments to someone else?**

Yes, if you wish to transfer the value of your membership to another person such as a spouse or other family member. Please contact your Funeral Director or My Farewell Wishes to discuss your options.





Your funeral **wishes** taken care of  
by someone you trust.

**My Farewell Wishes** is an Irish owned and operated funeral planning service, available through a network of funeral directors across the Republic of Ireland.



Peace of mind knowing that your wishes  
will be carried out



Reduce your family's worries,  
so that they are free to celebrate your life



Safe in the hands of your trusted  
local funeral director

Irish Owned and Operated

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