



DE ROSSI  
GRIFFITHS

ESTATES & TRUST  
MANAGEMENT

## PRE-PAID FUNERAL PLANS

The Deposit assumed in the below calculations has been set at £250.00. Although a higher deposit will be accepted. Please be aware that a higher deposit will lower your monthly payment.

The deposit for Fixed Monthly Payments (only available for ages 50 to 75) is set at £25.00

### Repayment Tables for Instalment Plans

Monthly Payments	Copper	Bronze	Zinc	Silver	Gold	Platinum
<p>A deposit will be collected followed by</p> <p><b>12</b></p> <p>Monthly Payments</p>	<p><b>£120.25</b></p> <p>Per Month Total Payable £1,693.00</p>	<p><b>£190.25</b></p> <p>Per Month Total Payable £2,533.00</p>	<p><b>£236.58</b></p> <p>Per Month Total Payable £3,089.00</p>	<p><b>£278.67</b></p> <p>Per Month Total Payable £3,594.00</p>	<p><b>£308.25</b></p> <p>Per Month Total Payable £3,949.00</p>	<p><b>£329.08</b></p> <p>Per Month Total Payable £4,199.00</p>
<p>A deposit will be collected followed by</p> <p><b>24</b></p> <p>Monthly Payments</p>	<p><b>£63.73</b></p> <p>Per Month Total Payable £1,799.58</p>	<p><b>£100.83</b></p> <p>Per Month Total Payable £2,669.98</p>	<p><b>£125.39</b></p> <p>Per Month Total Payable £3,259.34</p>	<p><b>£147.69</b></p> <p>Per Month Total Payable £3,794.64</p>	<p><b>£163.37</b></p> <p>Per Month Total Payable £4,170.94</p>	<p><b>£174.41</b></p> <p>Per Month Total Payable £4,435.94</p>
<p>A deposit will be collected followed by</p> <p><b>36</b></p> <p>Monthly Payments</p>	<p><b>£45.04</b></p> <p>Per Month Total Payable £1,871.35</p>	<p><b>£71.25</b></p> <p>Per Month Total Payable £2,815.18</p>	<p><b>£88.61</b></p> <p>Per Month Total Payable £3,439.90</p>	<p><b>£104.37</b></p> <p>Per Month Total Payable £4,007.32</p>	<p><b>£115.45</b></p> <p>Per Month Total Payable £4,406.20</p>	<p><b>£123.25</b></p> <p>Per Month Total Payable £4,687.10</p>
<p>A deposit will be collected followed by</p> <p><b>60</b></p> <p>Monthly Payments</p>	<p><b>£30.36</b></p> <p>Per Month Total Payable £2,071.75</p>	<p><b>£48.04</b></p> <p>Per Month Total Payable £3,132.23</p>	<p><b>£59.74</b></p> <p>Per Month Total Payable £3,834.17</p>	<p><b>£70.36</b></p> <p>Per Month Total Payable £4,471.72</p>	<p><b>£77.83</b></p> <p>Per Month Total Payable £4,919.90</p>	<p><b>£83.09</b></p> <p>Per Month Total Payable £5,235.52</p>
<p><b>Fixed Monthly Payments</b></p>		<p><b>£17.09</b></p> <p>Fixed Monthly Payment</p>	<p><b>£20.88</b></p> <p>Fixed Monthly Payment</p>	<p><b>£24.32</b></p> <p>Fixed Monthly Payment</p>	<p><b>£26.74</b></p> <p>Fixed Monthly Payment</p>	<p><b>£28.44</b></p> <p>Fixed Monthly Payment</p>



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## Calculating Instalment Plans

Take the total plan cost less and deposit

Instalment Term	Multiple	Divide by
Over 1 Year	N/A	Divide by 12
Over 2 Years	1.06	Divide by 24
Over 3 Years	1.1236	Divide by 36
Over 4 Years	1.1910	Divide by 48
Over 5 Years	1.2624	Divide by 60

Always round up the monthly premium.

Any difference will be adjusted on first payment.

### Example over 2 years:

Gold Plan price £3949.00 less deposit of £500.00 = £3449.00 X 1.06 = £3655.94 divided by 24 = £152.3308. Round up monthly cost to £152.34.

Premiums paid would be 1 payment of £152.12 and 23 X £152.34 plus.

Total paid = £4155.94 (inc. deposit)

The direct debit mandate will be set for the 1st or 16th of the month as long as application is received within 10 days of the due date.