

# Peace Of Mind IoM

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Peace of Mind Wills & Funeral Plans offer a professional, friendly and flexible service, tailored to suit the individual needs for our clients. We pride ourselves in providing Manx residents with a cost effective approach to writing Wills, Bloodline Planning and Enduring Powers of Attorney and provide our clients with impartial advice tailored to their individual needs. We will ensure the services and the documents we provide fully comply with the law. Above all, we will treat every client with respect and provide you with personal attention, from your first enquiry to the drafting and attesting of your documents. Our collaboration with a local Manx Advocate, enables us to provide additional services if deemed appropriate. Peace of Mind Wills & Funeral Plans are based on the Isle of Man and are the premier Manx independent brokerage providing independent advice on Pre-Paid Funeral Plans. We are also members of the Society of Will Writers membership number CA58101908/12 and can provide you with a cost effective approach to writing your Will, Bloodline Planning and Enduring Powers of Attorney. We work in close partnership with established funeral plan providers and offer our clients face-to-face holistic advice, based on their needs and circumstances. Discussing your requirements

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**ABOUT US**  
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premier Manx independent brokerage providing independent advice on Pre-Paid Funeral Plans. We are also members of the Society of Will Writers membership number CA58101908/12 and can provide you with a cost effective approach to writing your Will, Bloodline Planning and Enduring Powers of Attorney.

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hands.

**Ensuring YOUR Assets go to YOUR BLOODLINE**

For most people their most valuable asset is their family home, however there are threats to this passing onto your loved ones that can easily be avoided with the

correct planning. One of the main concerns people in a relationship have is what

would happen if you

died and your surviving spouse or partner went on to meet someone new. It is

possible that instead of leaving the family home to your children they could leave it to their new partner or spouse. Alternatively, you may have children from a

previous relationship for whom you want to protect your half of the house. We can

incorporate a special type of trust within your will, which can ensure that your share of the family home is preserved for your children whilst still allowing your surviving

spouse or partner to continue to live in it. Most people own their property jointly, however to ensure this happens we need to change the ownership of the property

to tenants in common which means they both own 50% share of the property each and more importantly, have the right to dispose of that share in their wills to whom

they wish. These type of Will Trusts are also useful in making sure that only the

chosen beneficiaries inherit and not their estranged spouse in the event of a divorce

or separation.

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The Importance of Having a Will

It is important for everyone to have a professionally drafted will, one that you can be certain will be legally valid when you die.

No matter how simple your affairs may seem or whatever your age, a Will ensures that your wishes are set out clearly so that on your death, your assets will go to the people or charity you want them to go to.

Modern society is more complex, with partnerships and second marriages becoming more common-place, so having a correctly drafted Will and proper Estate Planning is more important than ever before.

Thinking about and planning for death is bound to make most of us feel uncomfortable, but not doing so is likely to make the situation for those you leave behind far more painful than if you take the time to write a valid Will now.

If you have young children you can also appoint guardians in your Will to look after them should you die before they reach 18.

**What is an Enduring Power of Attorney**

It is a very sad fact that one in five of us will lose mental capacity at some stage in life. An Enduring Power of Attorney is a document that enables you to give legal authority to a person or persons whom you trust, called Attorneys, to manage your financial affairs on your behalf, when you are not in a position to do so yourself, for example following an accident, stroke or the onset of dementia.

**What is Funeral Plan**

A funeral plan is a means by which to protect your family against rising funeral costs and to eliminate any uncertainty or indecision regarding what your preferred funeral arrangements should include.

The passing of a loved-one is obviously a very daunting and emotional time for all who have been left behind. For those responsible for arranging and paying for the funeral, discovering their loved one had the foresight to take out a funeral plan goes an enormous way towards alleviating their sense of pain and distress.

**HOW DOES A FUNERAL PLAN WORK?**

Your Peace of Mind consultant will discuss your requirements and budget with you and will recommend a plan that meet all your requirements. We will discuss the different payment options from low monthly payments (with option of a small deposit) to payment in full or over twenty four months or longer.

**Over 50's and under 50's**

In the field of 'end of life planning,' the market is traditionally divided into under 50's and over 50's categories. The reason for this is unclear, however this is probably a marketing ploy because the over 50's are generally more conscious of the need to arrange for

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#### Options

Our providers offer various payment options that can suit all budgets and circumstances. You can either pay as a lump sum or over 24 months interest free. There is also an option to extend this up to thirty years, with one provider offering low fixed monthly payments based on your age. If you want to pay by instalments

a low deposit of £49.00 is normally required.FUNERAL COSTS RISING

With FUNERAL COSTS RISING in excess of the annual rate of inflation. It is an unfortunate fact that , for many families, budgeting for a funeral by traditional means may no longer be sufficient to cover the costs.

Planning and paying for your funeral in advance freezes the costs of the funeral directors fees and services at todays prices, and protects your family against rising funeral expenses.

#### FUNERAL ADVICE & INFORMATION

It is such a distressing time, when a loved one dies and it can be even more so if you are the person who needs to deal with the practicalities.

We hope this brief outline would ease a little of your stress if you find yourself in that situation:Where did the death occur?

In hospital or nursing home: If your loved one dies in a hospital or nursing home, after notifying you, the staff will lay out the body and arrange for it to be taken to the local hospital mortuary.

At home: If your loved one dies at home, you should call the GP as soon as possible.

The GP will normally visit the house and, if the death was expected, should be able to issue a certificate confirming the cause of death. If the deceased did not have a GP, or if you do not know the name of the GP, an ambulance should be called instead. Did the deceased have a Funeral Plan?

No: You will need to contact a local funeral director, who will organize collection of the deceased and take them into care.

Yes: Report the death to the funeral plan provider and have the deceased' full details and plan number, if known.

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