I am approaching retirement age and have begun researching ways to pay for the funeral costs of my wife and myself in advance. I am horrified at the ways options to pre-pay for funerals is presented to the public. it is just not clear what is/is not included and some of the wording about cash back options, plans ending at a certain age, inclusions/exclusions etc. are totally confusing and misleading. I have found this process just as bad as trying to navigate private health insurance. The process needs to be clearer with conditions, costs, items included or excluded very clearly defined. Options or potential cost variations due to unforeseen circumstances causing a person's death need to be defined in plain English.

Personally i'd like to see some form of agreed options for funeral services and have a menu of options that can be selected and priced as I am approaching retirement age and have begun researching ways to pay for the funeral costs of my wife and myself in advance. I am horrified at the ways options to pre-pay for funerals is presented to the public. it is just not clear what is/is not included and some of the wording about cash back options, plans ending at a certain age, inclusions/exclusions etc. are totally confusing and misleading. I have found this process just as bad as trying to navigate private health insurance. The process needs to be clearer with conditions, costs, items included or excluded very clearly defined. Options or potential cost variations due to unforeseen circumstances causing a person's death need to be defined in plain English.

Personally i'd like to see some form of agreed options for funeral services and have a menu of options that can be selected and priced as the individual plans the funeral.