

Solvency Assessment Report

The following table is a summary of the Alty Funeral Service Trust Solvency Assessment Report completed by independent actuaries relating to the period ending 31 March 2026.

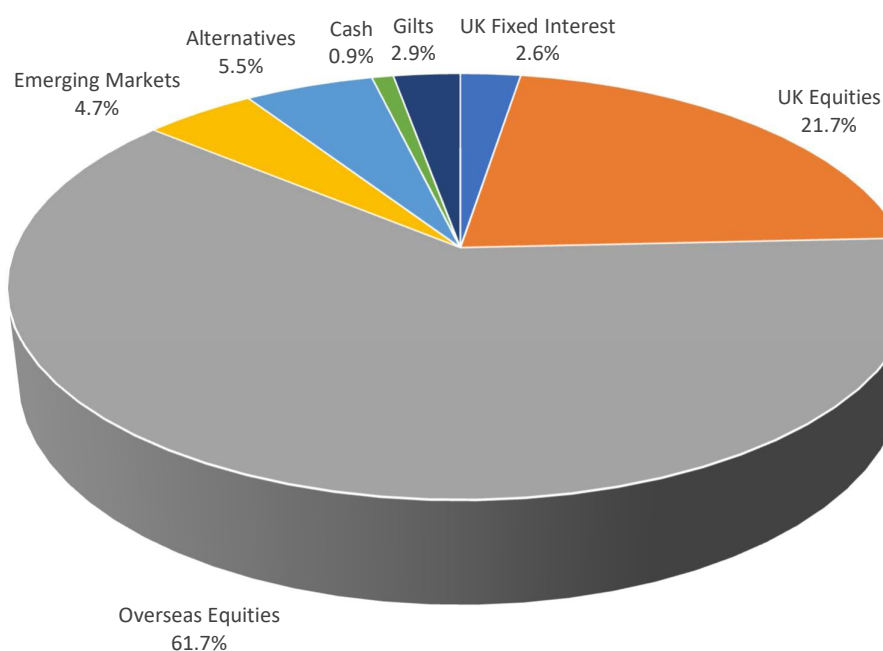
On a best estimate basis, the funding level was 108.4% of liabilities.

Section 1	Actuarial Valuation Date
	31 March 2026
Section 2	Valuation of Assets and Liabilities (£'000s)
Assets (A)	1,075
Liabilities (L)	(992)
Surplus (A – L)	83
Section 3	Trust Solvency Level - Best Estimate Basis
A / L	108.4%
Section 4	Valuation of Assets and Liabilities Assumptions
Net of tax Discount Rate	5.5%
CPI Inflation	2.8%
Expenses	1.0% plus £10,400 p.a.
Mortality	110% ELT
Section 5	Number of Undrawn or Live Plans
Single Payment	195
Paid by instalments – Fully Paid	27
Paid by instalments – Not Fully Paid	15

Section 6	Value of Undrawn or Live Plans (£'000s)
Paid In Full	892
Paid by instalments fully paid	132
Paid by instalments not fully paid	66

Section 7	Average Plan Value (£'s)
Paid In Full	4,570
Paid by instalments fully paid	4,890
Paid by instalments not fully paid	4,400

Section 8	Investment of Trust Assets By Asset Class (%)
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Section 9	Investment of Trust Assets By Investment Manager – at fair value (£'000s)
Rathbones	1,063
Cash	9
Net Current Assets	(10)
Total Held in Trust	1,062
Section 10	Level of Monies Deducted from the Trust over the last 12 months (£'000s)
Funeral Costs	107
Administration Fees	-

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