



SunLife Funeral Inspiration Guide

How to plan a personal and unique send-off

Welcome to the SunLife Funeral Inspiration Guide

Many of us have imagined what our funeral might be like – whether we'll be buried or cremated, where it'll take place, what music will be played. We may have even shared our wishes with loved ones. Making these few important decisions might feel like enough, but they're only just scratching the surface.

Nowadays, almost every aspect of a funeral can be adapted and personalised. More and more people are choosing to move away from the traditional and sombre – and towards the different and upbeat.

This guide by over 50s experts SunLife is here to offer you some inspiration – from the big choices, right down to the tiny details. Whether you're thinking ahead to your own funeral or organising a loved one's send-off, there are loads of ways to make it distinctive.

Throughout these pages, you'll find all sorts of creative ideas for the transport, coffin, clothes, readings, and much more – plus suggestions on how to memorialise someone after the goodbye.

We've spoken to hundreds of funeral organisers and funeral directors for their unique insights too. What are their top tips? Why should we be talking about funerals? And what inspired send-offs have they seen?

To help you on your funeral planning journey, there are also plenty of practical tools and resources – so that you can share your preferences and prepare your finances. All of this will make life easier for your loved ones when the time comes.

**So find the joy in designing your own funeral!
Make it as unique as you are, and have peace
of mind knowing that it'll be just right.**

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Types of funeral

Just as no two people are the same, no two funerals are quite alike either. There are a few main ‘types’ of funeral, but each is more of a template – leaving you plenty of room to add your own personal touches.

Burial or cremation?

One of the first questions to ask when planning a funeral is whether you – or your loved one if you’re organising it for someone else – want to be buried or cremated.

In the UK, cremations are almost three times as popular as burials. This might be because they tend to be cheaper. But they also offer more flexibility, as you can do what you want with the ashes.

On the other hand, burials are considered the more traditional form of funeral. They’re accepted by most religions, and the grave provides a dedicated place for relatives to visit for years to come.

If you’re unsure, thinking about the type of funeral service you want (if any) may help you decide whether a burial or cremation is more suitable.

Religious funerals

Most religions have set beliefs around death and what happens when you die, which are usually reflected in their funeral traditions.

If you (or your loved one) are religious, holding the funeral in a religious setting such as a chapel or mosque with a minister or imam might be a natural choice. What's included in the service will vary with each religion's practices.

Celebrant-led funerals

Not all funerals have to be religious. A celebrant-led funeral is one type of non-religious service that's becoming more popular.

They're often very personal, with a focus on celebrating the life of the deceased and giving them a dignified send-off. They can include some religious or spiritual elements such as a favourite hymn or prayer, combined with personal eulogies and non-religious readings and music.

What is humanism?

Humanism refers to a set of beliefs and values that many people share without realising it. According to humanism.uk, a humanist is someone who:

- Is non-religious with no supernatural beliefs
- Believes that we only have one life
- Aims to live an ethical and fulfilling life based on reason and humanity

A humanist funeral is a funeral led by a celebrant who identifies as a humanist, and includes no religious elements at all.



Direct cremations

This is one of the simplest types of funeral – and often the most affordable. A direct cremation is a cremation without a service, so there's no ceremony and no attendees.

This means there's no need to pay for optional extras like hearses, embalming, officiant's fees, or flowers. The crematorium returns the ashes to the family, who can choose to celebrate at a time and place that suits them, if they wish.

Bear in mind that the body may be transported elsewhere for cremation, and it might take some time before the ashes are returned.

DIY funerals

Some people choose a 'DIY' funeral – one that they organise themselves, without a funeral director. These can be more affordable and less formal, although there are things to consider before deciding to go with a DIY service.

For example, a DIY funeral can be time-consuming, which may be difficult when you're grieving. And where a funeral director would usually do a lot of the work for you – such as arranging care of the body, booking the service, doing legal paperwork, and inviting people – you'll need to do all this yourself.

So while a DIY funeral could save you money, it's worth thinking about the time and effort it will take.

My husband asked me to organise a direct cremation so that the pressure was taken off me."

I decided to choose a direct cremation and remember my mum in my own way. And because it was a little cheaper than a regular funeral service, I thought it was appropriate to donate that extra money to the hospital where she'd been treated."

My dad didn't want a fuss. And neither did he want my mum to face large costs."





Eco-friendly funerals

For the environmentally conscious, an eco-friendly funeral allows you to return your body to the earth in the most natural way possible. This type of send-off reduces your impact on the environment, and may even give something back.

Woodland burials are one of the most popular eco-friendly options. The body is laid to rest in its natural state (with no embalming chemicals), in a biodegradable coffin, among a rural setting. This tends to be cheaper than a traditional funeral, and offers a beautiful final resting place.

Burials at sea

If you or your loved one have a deep connection with the ocean, a burial at sea might be worth considering. Although it's a less common choice, this type of farewell is available to everyone – from navy personnel to boating enthusiasts.

However, being buried at sea can be a little more complex than other funerals. You need to apply for a licence, and the burial can only be carried out in a designated area under strict conditions. For these reasons, many people prefer to have their ashes scattered at sea (which has very few restrictions).

Pagan funerals

These funeral services are as varied as pagan beliefs. Generally, they are spiritual ceremonies that focus on the natural world. Often, pagan services are held outdoors, have a focus on reincarnation, and incorporate the elements of air, earth, and water to celebrate nature and the life of the deceased.

Making it personal

In recent years, there's been a shift from more traditional funerals to 'celebrations of life'. These are send-offs that reflect your personality, with more unique and upbeat elements. Anything can be changed up: the music, the clothes, even the coffin. Here are some of the main ways to personalise a funeral...



Venues

When we think of a funeral, we often think of a church or crematorium. While these are popular venues to hold a service in, there are plenty of other options.

The type of funeral you choose may influence where it happens. For instance, a religious funeral is often in a place of worship (such as a church or mosque), whereas a humanist funeral might be more flexible in the choice of venue.

Some common alternatives include a village hall, a hotel, or even a pub. You might associate these with the wake afterwards, but they can also be the location of the funeral itself.

Some decide to hold the service at a home or in a garden – of the deceased or of a family member. It's also possible to do it at a register office if it's a non-religious funeral.

Another option is to have the service at the site of the burial. This may be at a cemetery or, for those choosing an eco-friendly alternative, at a woodland burial ground. Some even hire a boat for the ceremony, if they wanted to be buried at sea.

For something truly inspired, pick a location that reflects your personality. It could be as simple as your favourite place. Or perhaps somewhere that represents your interests in life, such as a stadium or theatre.

When it comes to holding a funeral, there are no legal restrictions on the location, and no licence is required. Ultimately, a service can take place wherever you'd like – just as long as the venue or site are happy to accommodate it.



Transport

The most important funeral car is the hearse, which is specially designed to transport the coffin. The hearse will typically lead a funeral procession (also known as a cortège) made up of other cars or vehicles. These carry the mourners from the location of the funeral ceremony to the burial place.

Modern hearses are usually cars, but they can actually be any form of transport – this could include a carriage pulled by horses, bikes, or something else.

The hearse can also be customised or decorated to reflect your wishes and personality, as can the procession. This doesn't have to include dedicated funeral cars – though many funeral directors can arrange for these, larger cars, or even limousines if you'd like all the guests to travel in the same way or together.

Attendees can instead choose to use their own cars, or you could make arrangements for other transport if it's more appropriate for the funeral's theme. Why not be creative? For example, fire engines or ambulances if you worked for the emergency services. If the distance from the ceremony to the burial is short, you could even have a walking procession.

The hearse is chauffeur-driven, and normally occupied by the driver, a bearer, and the deceased. After the hearse, the first car traditionally contains the spouse or partner and any immediate family, like children, siblings, or parents. Other family and friends can then be seated in the following cars as you wish. However, you're free to arrange the procession in any way you like.



Coffins

You might be surprised at how many different types of coffin there are – from wood to wool! Some of the most popular coffin choices are:



Traditional

Veneered wood

These have a more traditional look without the high cost of a solid wood coffin. And because they usually have a real wood top, they can still look luxurious.

Solid wood

A traditional coffin with a sophisticated look. They are often made from oak, and can be engraved for a personal touch.

Metal

Metal caskets are very strong, and usually have a gloss finish and fine detailing. They are popular for more luxurious ceremonies.

More affordable

Cardboard

Affordable and easily customised. They're made from biodegradable cardboard and cremate quickly, producing lower carbon emissions.

Flat-pack

You can buy these online and put them together yourself. They're more eco-friendly, as they take up 80% less room during transport than the average coffin.

Shroud

Technically this isn't a coffin – it's a large cloth that's wrapped around the body. A shroud is usually made from linen, silk, hemp, flax, or cotton, and is also more eco-friendly.

Eco

Willow

Willow is sustainable, making these coffins a popular eco-friendly choice. Plus, they tend to be more affordable and simpler to personalise.

Bamboo

Bamboo coffins are hard-wearing, sustainable, and easily personalised, making them another popular choice for eco-conscious services.

Pandanus

Environmentally friendly and affordable. These are handmade by weaving rattan with pandanus leaves, helping them to decompose easily.

Wool

Woollen coffins are built with cardboard and covered with wool, creating a warmer look than a traditional coffin.

Seagrass

Seagrass is hand-woven into a bamboo frame for a natural feel and unique look.

Bespoke

Colourful

Customising the coffin's colour is a simple way to personalise the service – and the options are endless!

Photos

Putting pictures on the coffin – perhaps treasured family photos or your favourite sports team – can be a lovely way to pay tribute.



Flowers

If you'd like funeral flowers, there are no set rules – do whatever feels right. Here are the most popular types of flower displays that you might want to consider:



Sprays

Flat bouquets of long-stemmed flowers that sit on top of the coffin.



Sheaves

Smaller, spray-style bouquets that are usually hand-tied.



Wreaths

Secured rings of plants and flowers that can be made to almost any size.



Baskets

Flower-filled baskets that are sometimes displayed next to the coffin.



Floral tributes

Can be all kinds of shapes and sizes. For example, often people choose their loved one's name (or 'Mum' or 'Dad'), a heart, or their favourite thing, like a football or teapot.

And here are the meanings behind some of the most popular funeral flowers:



Lilies

Innocence, peace, and purity



Roses

White for innocence, red for love and grief



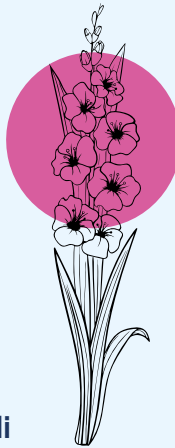
Carnations

Pink for remembrance, white for love



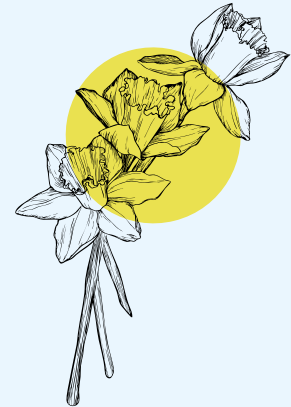
Chrysanthemums

Used for funerals in Europe, and symbolise grief in Asia



Gladioli

Strength and integrity



Tulips and daffodils

New beginnings



Orchids

Pink and white for mourning, all other colours for eternal love



Hydrangea

Deep emotion and thanks

You don't need to have flowers at the service – some people ask that the money go to charity instead, or just skip them altogether.

Or why not do something completely different? Instead of flowers, you could have a tribute made of sweets, toys, or vegetables!

Décor

You don't need lots of decoration at a funeral – often flowers are enough. But some people choose to add more décor to the service, plus the wake or gathering, for an extra personal touch.

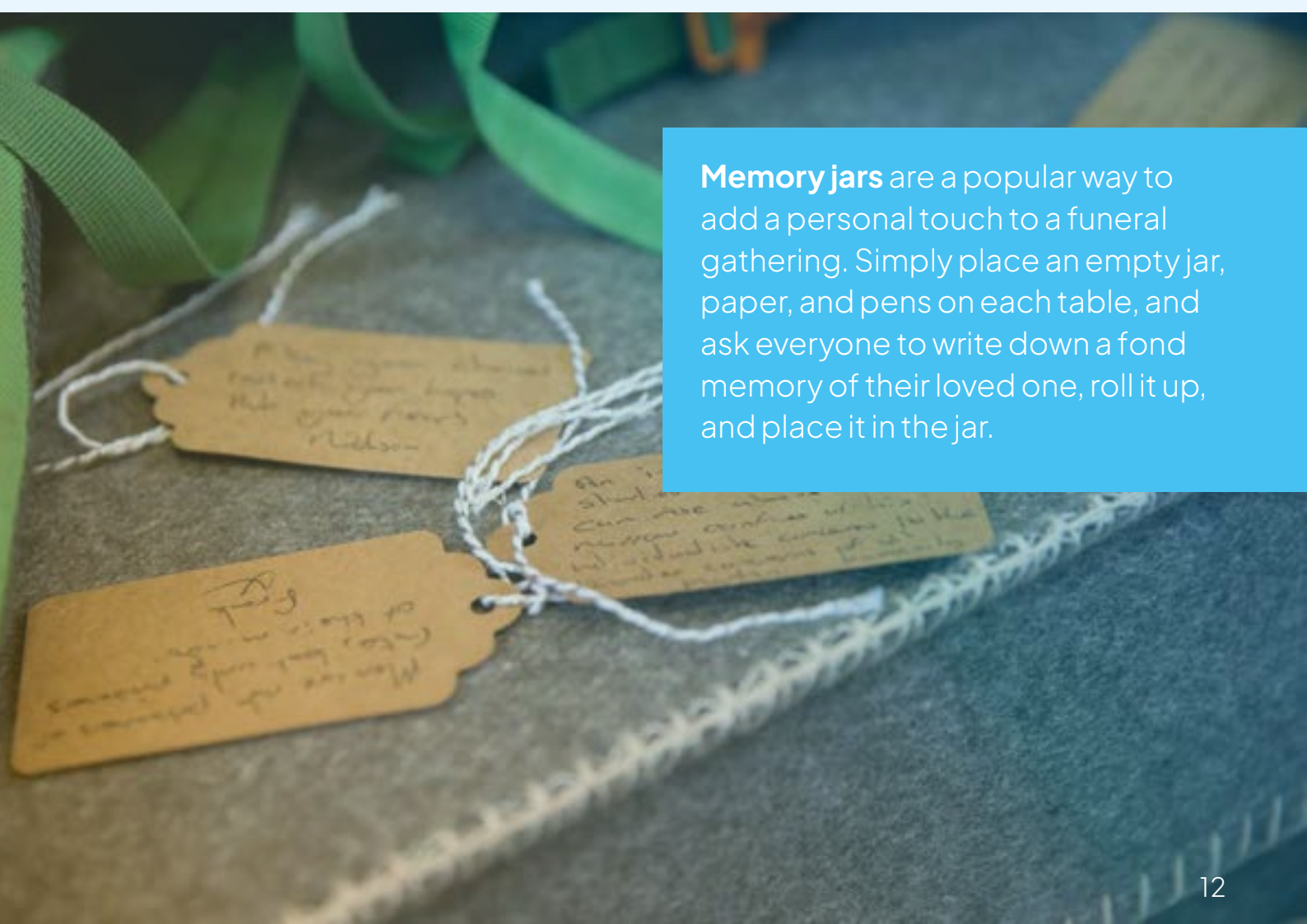
One of the easiest ways to uplift the décor is to **spruce up the tables**. Simple tablecloths, candles, and small jars of flowers can be a lovely way to pay tribute.

Some people **display pictures**, either on a projector, or printed out and resting on a stand or table. These can look especially personal when displayed next to wreaths or bouquets. If you're projecting it onto a screen, you could add video footage to the mix. And if you're planning your own funeral, you could even prepare a video yourself with a message for your loved ones.

As well as pictures, you might also want to **place meaningful objects** around the venue. For example, if you're Christian, you could incorporate crucifixes and religious icons into the table displays. If you love playing sports, you could have jerseys or trophies on show. Or if you have a particular talent (such as painting or crafts), you could have a display of your work.

On a practical note, if the seating for the service or gathering is a bit worn, you could also **rent chair covers**.

Finally, including a **guest book or posterboard** for loved ones to write memories on could leave you and the family with a precious keepsake after the funeral.



Memory jars are a popular way to add a personal touch to a funeral gathering. Simply place an empty jar, paper, and pens on each table, and ask everyone to write down a fond memory of their loved one, roll it up, and place it in the jar.

Clothes

Funeral outfits don't always follow the traditional 'black clothes only' rule these days. The dress code can be anything from formal to bold and brightly coloured.

You can ask guests coming to the funeral to wear colours of their choice, or to stick to just one – such as your favourite. Go as colourful as you feel is appropriate.

If you feel like being more subtle, a lovely pop of colour can be achieved by attendees adding one bright piece – like a scarf, tie, hair accessory, or piece of jewellery – to their outfits.

It's also not unheard of for some funerals to have a themed dress code. You could request mourners to wear your favourite sports team's kit, or something quirky like Hawaiian shirts.

And if you want to take it the extreme, how about fancy dress? Characters from your favourite TV show or film is a common choice – but guests have been known to dress as superheroes, animals, or even items of foods!

However, it's worth politely reminding attendees that wearing a colourful funeral outfit is optional. Some mourners may feel more comfortable dressing traditionally.



Music

It's not always an easy task choosing the funeral songs that mean something to you or say something about you. And finding the best tunes for a loved one's farewell can be challenging too.

Where once it was Debussy's 'Clair de Lune' that sent the funeral congregation reaching for their handkerchiefs, today it's more likely to be modern funeral songs like Robbie Williams' 'Angels' or Led Zeppelin's 'Stairway to Heaven'. These changes reflect how more people are opting for a funeral as a celebration of life over a traditional service.

But when it comes to the music, it's still not uncommon to hear the new alongside the old, the popular alongside the religious, or even the sad alongside the happy. This list shows just a few common funeral song choices these days.

You're not limited to music from just these categories though. Many people choose songs to remember the relationship they had to their loved one – such as mum, dad, or friend. Others prefer something funny or tongue in cheek, and some even pick the theme tune from their favourite TV show!

Take a look at our list of [the best funeral songs to go out to](#) for tons of ideas that'll suit any sentiment. And if you're looking for something a little more religious, our guide to [popular funeral hymns](#) is a great place to start.

If you're still stuck for inspiration, why not give SunLife's [Funeral Song Generator](#) a go? Tell us a little bit about yourself and your preferences, and we'll pick the perfect tune for your send-off.

Sad songs

I'll See You Again

Westlife

Over the Rainbow

Eva Cassidy

Wind Beneath My Wings

Bette Midler

Nothing Compares 2 U

Sinéad O'Connor

Wish You Were Here

Pink Floyd

Happy songs

Always Look on the Bright Side of Life

Monty Python

Bring Me Sunshine

Morecambe and Wise

Don't Worry, Be Happy

Bobby McFerrin

What a Wonderful World

Louis Armstrong

You Are the Sunshine of My Life

Stevie Wonder

Classical songs

Ave Maria

Schubert

Nessun Dorma

Puccini

Amazing Grace

Various artists

Pie Jesu

Fauré

Song for Athene

John Tavener

Popular hymns

Abide with Me

Be Thou My Vision

The Old Rugged Cross

The Lord's My Shepherd

Guide Me, O Thou Great Redeemer

Eulogies

A eulogy is a speech delivered at a funeral to pay tribute to the person who's passed. It looks back at their life, sharing personal stories about their qualities, passions, and achievements. Being asked to write a eulogy is a sign of how much you meant to your loved one.

The tone and style of this tribute depend on the funeral service, the personality of the deceased, and the preferences of relatives. Some can be light-hearted, and some more solemn. But making sure your words pay proper tribute to a special person is the ultimate goal.

Prepare by talking to family and friends about the person you're eulogising – they'll let you in on any special memories and important events. Think of anecdotes, characteristics, or interests that should be mentioned. Also consider the type of funeral and the tone that would be appropriate.

Your eulogy should start off with a short introduction that thanks the people who have come to the funeral. Explain who you are and what you meant to your loved one, and then you can move into your first poignant point. At the end, sum up who the person was, and say your goodbyes to them in a meaningful way.

Around three to five minutes is a good length of time for a eulogy, but it can be up to 10 minutes. And don't worry about getting emotional while you're speaking – people will understand if you shed a few tears.



Readings

Like funeral songs, well-chosen funeral readings can help to make your send-off personal and unique. They can capture the spirit of the person lost and express the feelings of the people left behind. Funeral readings come in many different forms, and can be taken from almost anywhere.

One of the most common types is **poetry** – which itself could be religious, non-religious, sad, happy, funny, or many other things. Did your loved one have a favourite poem? Is there one that describes them well? Or one that reflects your current feelings? Give these questions some thought and you're bound to find the perfect poem.

If you're spiritual, you could choose a **religious text**. For instance, the Book of Psalms in the Bible is a diverse collection of 150 readings, some of which are popular choices for Christian funerals. Many people also use scriptures from other books in the Bible as readings.

A **novel** could provide a fitting tribute – maybe it's your favourite book, or maybe it summarises your relationship with a loved one. Consider choosing a poignant excerpt from this. Even something as small as a meaningful **quote** could work well as a reading.

Rather than playing a funeral song, you could read the **lyrics** instead for a more personal touch. Or if you're feeling creative, why not write **your own poem**?

If you're in need of further inspiration, check out our list of [popular funeral readings](#) – which includes a variety of poems, book excerpts, and song lyrics. And we have lots more ideas if you're looking for [Christian funeral readings](#).



Other ways to make it personal

It's not just the main decisions that make a funeral personal – the little things can have a big impact too. Here are a few other ideas to consider when planning a farewell...

Technology is becoming a more important part of funerals, making it easier for people to know about and be involved in the service. Consider using **social media** to invite people – for example, creating an event or group on Facebook helps you to let everyone know at once. It also offers them a place to pay their respects, share their memories, and send their well-wishes if they can't attend.

The **order of service** (the booklet given to funeral attendees outlining the ceremony) is a simple yet effective way of personalising a farewell. Add a photo of your loved one, and include designs that reflect their interests – such as team colours for a sports fan, or musical notes for a performer.

A **balloon release** can bring mourners together and add colour to a send-off. Give guests a bright balloon each. Ask them to think of a happy memory as you all release and watch them float away. This can be at the end of the funeral, the wake, or another special get-together. And make sure you use biodegradable latex balloons.

Technology now allows relatives from all over the world to be at the funeral – thanks to **live-streaming**. The service is recorded for people to watch online as it happens. This became a popular (and necessary) option during the COVID-19 pandemic, but it looks like it's here to stay.





Remembering a loved one

Continuing to remember someone who's passed is important. Whether it's through a special event or a physical object, there are plenty of inspired ways to memorialise a loved one.

Memorials

After the funeral itself, it's common to gather, reminisce, and celebrate your loved one's life. This can be at a wake – often a more casual get-together, with food and drink, at a private venue or family home.

Some choose to have a memorial service, which can be similar to a funeral service – with eulogies, songs, and poems, but the body of the deceased isn't present. This tends to happen some time after, often on a meaningful date (such as their birthday or the anniversary of their passing).

However, if you want something physical to remember a loved one by, there are many different types of memorial object. A popular choice is **something you can visit**, such as a plaque or stone, bench, or tree or plant. Like funeral flowers, memorial trees and plants each carry their own meanings and symbolism.

A memorial object can also be a **collection of memories** to look through, such as a photo album or scrapbook. You can memorialise social media accounts too, which allows friends from near and far to view and share memories on the person's profile.

You can even choose a **casual or fitting activity** to remember your loved one. It could be as simple as going to their favourite restaurant or bar, doing their favourite hobby or sport, or volunteering for a cause important to them.

Scattering ashes

Scattering ashes is an increasingly popular way to memorialise someone who has passed. Often, the scattering will be accompanied by some sort of informal ceremony or send-off to say goodbye.

In the UK, the law allows you to scatter a loved one's remains wherever you wish, as long as you have the landowner's permission. This could be at a location that meant a lot to them, a site of outstanding natural beauty, or even at sea.

These lists include some of the most picturesque, peaceful, and accessible areas in the UK to scatter your loved one's ashes.

This is just a handful of possibilities though – you can check out our complete lists of [where to scatter ashes](#) for more inspiration.

Most picturesque locations

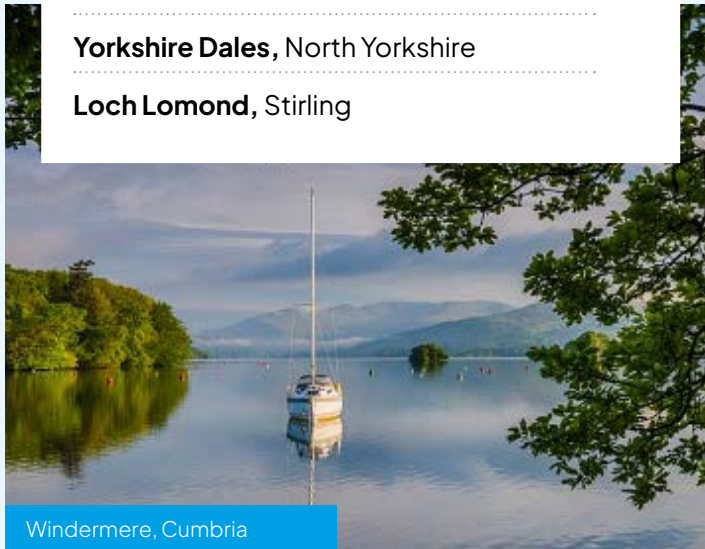
Windermere, Cumbria

Dartmoor, Devon

Pembrokeshire Coast National Park, Pembrokeshire

Yorkshire Dales, North Yorkshire

Loch Lomond, Stirling



Windermere, Cumbria



Pembrokeshire Coast National Park



Dartmoor, Devon

Some ashes were scattered in the gardens of my mother, myself, and other family members. And the rest I took to Cornwall to scatter on a beach where we spent many happy holidays as a family.”

And beyond the more traditional locations – such as parks or bodies of water – some people like to scatter their loved one’s ashes at the beach, at home, or even in sports venues. Natural burial grounds, mountain summits, and cliff edges are also common choices.

Just remember that there’s no right or wrong answer. You can scatter ashes wherever you feel is appropriate or has a meaningful connection to the person who has passed.

Most peaceful locations

Carsington Water, Derbyshire

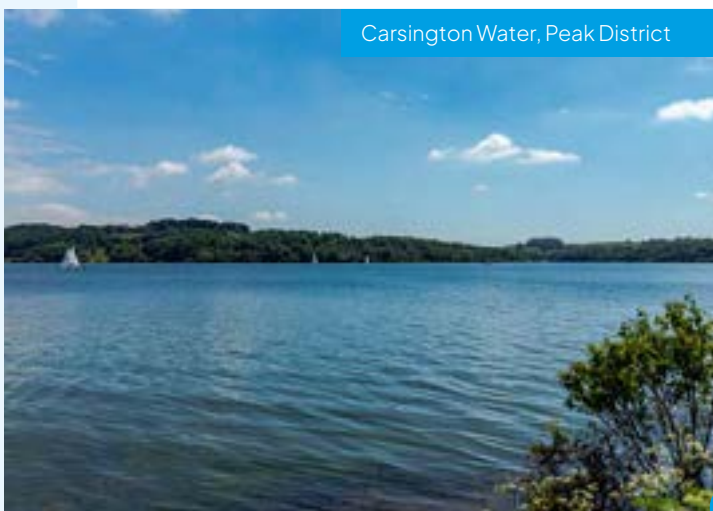
Stanwick, Northamptonshire

Rutland Water, Rutland

St Bees, Cumbria

Lake Vyrnwy, Powys

Carsington Water, Peak District



St. Bees, Cumbria



Most accessible locations

Peak District, Derbyshire

Pembrokeshire Coast National Park,
Pembrokeshire

Loch Lomond, Stirling

Brecon Beacons, Powys

Northumberland National Park,
Northumberland



Lake Vyrnwy, Wales

We had a wonderful day scattering ashes at the farm she grew up on, and also spread some on her beloved son’s grave.”

They were scattered at Fulham FC’s training ground.”

Other things to do with ashes

Other traditional choices include interring or storing ashes. Interment refers to either burying your loved one's remains or placing them in a permanent location above ground. This could be at a cemetery, urn garden, natural burial ground, columbarium, or even on private land.

On the other hand, you can choose to store their ashes at home – keeping them in a traditional container (such as an urn) or something alternative that symbolises an aspect of their personality (such as a picture frame, clock, or keepsake).

If you're thinking of something more unique, there are plenty of creative things to do with ashes.

You could **memorialise them in art** by commissioning something that honours their life and turns their ashes into a thing of beauty. It's possible to create cremation sculptures, glass artwork, and paintings.

How about **creating unique, personalised jewellery**? Some people are now choosing to incorporate cremated ashes into rings, lockets, necklaces, bracelets, and other keepsakes. This allows you to keep your loved one close to you wherever you go, and provides the perfect heirloom to hand down through the generations.

Another beautiful idea that's becoming more popular is to **grow a tree with the ashes**. These can harm plant life if interred on their own due to the acidity, but tree pod burials prevent this. As the tree grows, the ashes become part of its structure without harming any of the surrounding flora.

You could even **let them become one with the sea** by having your loved one's ashes incorporated into a man-made coral reef. The remains become part of a formation at the bottom of the ocean, providing a new habitat for fish and other sea creatures to live in.

Other creative options include **having the ashes made into music**, such as a vinyl record of their favourite song, or **sending them on a final journey into space**, using lighter-than-air gas balloons to scatter the remains.



Inspirational stories

Every year, we speak to hundreds of funeral organisers and funeral directors for SunLife's [Cost of Dying Report](#). And every year, we hear about dozens of unusual send-offs – from the slightly different, to the downright wacky. Here are just a handful of weird and wonderful stories, perhaps offering some inspiration for your own farewell...

From funeral organisers

“ The photo montage was special. My sister and I wrote our own memorials about our mum. We also wrote the words that the priest said, as we knew our mother better than anyone.

A live band – it certainly seemed to lift everyone's spirits, and the whole event was a lot happier for it.

It was in a cabin in the woods with a coffin made of a basket – it was an eco-style funeral.

I attended a funeral where everyone was asked to wear football shirts.

My friend played in a rock band – his coffin was towed to the crematorium on an open-top carriage pulled by Hells Angels on massive motorbikes.

I've seen a colourfully decorated cardboard-type coffin that brightened the ceremony somewhat.

I once attended a magician's funeral, and we were all asked to come in our stage costumes. There were clowns, people in top hats, and women in spangly costumes – it was an awesome event.

No black worn. Pallbearers were family. Photos reeled on PowerPoint at church before service. Union Jack on coffin. Flag bearers and bugler at crematorium.

Led the congregation with the conga. ”

From funeral directors



I was asked if we could take the deceased person on a whole-day tour of London the day before the funeral. We drove to the London Eye, Big Ben, Downing Street, and Buckingham Palace. They thought it was wonderful as he had not seen London.

A family had a sparkly coffin for the deceased, as the lady was into the theatre. All the attendees wore hats and feather boas – it was a glitzy affair.

The deceased requested to be dressed as Father Christmas because he was known as the local Santa.

There was a lady who wanted to be driven into the bingo car park because that's where she always was.

A greenhouse-shaped coffin, as the deceased loved his greenhouse.

A guy used to be a clown, and worked in Bournemouth in a circus for 30 years. All his friends dressed up as clowns – it was like being in a circus.

The deceased was a magician. The family wanted the curtain closed, and the coffin disappeared with the flowers – and then the curtain opened with only the flowers there.





I wish I'd asked my mum about her funeral wishes. It's sometimes so hard to talk about, but it is important to ask and discuss. Otherwise you feel you may be doing the wrong thing for them, even if you aren't."

Sharing your wishes

Once you've got an idea of what you want for your funeral, the next step is to make sure your wishes are known. You can share them in person with family and friends, or you can record them somewhere safe – whatever feels most comfortable to you.

Talking to loved ones

Us Brits aren't too keen on talking about dying and funerals. In fact, around half of us don't even know whether our loved ones want a burial or cremation. And around a fifth don't know any of their preferences at all!

So it's no surprise most organisers say that knowing their wishes would have made arranging the funeral less stressful.

Here's how to broach the subject of your send-off (and perhaps theirs) so you're all more prepared when the time comes:

Talk about it over a cuppa

A relaxed setting can help to make things more comfortable – and could encourage people to ask more questions.

Get your adult children together

Gather all your adult children so you don't have to discuss things separately with each of them. Having them all with you can also be a big support.

Start with the basics

Start with some simple preferences, like whether you'd like a burial or cremation. Asking what your loved ones would also prefer could encourage discussion.

And make it clear if you don't have strong feelings about your send-off. Let your family know they can do what they feel is right at the time.



SunLife

Cremation

Where would you like the funeral services to be?



Church



Crematorium



Woodland

Online tools

If you or your loved ones aren't ready to talk about it yet, why not try SunLife's suite of free tools that help to make your preferences known?

My Perfect Send-Off

[My Perfect Send-Off](#) is our simple tool that lets you record what you'd like for your funeral. It only takes a few minutes to complete, and could really help your family when the time comes.

The tool gives you the chance to cover the basics, and to let your loved ones know...

- Whether you'd prefer a traditional funeral or celebration of life
- What type of coffin you'd like
- Where you'd like the funeral to take place
- What you'd like people to wear
- What transport you'd like
- Any songs you'd like
- Any readings you'd like
- Whether you'd prefer flowers or donations
- What type of memorial you'd like
- Whether you'd prefer your ashes to be interred or scattered

...plus much more – so your family will have everything they need all in one place.

[Record your funeral wishes for free now](#)





Songs to go out to



Ever wondered what
music you might have
at your funeral?

Try our funeral song generator
and discover your song to go out to.

Play now

My Digital Legacy

[My Digital Legacy](#) is a handy downloadable pack that helps you organise your entire digital legacy. Let your loved ones know how you want your social media, email accounts, subscriptions, and money online to be dealt with after you're gone.

Funeral Song Generator

Our [Funeral Song Generator](#) is a fun quiz that helps you find the perfect music to go out to. Just answer a few questions about your favourite things, and we'll suggest a great funeral song!

Basic checklist

But if planning your whole funeral is a bit too daunting, here's a quick checklist of the basics. Even if this is all you share with your loved ones, it's bound to be a huge help to them.

I would like:

- ☐ **A burial**
- ☐ **A cremation**
- ☐ **A direct cremation** (no service)
- ☐ **A religious funeral**
- ☐ **A non-religious funeral**
- ☐ **A wake**
- ☐ **No wake**



Paying for your funeral

There are a few ways you can pay for some or all of your funeral in advance, meaning your family don't have to find the money when the time comes. Here are some of the most popular ways to cover the cost – and how much might be needed...

Funeral costs

In the UK today, the average price of a simple funeral with a service is over £4,000. But when professional fees (for administering the estate) and send-off costs (optional extras like the wake or memorial) are factored in, the total 'cost of dying' can be considerably more.

These expenses could come as a big shock to your loved ones. That's why having arrangements in place is one of the final ways you can make a difficult time for them a little easier.

Here's a handy breakdown of how much each option might come to. And for an in-depth look at funeral costs and trends, check out SunLife's [Cost of Dying Report](#).

Simple funeral

Burial (with service)	£5,200
Cremation (with service)	£4,000
Direct cremation	£1,600

Send-off costs

Flowers	£200
Order sheets	£100
Memorial	£1,000
Catering	£500
Venue hire	£400
Death notice	£80
Limo hire	£400
Funeral notice	£90

Approximate prices taken from 2025 edition of Cost of Dying Report



Funeral plans

A funeral plan lets you arrange and pay for your send-off in advance – either as a lump sum, in instalments, or as monthly payments. Unless you choose a lump sum, you may not be covered for the cost of your chosen services until you've paid into the plan for a certain length of time.

Bear in mind that with a funeral plan, you usually get an off-the-shelf package. This means there may not be options for personalisation unless you pay extra. Cash alternatives (discussed below) allow both you and your loved ones more flexibility.

Over 50s life insurance

Over 50s life insurance, such as SunLife's [Guaranteed Over 50 Plan](#), pays a set amount of money when you die – which can then be put towards your funeral, wake, or anything else that's needed.

Over 50s life insurance can be spent however your loved ones choose, so it offers a more flexible alternative or addition to a funeral plan. It's also worth keeping in mind that the cash sum may not be enough to cover the whole cost of a funeral.



Savings and investments

You may have enough in savings and investments to pay for your funeral, and these might also grow over time. But, depending on how much you have, there's no way of guaranteeing the money you save will be enough to cover the full cost of your send-off. It could also take a while for your loved ones to access the cash.

Paying from your estate

Funeral costs can be paid from your estate after you die, although it may take a while for the money to be released. Your family might therefore have to pay upfront and get the funds back once probate is complete.

State funding for funerals

If your loved ones receive state benefits, they may be entitled to financial support from the government to help with your funeral – but this is unlikely to cover the full cost. Local councils can also arrange public health funerals, but only when there's nobody willing or able to pay.

It's important to understand the differences between these options – our guide to [paying for your funeral](#) explores each of them in more detail. And if you're facing money worries, find out how to [get help with funeral costs](#).

Advice for organising a funeral

Organising a loved one's funeral is the last thing any of us want to do, especially when we're grieving. But there are ways to lessen the stress while still giving them a meaningful goodbye. Here are some top tips from both funeral organisers and funeral directors...

From funeral organisers



Ask for help

Get as much help as you can from friends, the celebrant, etc. to plan your service.

Get a sympathetic funeral director involved to advise.

Take it day by day

One day at a time.

Take your time and don't be rushed. Don't be pressured to spend more than you can afford – the deceased wouldn't want that.

Make a list

Write a list of all you need to do, and work through it as best you can so it doesn't feel overwhelming.

Personalise it

Make the service as personalised to the deceased as you can!

Choose a theme that depicts the life of the deceased.

Remember the good things

Discuss the deceased in a happy memory and take from that how you want to celebrate their life. Make it about them, remember the good things, and let people grieve.

Don't be afraid to share the love as well as the pain!



“ But don’t put too much pressure on yourself

I felt stress writing a eulogy and choosing songs. Don’t pressure yourself too much – I’m sure the deceased would be happy with your words and choices.

Don’t feel any pressure to make the ceremony more expensive than it needs to be. The person that you’re sending off is gone and won’t experience it.

Choose a really good funeral director. We didn’t know where to start – they gave us sound advice, talked us through everything, and took a load of the responsibility from us.

From funeral directors

Talk to family and friends

Have a chat with the family and ask what their wishes are.

Just talk to family members – find out what they want before booking anything.

Remember you can’t please everybody

Don’t worry about people saying ‘that’s not right’ or telling you what to do and not do. What’s right is what feels right to you.

What other people think can weigh a lot on people’s minds – you shouldn’t try to please everybody.



Shop around

Ring around and get a couple of quotes so you know what you’re getting for your money.

There are big companies and independents – prices vary as well as packages.

Find a funeral director you feel comfortable with

Talk to multiple people and find a funeral director you can feel comfortable with.

The funeral director will help and be flexible with the family needs.

Give yourself time

Have an initial conversation with the funeral director and go through all the options – and give yourself time to think about it.

Don’t worry about having the service in a week and a half. We’re seeing delays – it’s more prolonged than it used to be. ”

Thanks for reading the SunLife Funeral Inspiration Guide

We hope this guide has set you off on your funeral planning journey. Whether you've been inspired by the tons of personalisation ideas, or inspired to have that important conversation with loved ones, it always pays to be prepared.

If you're looking for even more help, check out SunLife's dedicated [funeral planning hub](#). There are plenty of articles and tools on arranging a loved one's send-off, getting your own affairs in order, or supporting someone at a difficult time.

And don't forget to take a look at [SunLife's range of products](#) if you're considering putting provisions in place for your financial future.

