

50+ Funeral Plans

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Presented by

Will
included
with your
funeral
plan



Golden Charter 

Head Office:
Canniesburn Gate,
10 Canniesburn Drive,
Bearsden, Glasgow G61 1BF

Registered Office:
One London Wall,
London EC2Y 5AB
Company no. 02511598

50plusfuneralplans.co.uk

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GC-LIFT 12875 Leaflet version 2 GC STD

from **Golden Charter** 



The UK's
No.1 provider



With a 50+ Funeral Plan, you'll benefit from:

- Protection against rising funeral costs
- No more to pay for the funeral director's services included within the plan
- Complete flexibility to choose the funeral you want
- Guaranteed acceptance
- Will included in your plan

What is a funeral plan?

A funeral plan is an easy way to plan ahead for the future and make sure your wishes are known. You choose the funeral you want and fix the cost of the funeral director's services included in your plan at today's prices. This not only protects against the rising cost of funerals, but also allows you to request your favourite music, specify hymns, readings or suggest that everyone wears your favourite colour – whatever will make your funeral unique to you.

The safe, simple way to secure peace of mind for you and your family.

Our plans provide an easy way to organise your arrangements in advance, specify your wishes and take care of the costs. It's a chance to gain peace of mind for you and the ones you care about.

With a 50+ Funeral Plan, you choose the funeral you want and pay for the funeral director's services included within your plan at today's prices.

A plan can save your family worry and expense, and help make things easier for your loved ones at a difficult time. As our plan holders often tell us, it can be a weight off your mind.



Choose the trusted funeral plan provider

Golden Charter is the UK's largest funeral plan provider. More than half a million people have taken out a funeral plan with Golden Charter.

A sound financial decision

When you take out a 50+ Funeral Plan, you have the reassurance that your money is protected. You select how you wish to pay for your plan and, depending on your choice, your money is either paid into the Golden Charter Trust or to one of the UK's leading mutual life assurance companies. Golden Charter will receive funds for the provision of Will services from the Trust. Please refer to the Terms and Conditions for further information. The Golden Charter Trust is a separate entity, run by an independent Board of Trustees, whose sole purpose is to manage the Trust's funds. Your money grows and, when the time comes, your selected funeral director receives the payment, including any growth, and uses this money to provide the agreed services to your family.

No matter how much costs have risen in the intervening period, your loved ones will not be asked for a penny more for the guaranteed services included within your plan.

Plus, a Will is included within your plan so that you can make your future wishes known.

A local funeral director, for reassurance when it matters most

Another important advantage of taking out a funeral plan with Golden Charter is that we work with over 3,300 independent funeral directors across the UK, giving you the widest choice. These are often family run businesses who have held a trusted place in their community for generations.

Unlike some funeral planning companies who restrict your choice of funeral director or limit you to 'set' plans, we believe that you should have the freedom to choose what you want in your funeral plan, including what is perhaps the most important choice – which funeral director will look after you and your family to ensure your wishes are carried out.

Planning ahead makes good financial sense

Funeral costs are going up every year. While the average cost of a funeral in 2004 was £1,920, by 2015 it was £3,693*. That's an increase of 92% in 11 years, which is well above the rate of inflation. If this trend continues, the average cost of a basic funeral in 2025 could be more than £6,713**. Nobody wants their family to face money worries in the future. With a plan from Golden Charter, the costs of the funeral director's services included within your plan are guaranteed to be taken care of, with nothing more to pay for their services.

Third Party Costs

Third party costs refer to those additional services that are out with the funeral director's control, such as fees for burial or cremation. The Standard, Select and Premier Plans include an allowance, as detailed in the current application form, towards the fees for burial or cremation and the recommended payments to officiants. If the current costs in your area differ to those allowed, we will liaise with your selected funeral director and let you know. The Base Plan does not include an allowance towards third party costs.

For full price details, please refer to the enclosed 'Payment Information Sheet'.

Why pay more than you need to?

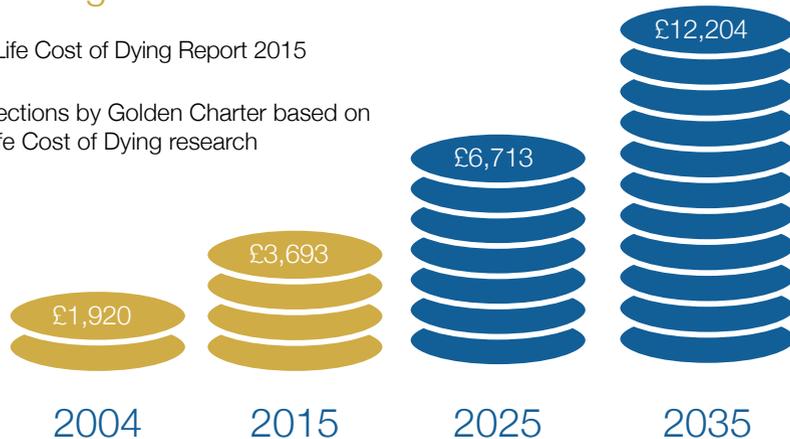
With funeral costs going up and up every year, a 50+ Funeral Plan offers an easy way to pay for your funeral director's services at today's prices. And the sooner you take out a plan, the greater the saving could be.

■ Projected funeral cost

■ Average funeral cost

* SunLife Cost of Dying Report 2015

**Projections by Golden Charter based on SunLife Cost of Dying research



If you are considering burial

Our plan prices do not include the purchase of a grave. Please bear in mind that the current costs and availability of graves vary considerably throughout the country and special arrangements may have to be made. Should you choose burial instead of cremation, the plans include an allowance towards the opening of a new or existing grave. The purchase of a grave and any monumental work would need to be arranged separately.

If you wish a religious service

Each plan includes an allowance towards the fees of the officiant attending at the crematorium or cemetery. Any specific requirements at the crematorium, such as an organist or choir, may incur additional costs.

If you would like an additional ceremony elsewhere prior to the cremation, any fees for the place of worship, heating, lighting or other services may also incur additional costs, which would be payable at the time of the funeral.

Will included in your plan

When arranging your funeral plan, it's a good idea to make sure you have a Will in place and that it's up to date – that's why a Will is included within your plan. A Will lets you safeguard the important things in your life, for the people you love. It allows you to specify who inherits your money, property, possessions, personal mementos or charitable donations. Even if you already have a Will, it's important that it reflects your current circumstances. If you already have an up-to-date Will, you may wish to gift the Will within your plan to a friend or family member. Please see the Terms and Conditions for more information.



Here's how the plans compare

The funeral director's services guaranteed within your plan:	50+ Base Plan	50+ Standard Plan	50+ Select Plan	50+ Premier Plan
Advice and guidance on all aspects of the funeral arrangements	✓	✓	✓	✓
Advice on the certification and registration of the death and related documentation	✓	✓	✓	✓
The coffin	A simple coffin	A simple coffin	A high quality coffin	A superior coffin
Transportation of the deceased to a suitable resting place within a 15 mile radius (see page 10 for what happens if you die whilst on holiday in the UK or abroad)	During normal office hours	During normal office hours	✓	✓
Care of the deceased prior to burial or cremation (excludes embalming)	✓	✓	✓	✓
Use of a chapel of rest or service rooms	✓	✓	✓	✓
A hearse to a local cemetery or crematorium	✓	✓	✓	✓
Limousines	X	X	One	Two
Family viewing during office hours	X	X	✓	✓
A list provided to the family of mourners who sent flowers	X	X	X	✓
Confidential assistance with bereavement counselling, if required	Bereavement advice book	Bereavement advice book	✓	✓

Additional benefits:

Professionally drafted Will	✓	✓	✓	✓
An allowance of £940 towards third party costs at the time of the funeral (see page 5)	X	✓	✓	✓

Please note from May 2015, a change to the law in Scotland means that for deaths registered in Scotland there is no longer a fee payable for a second doctors' certificate where cremation is selected. Similar legislation is also being considered for the rest of the UK. In anticipation of this change, we have removed doctors' fees from our plans.

Looking after you as a plan holder

Once you have arranged your plan, we will send you a membership pack, which includes a summary of your plan and a personal membership card for you to carry in your purse or wallet.

Once your plan is fully paid (or after two years' consecutive payments if paying by fixed monthly payments), you'll receive two plan certificates - one for you and a spare certificate to give to your next of kin.

Your funeral director will hold full details of your funeral plan. When the time comes, one simple phone call is all it takes to activate your plan.

For more information, please contact your Professional Adviser, or call the Golden Charter customer service team free on **0800 145 6520**.

Lines are open Monday to Friday, 9am to 5pm.



Your questions answered

Here are some answers to the most frequently asked questions about 50+ Funeral Plans. If you have any further questions, we are here to help. Just call our customer service team on **0800 145 6520**.

What if I move to a different area?

You may select a different funeral director. Golden Charter should be advised of any permanent change of address, as this may affect the plan entitlements (see Terms and Conditions).

What if death occurs while I'm on holiday?

As an additional benefit, Golden Charter will pay the transportation charges if death occurs away from your permanent address, but still within mainland UK. If you intend to travel overseas, we recommend that your travel or medical insurance policy includes cover for repatriation costs back to the UK, as your funeral plan covers the cost of transportation of the body from the relevant UK airport or port to the funeral director's premises.

What if I'm not in good health?

We promise to accept your application, regardless of your state of health.

What if I want to take out a plan for someone else?

Complete the plan holder's representative box on the application form, and we'll arrange for all correspondence to be sent to you. If paying by fixed monthly payment, please note the plan holder will be contacted by the life assurance company who provide this payment option directly.

What if I live to be 100 years old?

No matter how old you are, no matter how much funeral directors' costs may rise, you and your loved ones will never be asked for a penny more for the funeral director's services guaranteed within your funeral plan (please see the Terms and Conditions for more information).

What if I already have a Will in place?

That's fine – you can decide to make your Will arrangements at a later date or you can gift your Will to a friend or family member (Terms and Conditions apply). However, it's important to remember that, even if you already have a Will, it should reflect your current circumstances.

Change of address

If you move home, please notify us as soon as possible, to allow us to update our records.

Our commitment to customer service

If you are not satisfied with any aspect of your plan, you should in the first instance contact Golden Charter.

Call our Customer Resolution freephone number: **0800 171 2955**

Or write to us at our Head Office:

Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF

Or email: **Customer.Resolution@goldencharter.co.uk**

Golden Charter will acknowledge your complaint within seven working days of receipt and aim to resolve it within no more than 20 working days of receipt.

If Golden Charter cannot resolve your complaint to your entire satisfaction, then you should contact the Funeral Planning Authority.

The Funeral Planning Authority

Golden Charter is a registered provider with the Funeral Planning Authority. This means that you will benefit from any applicable protections available through the Funeral Planning Authority's regulations but only for your funeral services and not for your Will services.



funeralplanningauthority.co.uk

Recommendations and approvals

The National Society of Allied and Independent Funeral Directors

Golden Charter is the only funeral plan provider recommended by the National Society of Allied and Independent Funeral Directors (SAIF), which serves independent funeral directors nationwide.



saif.org.uk