



Will included  
with your  
plan

## Your complete guide to Golden Charter Funeral Plans

FUNERAL PLANS FROM  
**Golden Charter**  
Smart Planning for Later Life 



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

Thank you for your interest in Golden Charter. Our funeral plans provide an easy way to organise your funeral arrangements in advance, specify your wishes and take care of the costs. It's a chance to avoid the rising cost of funerals and get peace of mind, for you and the ones you care about.

## What is a funeral plan?

A funeral plan is an easy way to plan ahead. You choose the funeral you want and fix the cost of your funeral director's services included in the 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, that can be a big weight off your mind.

## It's an easy way to do something amazing for your family

Few people like to talk about their funeral. A Golden Charter Funeral Plan can make things easier for everyone - so that when the time comes, just one phone call to your funeral director is all that's needed

to activate your plan. Everything will then be taken care of, and carried out according to your wishes, relieving your family of the stress and financial worry they may otherwise have to face.

Everyone has different needs when it comes to funeral planning so we make sure all our plans are as flexible as possible. When you get in touch, your professional advisor will be happy to discuss your funeral requirements and find the plan that suits you best.

## Choose the trusted funeral plan provider

- ✔ We're one of the UK's largest funeral plan providers\* and are owned by independent funeral directors, UK wide
- ✔ Your family will receive a genuinely personal service when it really counts
- ✔ There's a range of plans and affordable payment options to choose from
- ✔ Your payments are protected and guaranteed to cover the funeral director's services in your plan



## Your family in the best of hands – that’s a promise

When you take out a plan with Golden Charter, you have the reassurance that comes with choosing one of the UK’s largest funeral plan providers\*, owned by the country’s widest network of independent funeral directors.

We’re proud to represent over 3,000 independent funeral directors across the UK, each one ready to extend a comforting arm whenever it’s needed. Many of them are family run businesses who hold a trusted place in their local communities.

That means you can be certain that your family will receive a truly personal service and support when it matters most.

If you have a preferred funeral director in mind when you apply, let us know. Even if they’re not part of our network, we’ll ask them to accept your plan.

## A Will included in every plan

At Golden Charter, we believe a properly drafted Will is an essential part of later life planning. That’s why our funeral plans include a professionally drafted Will. If you already have a Will in place, this is a good opportunity to review or update it. Or, if you prefer, you can gift your Golden Charter Will to a family member or friend.



### We’re here to help

We understand that it can be hard to think about your funeral and you may not be sure where to start. Your professional advisor will be happy to answer your questions, alternatively please call Golden Charter on the number below.

 0800 145 6520

\*Based on recent market share of funeral plans sold. For details please see Funeral Planning Authority statistics 2017 at [funeralplanningauthority.co.uk/statistics](http://funeralplanningauthority.co.uk/statistics) and Golden Charter Annual Report 2016/17 at [goldencharter.co.uk](http://goldencharter.co.uk)



# Why planning ahead makes great financial sense

Funeral costs are going up every year. You might be surprised to hear that, while the average cost of a funeral in 2004 was £1,920\*, today it's £3,897. That's an increase of 103% - more than double - and well above inflation. At this rate, in another ten years the average cost of a funeral could be more than £7,000\*\*.

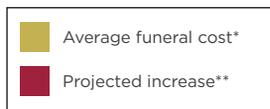
## Plan ahead and beat rising prices

Nobody wants their family to face money worries in the future. With a funeral plan in place you fix the cost of the funeral director's services in your plan at today's prices. So no matter how much the cost of these services rise in the future, your family will have nothing more to pay - guaranteed.



### Price lock the cost of your funeral

A Golden Charter Funeral Plan locks the funeral director's costs included within your plan at today's prices. And the sooner you take out a plan, the greater the saving could be.



\*SunLife Cost of Dying Report 2016.

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

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0800 145 6520



## Your money is safe and secure

With a Golden Charter Funeral Plan your payments are protected.

Your money is paid into the Golden Charter Trust<sup>†</sup> which is run by a Board of Trustees. The Trust is completely independent of Golden Charter.

The Trustees are chosen for their skills and experience, and safeguard the payments made by our plan holders. They make sure all future payments can be made, which means we can guarantee the funeral director services included in your plan.

You'll find more information at **[goldenchartertrust.co.uk](http://goldenchartertrust.co.uk)**

<sup>†</sup>This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them.

## A smart alternative to saving

With the rise in funeral costs outstripping inflation and interest rates, there's no guarantee that, when the time comes, your bank or building society savings will cover the cost of your funeral.

Over 50s insurance policies usually pay out a fixed sum, but don't guarantee to cover your funeral director's costs in the future.

With either of these options, your family may need to make up the shortfall to pay for your funeral or wait until assets from your estate are available.

A Golden Charter Funeral Plan guarantees to pay your funeral director for the services covered by your plan at the time they are required.



# Choose the perfect plan

There are four Golden Charter Funeral Plans to choose from so you can pick the one that best suits your needs. Whichever plan you choose, all guarantee to cover the funeral director's own services included in the plan for either a cremation or burial, regardless of how much these costs might rise in the future.

## Tailored to your needs

We understand that everyone's needs are different so we can tailor each of our plans to suit you. Your professional advisor or Golden Charter can help when you get in touch.

## What funeral costs do I need to cover?

As well as the funeral director's services, which are guaranteed to be covered as per your plan, there are other costs you need to consider:

### Third party costs

These are essential costs such as local authority burial or cremation fees and officiant or minister fees. They are outside the control of the funeral director but will be paid by them, to the third parties, at the time of the funeral.

**The Value Plan includes a £700 allowance for third party costs. The Standard, Select and Premier Plans include a £940 allowance. Only if these costs were to increase by more than the growth of your plan might there be more to pay at the time of the funeral.**

**As an additional benefit, when you pay for your plan by a single payment or over 12 months, for an additional £100, you can choose to guarantee that third party costs will be covered if you die within 5 years from when your plan is fully paid. Please refer to the Key Features document for more information.**

### Optional services

Such as flowers, newspaper notices, reception, catering and orders of service.

**These costs are not covered by your plan but you can note your wishes within your plan. Your funeral director can help organise these at the time.**

### Value Plan

Our lowest priced option if you're looking for a basic funeral plan. Includes a simple coffin\* and an allowance towards third party costs.

### Standard Plan

Offers the same features as the Value Plan, but includes a funeral procession and gives your family the choice of date and time of the funeral.

### Select Plan

If you want a funeral plan that goes a little bit further, the Select Plan also includes a limousine and a higher quality coffin.\*

### Premier Plan

Our most comprehensive option, this plan includes two limousines as well as a solid wood coffin, often chosen for burials.\*

We're here to help

 0800 145 6520



## How do the plans compare?

The funeral director's services included within your plan:	VALUE £2,895	STANDARD £3,295	SELECT £3,650	PREMIER £3,899
Provision of professional services and making all arrangements for the funeral	✓	✓	✓	✓
Advice on the certification and registration of the death and related documentation	✓	✓	✓	✓
The coffin* (these are typical examples)	Wood effect	Plain veneered	Panelled veneered	Solid wood
Transportation of the deceased to a resting place within a 15 mile radius	During office hours	During office hours	✓	✓
Care of deceased prior to burial or cremation (excluding embalming)	✓	✓	✓	✓
Use of chapel of rest or service rooms	✓	✓	✓	✓
The funeral service at a local cemetery, church or crematorium	At the place of burial or cremation only	✓	✓	✓
Choice of date and time of funeral	✗	✓	✓	✓
Funeral procession from home to funeral location	✗	✓	✓	✓
A hearse to local crematorium or cemetery	✓	✓	✓	✓
Limousines	✗	✗	One	Two
Family viewing	During office hours	During office hours	Any pre-arranged time	Any pre-arranged time
A list provided to the family of mourners who sent flowers	✗	✗	✗	✓
Confidential assistance with bereavement counselling	Advice book	Advice book	✓	✓

### Additional benefits

An allowance for third party costs	£700	£940	£940	£940
Professionally drafted Will	✓	✓	✓	✓

\*Your funeral director will provide further guidance on the type of coffins available within your plan.

Please note:

Our plans don't include the purchase of a burial plot. Should you choose burial 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.



# Choose how you would like to pay

We offer a number of ways to pay for your funeral plan – simply choose the one that’s right for you.

## Payment in full

You can make a one-off single payment for immediate cover. You can pay by debit card, credit card or cheque. If paying by cheque, please remember to return it, made payable to ‘Golden Charter Trust’, with your application form.

**As an additional benefit with this payment option, you will receive 10 years of secure storage and updates for your Golden Charter Will.** This is available as an optional extra costing £200 (payable in full) with the other payment options detailed below.

## Pay by 12 monthly payments

If you would prefer to spread the cost, you can pay by 12 monthly payments by Direct Debit at no extra charge. Just select this option and complete the Direct Debit Instruction on your application form. A small initial deposit is required. You will be fully covered once the plan is fully paid.

## Low cost instalment option

If you would like lower monthly payments, we offer payment terms of between 2 – 30 years, making our plans even more affordable. Payable by Direct Debit, the monthly instalment will depend on your choice of plan and the number of years over which you would like to pay. This option is available if you are aged 78 or under at the time of application. You will be fully covered at the end of the payment term.

## Fixed monthly payments

We also offer fixed monthly payments where you pay a fixed monthly amount by Direct Debit, based on your age (at time of application) and choice of funeral plan, which is payable until the age of 90 or death if earlier. This option is available if you are aged 50 to 80. You will be fully covered after two years’ consecutive payments. The total payable could potentially be higher than the cost of your funeral plan.

Please refer to the enclosed Payment Information Sheet and Key Features Document for more information on payment options.



# Looking after you as a plan holder

As a plan holder you'll receive 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 one to give to your next of kin.

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



## Ready to take the next step? Get in touch today.

Your professional advisor is ready to help, so why not get in touch? Alternatively, call Golden Charter on the number below.



**FREEPHONE**  
**0800 145 6520**

**There are no medical or health questions to answer when you apply.** Your application for a Golden Charter Funeral Plan will be accepted – guaranteed.



# Your questions answered

Below is a list of the questions we're asked most and our answers. If you can't find what you're looking for, simply get in touch.

**Q What happens once I've bought my plan?**

**A** We'll send you a membership pack with all the information about your plan, as well as a membership card. Once your plan is fully paid, you will receive a certificate along with a copy to give to your next of kin. If you have chosen to pay by fixed monthly payments, your certificates will be sent after two years' continuous payments.

**Q Can I choose my own funeral director?**

**A** Yes – if you have a preferred funeral director, please let us know when you call, or include in the 'Additional Information' section of your application form. If you don't have any preference we'll simply appoint a funeral director near to you from our network of local independent funeral directors. If it isn't possible to appoint your preferred funeral director to your plan, we'll let you know so we can work with you to choose an alternative.

**Q What if I have special requests for my funeral?**

**A** You can tell us about any special wishes for your funeral when you apply. If these involve extra costs, you may be able to add these on to the total cost of your plan (except where you choose to pay by fixed monthly payments).

**Q Can I transfer my plan to someone else?**

**A** Yes, your plan can be transferred and used for the funeral of a spouse or other family member if they die before you. (This option is not available if you pay by fixed monthly payments.) There would be extra costs if the funeral arrangements differ from what's specified in the plan, for example, burial instead of cremation, an additional limousine or a different location.

**Q What happens if my funeral director goes out of business?**

**A** If that happens, we'll contact you to discuss options for a new funeral director.

**Q What happens when I die?**

**A** Just one phone call and it's all taken care of. Your membership pack contains the contact details for your funeral director. When the time comes your family simply contacts the funeral director and quotes your plan number. The funeral director will then take care of all the arrangements.

**Q Can I take out a plan for someone else?**

**A** Yes, just complete the plan holder's representative section on the application form, and we'll arrange for all correspondence to be sent to you. If paying by fixed monthly payments, please note the plan holder will be contacted directly by the life assurance company which provides this payment option.

**Q What if I die while in another country?**

**A** If you intend to travel overseas, we recommend that your travel or medical insurance policy includes cover for repatriation costs back to the UK. Your funeral plan covers the cost of transportation of the body from the relevant UK airport or port to the funeral director's premises.

**Q What if I change my mind?**

**A** If you cancel within 30 days we will refund the payment you have made. For details of cancellation terms after 30 days please see the enclosed Payment Information Sheet and Key Features Document.

**Q What if I move to a different area?**

**A** Please let us know you are moving so we can update our records. You will have the option to move your plan to a different funeral director, if required.

**Q What happens if I die before I've made all the payments?**

**A** This will depend on the type of payment method you have chosen. Please refer to the separate Payment Information Sheet and Key Features Document for more information.



# Your Will – your questions answered



## **Q** Why should I have a Will?

**A** A Will allows you to make your wishes clear and means your loved ones can inherit more quickly, potentially avoiding any disputes. All Golden Charter Funeral Plans include a professionally drafted Will.

## **Q** How do I complete my Will instruction?

**A** When you take out your funeral plan by phone, post or online, we'll contact you about arranging your Will instruction within eight weeks. Once we have received your Will instruction, our specialist Will writers will complete the first draft of your Will and send it to you for checking within 10 days.

## **Q** Can you arrange a Will for my spouse/partner?

**A** Yes. We can provide a Mirror Will for your spouse or partner at no extra cost.

## **Q** What if I already have a Will?

**A** You can use your Golden Charter Will as an opportunity to update your existing Will with a new one. Alternatively, you might consider gifting it to a family member or friend.

## Our commitment to customer service

We aim to provide the very best service to our customers. Based on independent research\* 92% of our customers are satisfied or very satisfied with our service. Plus, our customers are more likely to recommend Golden Charter, compared with customers of other funeral plan providers.\*\*

We hope that you are happy with your plan arrangements and the service you receive from Golden Charter, however, if you are not satisfied with any aspect of your experience, please contact us so we can resolve it:

**✓** Call our head office on Freephone **0800 171 2955**

**✓** Email **customer.resolution@goldencharter.co.uk**

**✓** Write to us at **Golden Charter Ltd, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF**

We aim always to get back to you within seven working days of receipt, and to resolve any problems within 20 working days.

If we cannot resolve your complaint to your complete satisfaction, you can contact the Funeral Planning Authority (FPA).

Because we're an FPA-registered provider, you benefit from the protections available through its regulations. (Please note this doesn't apply to services relating to your Will.) **www.funeralplanningauthority.co.uk**

## Recommendations and approvals

Golden Charter is recommended by the National Society of Allied and Independent Funeral Directors (SAIF), which serves independent funeral directors nationwide. **www.saif.org.uk**

## The Golden Charter Trust

For detailed information about the Trust and how it safeguards plan holders' funds, please visit: **www.goldenchartertrust.co.uk**

\*Independent research between January and March 2017 (sample size 433). \*\*Based on an independent survey, Sept 16, (sample size 151). For further details, see [goldencharter.co.uk/legal-disclaimer](http://goldencharter.co.uk/legal-disclaimer)



# Additional services from Golden Charter

Protect a lifetime's work for the ones you love with our range of Later Life Planning services:

- ✓ Power of Attorney
- ✓ The Probate Plan
- ✓ Property Protection Trust
- ✓ Family Protection Trust

For more information, please contact our Later Life Planning advisors on **0800 171 2976**



Golden Charter Funeral Plans and Golden Charter Legal Services are provided by Golden Charter Ltd, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF.

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