

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life



Your complete guide to funeral plans

Everything you need to know about
planning ahead with Golden Charter



No-one likes to think about death or funerals, whether it's our own or our loved ones'. But having a plan can often help to make things that little bit more bearable. It can be very comforting to know that when the time comes, your funeral wishes will be taken care of.

Going the extra mile for customers

Working alongside our nationwide network of independent funeral directors, everyone at Golden Charter believes we have a responsibility to go that bit further for our customers and their families.

With a Golden Charter funeral plan in place, you can be sure of a genuinely personal service, for you and your family, when it matters most.

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. Our friendly, UK-based advisers are here to help and can answer any questions you may have. Please call us free on:

 **0800 171 2077**

 **goldencharter.co.uk**

Golden Charter funeral plans are available to all UK residents, regardless of age and state of health.

The safe, simple way to secure peace of mind

A funeral plan from Golden Charter is an easy way to organise your funeral arrangements in advance, specify your wishes and pay for the funeral director's services included in your plan. It's a chance to help 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 pre-arrange the funeral you want and pay for the funeral director's services.

A plan can save your family worry and expense, and help make things easier for your loved ones at a difficult time. As our customers 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 help 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, helping to relieve your family of the stress and financial worry they may otherwise have to face.

What are the benefits of planning ahead?

- ✓ Enjoy the peace of mind of knowing you have helped save your family from the worry of funeral costs and arrangements
- ✓ Arrange the send off you really want with a trusted, local independent funeral director
- ✓ By paying for your funeral director's services at today's prices, you can avoid any potential future increases in the cost of these services



You're 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,¹ proudly owned by independent funeral directors.

We work with over 2,800 independent funeral directors across the UK,² 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 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 can ask them to accept your plan.



**We offer the widest
choice of independent
funeral directors
in the UK**

● 2,888 Independent
funeral director branches
who accept our plans²



1. Based on recent market share of funeral plans sold.
For details please see Funeral Planning Authority statistics 2020
at funeralplanningauthority.co.uk/statistics and Golden Charter
Annual Review 2019/20 at goldencharter.co.uk

2. Based on number of funeral director branches in the UK accepting
Golden Charter plans at 16 April 2021.

Why planning ahead makes great financial sense

You might be surprised to hear that, while the average cost of a funeral in 2010 was £2,713, by 2020 it was £4,184.¹ That's an increase of 54% in 10 years – well above inflation.

A smart alternative to savings

With the rise in funeral costs outstripping inflation over recent years¹, there's no guarantee that, when the time comes, your bank or building society savings will cover the cost of your funeral. Your family may need to make up the shortfall or wait until assets from your estate are available.

Nobody wants their family to face money worries in the future. A funeral plan lets you fix the cost of the funeral director's services covered by your plan at today's prices. Our plans also include an allowance towards third party costs, such as cremation or burial fees.

UK national funeral cost¹



Even if prices rise in the future, once your plan is paid for² you'll have the reassurance of knowing there'll be nothing more to pay for funeral director services – guaranteed.

What about Over 50s plans?

Over 50s plans usually pay out a lump sum on death which can be used to pay for a funeral. But as the lump sum is fixed at the outset of the plan, any future increase in funeral prices could mean the payment won't cover the cost of the funeral.

A Golden Charter funeral plan will pay for the funeral director's services covered by your plan at the time they are required, no matter what happens to prices in the future. Plans also include an allowance for third party costs which may grow over time (see page 8 for details).

How do they compare?	Funeral Plan	Over 50s Insurance Policy
Does it help protect against rising funeral costs?	✓	✗
Can you specify your funeral wishes with a trusted, independent funeral director?	✓	✗
Can it help save loved ones from the worry and stress of funeral arrangements?	✓	✗
Does it offer the option to pay in monthly instalments?	✓	✓

1. SunLife Cost of Dying Report 2021. 2. Or after 2 years' consecutive payments if paying by the fixed monthly payment option.

A range of plans to choose from

We have five plans to choose from, so whether you'd like a traditional cremation or burial service, or a no-fuss direct cremation, you can pick the one that best suits your needs.

For a traditional burial or cremation service:

The Value Plan

£2,895

The Value Plan includes the funeral director's services, a basic coffin and an allowance towards third party costs. There is no funeral procession included in this plan. The funeral director will choose the date and time of the funeral and the funeral service can only be held at the place of burial or cremation.

The Standard Plan

£3,495

The Standard Plan includes the funeral director's services, a simple coffin, a funeral procession and gives your family the choice of time and date for the funeral. It also includes an allowance towards third party costs.

The Select Plan

£3,850

The Select Plan offers the same services as the Standard Plan plus a limousine and a high quality coffin.

The Premier Plan

£4,099

The Premier Plan is our most comprehensive option, offering the same features as the Standard Plan plus two limousines and a superior coffin.

For a no-fuss, unattended cremation:

The Basic Plan

£1,749

The Basic Plan provides a dignified, unattended cremation without the ceremony or costs associated with a traditional funeral. The plan is only available for cremation and doesn't include any kind of funeral service. Neither you or your next of kin have any choice as to the location, date or time of the cremation – this will be decided by the funeral director.

A plan that's tailored to your needs

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, one of our advisers will be happy to discuss your funeral requirements and find the plan that suits you best.

And rest assured, our plans are available to everyone, regardless of age or state of health.

 0800 171 2077

How the plans compare	Unattended cremation	Traditional funeral service			
Funeral director services	The Basic Plan	The Value Plan	The Standard Plan	The Select Plan	The Premier Plan
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 ¹	Suitable for cremation, selected by the funeral director	Basic	Simple	High Quality	Superior
Collection and transportation of the deceased to the funeral director's premises (within a 25 mile radius)	Within working hours	Within working hours	Within working hours	24 hours	24 hours
Care of the deceased prior to burial or cremation (excluding embalming)	✓	✓	✓	✓	✓
Use of chapel of rest or service rooms	✗	✓	✓	✓	✓
Family viewing at any pre-arranged time ²	✗	✓	✓	✓	✓
Arrangement of the funeral service at a local cemetery or crematorium	✗	✓	✓	✓	✓
Funeral held on a normal weekday, during working hours	✗	✓	✓	✓	✓
Choice of date and time of funeral	✗	✗	✓	✓	✓
Funeral procession to funeral location (fees and costs of a service at a separate location not included)	✗	✗	✓	✓	✓
Hearse to a local crematorium or cemetery	✗	✓	✓	✓	✓
Provision of sufficient staff to attend to the coffin as required	✗	✓	✓	✓	✓
Limousines	✗	✗	✗	One	Two
Additional benefits					
Built-in allowance for third party costs (see page 8 for details)	£500 allowance	£800 allowance	£1,100 allowance	£1,100 allowance	£1,100 allowance
A list provided to the family of mourners who sent flowers	✗	✗	✗	✗	✓
24 hour funeral director telephone support for the bereaved	✓	✓	✓	✓	✓
Transportation to the funeral director's premises if death occurs whilst on holiday in mainland UK	✓	✓	✓	✓	✓

1. Coffins supplied will be wood-effect quality or better (excludes Basic Plan). Your funeral director will provide further guidance on the types of coffin available within your plan. 2. Costs may apply if out-of-hours viewing is required.

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.

Other funeral costs you need to think about

Whilst the cost of the funeral director's services are included in your plan, there are other costs you need to consider.

Third party costs

These are the costs for essential, non-funeral director services required to carry out a cremation or burial. The funeral director cannot control these costs, and these fees need to be paid at the time of the funeral.

All our plans include an allowance for third party costs:

Third party costs	The Basic Plan	The Value Plan	The Standard Plan	The Select Plan	The Premier Plan
Cremation fees	£500 allowance				
Burial or interment fee	Not applicable	£800 allowance	£1,100 allowance	£1,100 allowance	£1,100 allowance
Minister or Officiant's fee to conduct the service					
Doctor's fees (if applicable)	×	×	×	×	×
Purchase of burial plot	×	×	×	×	×

The built-in allowance will not be used towards certain third party costs such as doctor's fees (if applicable) or the purchase of the burial plot.

The value of the allowance included in your plan may grow over time. There will only be more to pay at the time of the funeral if the third party costs exceed the allowance when you buy your plan, or if the costs increase by more than the growth of your plan.

Optional third party cost guarantee

If you choose cremation and pay for your plan by the single payment or 12 monthly payment options, for an additional £200 you can choose to guarantee that third party costs will be covered if you die within five years from when your plan is fully paid. If you die after the specified guaranteed period, your additional payment of £200 will be added to your third party costs allowance. The guarantee is not available for burials or if you choose the Basic Plan. Please refer to the Key Features document for more information.

Optional services

You can choose to add extra services such as flowers, newspaper notices, a 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 to organise these at the time.

Choose how you would like to pay for your plan

Spread the cost or make a one-off payment. We offer a number of ways to pay for your funeral plan – simply choose the one that's right for you.

Single payment option

You can make a one-off single payment for immediate cover.

12 monthly payment option

If you would prefer to spread the cost, you can pay over 12 monthly payments by Direct Debit at no extra charge.

Low cost instalment option

If you would like to spread the cost over a longer period for a lower monthly payment, our low cost instalment option offers terms of between two and 30 years (or two and 10 years if you choose the Basic Plan), payable by Direct Debit.

Fixed monthly payment option

We also offer a fixed monthly payment option 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 for life or until the age of 90.

Administration fee

As well as covering the delivery of your funeral as per the terms and conditions of your plan, your plan price includes a one-off £249 administration fee which Golden Charter receives to cover the cost of setting up, managing and administering your funeral plan throughout its lifetime.

For more detailed information on the payment options, please refer to the separate Payment Information and Key Features documents.

Your payments are safe and secure in the Golden Charter Trust

With a Golden Charter funeral plan your payments are protected.

Your money is paid into the Golden Charter Trust¹ which is run by a Board of Trustees, completely independent of Golden Charter.

The Trustees are chosen for their skills and experience, and safeguard the payments made by our customers.

They make sure all future funerals can be paid for, which means we can guarantee the funeral director's services included in your plan will be delivered at the time they are required.

To find out more about the Trust and how it protects customers' funds, visit goldenchartertrust.co.uk

1. This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them.

Golden Charter
Trust 

Peace of mind without compromise

With something as important as your funeral arrangements, it's vital to know exactly what you're buying and what your plan includes. With some funeral plans, what looks like a good deal may come at a price; one that could leave your family with an unexpected bill, or a level of service that doesn't meet expectations.

Golden Charter is a trusted funeral plan provider for a reason

First and foremost, we're owned by independent funeral directors across the UK. These are genuinely local businesses, with roots in the community and a reputation for service and support. This means you and your family receive local, personal service when it matters most.

We believe our plans also offer value for money and choice. Plans are priced to ensure you receive the funeral you expect at the time it is required, with no hidden charges or fees and, crucially, with no compromise on service and quality. Your payments are protected and, once your plan is paid for¹, they are guaranteed to cover the funeral director's services within your plan.

Having that reassurance is essential when you're planning for later life. And we believe it's one of the main reasons why 94% of our customers in a survey said they were satisfied or very satisfied with our service, and 93% would recommend us to a friend.²

1. Or after 2 years' consecutive payments when paying by the fixed monthly payment option. 2. Based on independent research by CJM Research 2019/2020 average.

"The staff are friendly and helpful and made the process very easy."

"The service from beginning to end was so simple and all done over the phone."

"A very smooth journey to peace of mind!"

"Everything connected with Golden Charter was special, and I felt very well looked after."

"Very helpful indeed. Could answer all my questions and I didn't feel hurried. I have already recommended this company!"



Based on 2,230 reviews at April 2021

Ready to take the next step? Get in touch today

Our friendly, experienced, UK-based advisers are ready to help with everything from choosing your funeral director and plan to the finer details of your funeral arrangements. So why not get in touch?

Remember, our plans are available to all UK residents, not just those aged over 50, and there are no medical or health questions to answer when you apply. Call us free today on:

 **0800 171 2077**

 **goldencharter.co.uk**

Looking after you as a customer

As a Golden Charter customer you'll receive personalised plan documents, which include a summary of your plan, your funeral director's details, your plan holder certificate and a personal membership card for you to carry in your purse or wallet.

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.





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 using the contact details on page 14.

Q Can anyone apply for a Golden Charter funeral plan?

A Our plans are available to all UK residents, regardless of age or state of health. If you choose to pay by low cost instalments then you must be 78 or under when you apply. If you choose the fixed monthly payment option then you must be aged between 50 and 80. There are no maximum or minimum age limits if choosing to pay by single payment or by 12 monthly payments.

Q What happens once I've bought my plan?

A We'll send you a plan documents folder with all the information about your plan, as well as a membership card.

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 of receiving our written acceptance, please see the separate Payment Information and Key Features documents.

Q Can I choose my own funeral director?

A Yes, if you have a preferred funeral director please let us know when you call. Alternatively, include their details in

the 'Additional Information' section when completing our application form. If it isn't possible to appoint your plan to your preferred funeral director, we'll let you know so we can work with you to choose an alternative. 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.

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

A If that happens, we'll contact you to discuss options to reallocate your plan to another funeral director near you.

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 the fixed monthly payment option).

Q What happens when I die?

A Your plan documents folder 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 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 deceased from the relevant UK airport or port to the funeral director's premises.

Q Can I transfer my plan to someone else?

A For all payment options, except the fixed monthly payment option, you can transfer the benefit of your funeral plan to a nominated family member or friend who dies before you. Where you pay by the low cost instalment option you can only transfer the benefit of the funeral services if the total cost has been paid.

Any change of arrangements following such a transfer (for example, a change of address for the nominated family member or friend leading to increased transportation costs) may mean that we have to appoint a different funeral director. It may also mean that you need to pay additional sums.

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 and Key Features documents for more information.

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 the fixed monthly payment option, please note the plan holder will be contacted directly by the life assurance company that provides this payment option.

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.

Everything you need to apply

Please take a moment to read the enclosed information carefully.

Payment Information

Explains our range of flexible payment options.

Key Features | Terms and Conditions

A summary of the key features of our funeral plans. Detailed information about our funeral plans and payment options.

Application Form

For completion if you wish to apply by post. Alternatively call us or visit our website:



0800 171 2077



goldencharter.co.uk

Our commitment to customer service

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 Customer Service Team on Freephone **0800 833 800**
- ✓ Email **contact@goldencharter.co.uk**
- ✓ Write to us at **Golden Charter Ltd, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF**

Normal opening hours, 9am-5pm,
Monday to Friday.

We aim to resolve any issues as quickly as possible. 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.
www.funeralplanningauthority.co.uk

How did we do?

At Golden Charter we are continually looking to improve our service so that we can provide an even better experience to customers. We would value your views and feedback on how we have performed. You can let us know by calling our Customer Service Team on **0800 833 800** or by emailing **contact@goldencharter.co.uk**. You can also share your experience of Golden Charter on our page of the Trustpilot review website: **www.uk.trustpilot.com**

Recommendations and approvals

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

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

Registered in England No. 02511598

Details correct from 1 July 2021 and subject to change without notice.

GC-LIFT 27998 - 0421

BRO219-07/2021