

Golden Charter

Funeral Plans 

Recommended by



The National Society of Allied & Independent Funeral Directors

Registered Provider



Corporate Sponsor of



WOODLAND TRUST

Protecting Britain's Woodland for Everyone to Enjoy

The Woodland Trust is a charity registered in England No. 294344 and in Scotland No. SC038865.

Founding Member



FUNERAL PLANNING COUNCIL



Golden Charter

Funeral Plans 

HEAD OFFICE:

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

REGISTERED OFFICE:

Crowndale House, 1 Ferdinand Place,
Camden, London NW1 8EE

Call us free on

0800 171 2073

yourfuneraldirectors.co.uk

The most thoughtful decision you could make



GC-LIFT 5725 © Golden Charter April 2013

The UK's largest **independent** funeral plan provider



The most thoughtful decision you could make

Consideration for others is the most common reason for taking out a funeral plan and peace of mind is the most common benefit. With a Golden Charter funeral plan, you choose the funeral you want and pay for it at today's prices, relieving your family of any worries and uncertainty at what will inevitably be a distressing time. You will have made the arrangements in advance, selected the funeral director and taken care of the costs.

More than a million people in the UK have taken out a funeral plan, over 300,000 of them with Golden Charter, the UK's largest independent funeral plan provider.

Our funeral plans put your mind at ease with a unique combination of benefits:

- **Guaranteed no more to pay for your funeral director's services**
- **Personalise the arrangements to reflect your wishes**
- **A legacy for future generations via the Woodland Trust**
- **The plan can be transferred to anyone in your family***

The Golden Charter funeral plan guarantee

The price of funerals, like everything else, keeps going up. However, with a Golden Charter funeral plan, you can protect yourself against these rising costs. No matter how much the cost of your funeral director's services may have increased by the time they are required, they will be covered. You can be sure that once you've paid for your plan, there will be no more to pay for these services.

Each plan also includes an allowance to cover the third party costs that are not within your funeral director's control. These include the fees for the crematorium, doctors and clergy. Only if these costs were to increase more than the growth of the plan might there be a balance to pay at the time of the funeral.

*Terms and conditions apply

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A sound financial decision

When you take out a Golden Charter 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 paid into the Golden Charter Trust or to one of the UK's leading life assurance companies. 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.

A Golden Charter plan gives you freedom of choice

Some funeral planning companies 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.

Golden Charter works on behalf of more than 2,900 independent funeral directors – the largest network in the country. These funeral directors are often family-run businesses who have served their communities for generations. They take pride in offering the best local service to you and your family.

Transfer the funeral plan to anyone in your family

Although the plan is designed for your own use, it can be transferred and used for the funeral of a spouse or other family member (terms and conditions apply).

Should you wish to use your plan to arrange the funeral of a family member, we will make everything as simple as we can. If the funeral is to take place as planned, but for a different person, we will simply transfer the plan.

There may be extra costs if the funeral arrangements differ from your own intentions: for example, burial instead of cremation, an additional limousine or a different location. You will be advised of any additional costs before the funeral takes place.

Money-back guarantee

We want you to be absolutely certain that a Golden Charter funeral plan is right for you. Therefore, within 30 days, if you are not completely satisfied or have simply changed your mind, we'll give you a full refund.

Protection against rising funeral costs

Back in 2004, an average funeral cost around £1,920. However, recent research[†] shows the average cost of a funeral in the UK is now £3,284 – an increase of 71% in eight years, well above the general level of inflation. If this trend continues, the average cost of a funeral in 2020 will be over £5,600.

Paying in advance for your funeral is a sensible decision that will save money, benefiting your family or estate. We guarantee that, as long as your plan is paid for, there'll be no more to pay for the services within your funeral director's control.

A real alternative to saving

We believe a funeral plan offers a better option than saving for your funeral.

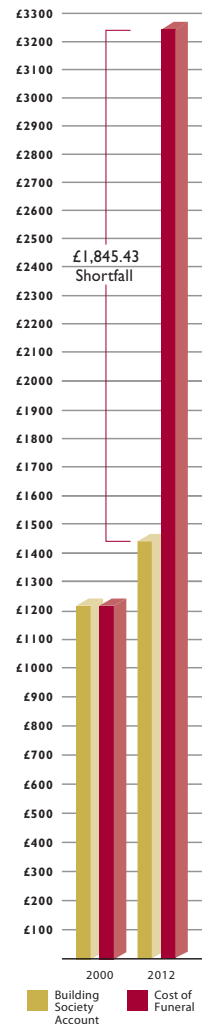
In 2000, if you had put £1,215* (then the average cost of a funeral) into a building society, you would have seen it grow to only £1,438.57** over the next 12 years. However, with the average cost of a funeral now £3,284†, your family would have to find an additional £1,845.43, at a very difficult time.

Plus, unlike saving for your funeral, you won't have to worry about your family needing access to your savings account before the funeral can be paid for. When the time comes, one phone call to your selected funeral director will activate your plan, relieving your family of the stress of organising funds and making detailed arrangements.

Plans to suit every need, with flexible ways to pay

We understand that choice is important, which is why we offer a range of plans that let you choose the kind of funeral you want, from the service and type of coffin, to the music, flowers and readings.

We also offer a range of flexible payment options, so you can spread the cost of your plan to suit your circumstances. Please refer to the enclosed 'Payment Information Sheet' for more details about ways to pay.



[†]Mintel September 2012
^{*}Survey Of Funeral Costs In Britain 2000 commissioned by The Oddfellows. ^{**}Building Societies Association, average savings rates Jan 2000 - Jul 2012.
Past performance is not necessarily a guide for the future.

Plan details

Every Golden Charter plan fully guarantees the funeral director's services and includes an allowance, as detailed in the current application form, towards the fees for burial or cremation and, where applicable, the recommended payments to doctors and the clergy or officiant. If the current costs in your area differ to those allowed, we will liaise with your local funeral director and let you know. Any difference can be adjusted by using our unique Personalisation Option.

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

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, our 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 clergy 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. Any of these additions can be added to your plan as personalisation options (see page 6).



A choice of three funeral plans What each plan provides:	The Simple Way	The Traditional Way	The Exclusive Way
The funeral director's services	✓	✓	✓
Advice and guidance on all aspects of the funeral arrangements	✓	✓	✓
Advice on the Certification and Registration of death and related documentation	✓	✓	✓
The coffin	A simple coffin	A superior coffin	A high quality coffin
Transport of the deceased, within mainland UK, to a suitable resting place within a 15 mile radius (see page 8 for conveyance if on holiday)	During normal office hours	✓	✓
Care of the deceased prior to burial or cremation (excludes embalming)	✓	✓	✓
The use of a chapel of rest, or rest rooms or service rooms, or the conveyance of the deceased to a suitable location	✓	✓	✓
Family viewing (during office hours)		✓	✓
Cremation or burial (for details see page 4)	✓	✓	✓
Hearse and limousine provision	Hearse only	Hearse and one limousine	Hearse and two limousines
Doctors' and clergy fees	✓	✓	✓
The service at a local crematorium or cemetery (for details see page 4)	✓	✓	✓
A full listing of floral tributes			✓
Confidential advice concerning bereavement counselling	Bereavement advice book	✓	✓
Ability to transfer plan to another family member [†]	✓	✓	✓

[†]Terms and conditions apply

Personalise your plan

Your personal wishes can be included in any plan. Floral tributes and newspaper notices are the most frequent requests, but there is nothing to stop you from having something more elaborate or unique.

To add personalisation options to your plan, please speak to your funeral director or one of Golden Charter's friendly advisors, who will establish the additional cost for you. When you're completely happy about the extra arrangements and the price, they will be added to your preferred plan.

A Golden Charter funeral plan offers peace of mind, no matter which plan you choose

When you plan for the future by making a Will or taking out life assurance, you think about your loved ones and what you would like to leave them after you've gone. A Golden Charter funeral plan takes care of many of the things you would prefer not to pass on, such as funeral costs and the distress of making detailed funeral arrangements. Instead, you give your family the comfort and reassurance that they are carrying out your specific wishes.

Taking out a Golden Charter funeral plan is one of the most thoughtful decisions you could make.

An extra benefit through the Woodland Trust

Since 1995, Golden Charter has helped the Woodland Trust – the UK's leading conservation charity – plant over 200,000 trees through our unique relationship. For every Golden Charter funeral plan purchased, we will make a donation of £2.00 to help the Woodland Trust continue to create woodland across the UK. If you would like details of the Woodland Trust sites in the UK and information on legacies, please visit www.woodlandtrust.org.uk



How to take out your plan

Once you have selected your plan, all you have to do is decide how you wish to pay. Please refer to the enclosed 'Payment Information Sheet'. Then, simply fill out the application form included with this brochure and return it in the pre-paid envelope provided.

If you'd like to personalise your plan using the Personalisation Option, please call an advisor on **0800 171 2073**.

We appreciate that the decision to buy a funeral plan is not something arrived at lightly. That's why Golden Charter have a team of UK-based customer service advisors who will be happy to answer your questions and put your mind at ease, should you need to talk it over.

Call our customer service advisors free on:

0800 171 2073

Lines are open 9am–7pm Monday to Thursday, 9am–6pm on Friday, and 10am–2pm on Saturday.

Alternatively, you can take out your plan online at:

yourfuneraldirectors.co.uk

What you'll receive

If you are paying by single payment, we'll send you a Certificate of Entitlement to funeral services and a membership card, which should be kept in a safe place, as well as a copy of the Certificate of Entitlement to give to your next of kin so they are aware that you hold a plan, and know how to proceed when the time comes.

If you are not paying by a single payment, your application will be acknowledged and a provisional membership card will be issued.

Change of address

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

Your questions answered

Here are some answers to the most frequently asked questions about our Golden Charter funeral plans. However, if you have any further questions, we are here to help. Just call our customer service advisors on **0800 171 2073**.

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, perhaps remaining there for some time, we recommend that your travel or medical insurance policy includes full cover for repatriation costs to your 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. Complete confidentiality is assured.

What if I live to be 100?

No matter how old you are, no matter how much funeral costs may rise, you and your loved ones will never be asked for a penny more for the services and costs guaranteed within your funeral plan (see terms and conditions).

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 Head Office freephone number:
0800 833 800

Or write to us at our Head Office:

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

Or email:

customerservices@goldencharter.co.uk

Golden Charter will respond to your complaint in writing within 7 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 Limited is a Registered Provider of Funeral Plans and complies with the Rules and Code of Practice of the Funeral Planning Authority. Non-compliance with these Rules may render Golden Charter liable to disciplinary action by the Funeral Planning Authority.

**The Funeral Planning Authority Limited
Registered Office
50 Broadway
London SW1H0BL**

Tel: **0845 601 9619**

Email: **info@funeralplanningauthority.co.uk**
www.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.

www.saif.org.uk