The Independent Way

A funeral plan created for you by your local independent funeral director

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life

FROM ONE OF THE UK'S LARGEST FUNERAL PLAN PROVIDERS*

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

Thank you for finding out more about Independent Way Funeral Plans. As an independent funeral director, our plans provide an easy way for you to organise your funeral arrangements with us, specify your wishes and take care of the costs in advance. It's a thoughtful way to plan ahead and a chance to avoid the rising cost of funerals.

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 the funeral director's services included in 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 the families we serve often tell us, that can be a big weight off your mind.

A funeral plan tailormade for you – the Independent Way

- Arrange the send off you want with a trusted, local funeral director
- Your family will receive a genuinely personal service when it really counts
- Plans are tailored to suit your needs and your budget
- Your payments are protected and – once your plan is fully paid† – guaranteed to cover the funeral director's services in your plan

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

Few people like to talk about their funeral. An Independent Way Funeral Plan can make things easier for everyone – so that when the time comes, just one phone call 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.

A plan that suits you

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, we will be happy to discuss your funeral requirements and tailor a plan to suit you.

And rest assured, our plans are available to everyone, regardless of age or state of health, so you will be accepted for a plan.

*Based on recent market share of funeral plans sold. For details please see Funeral Planning Authority statistics 2017 at funeralplanningauthority.co.uk/statistics and Golden Charter Annual Review 2016/17 at goldencharter.co.uk

†Or after two years' consecutive payments when paying by fixed monthly payments.

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

Over the years, we've learned that just as no two people are the same, no two funerals are either.

The last thing we want is for you to feel pushed into choices you're not happy with. We can take care of every aspect of your plan in a truly personal way. With a plan in place you'll have the reassurance of knowing your family will receive a caring service and support when it matters most.

When the time comes, you can rely on us to carry out your wishes to the letter.

A trusted partnership

Our funeral plans are provided by Golden Charter – one of the UK's largest funeral plan providers.*

Over 500,000 people in the UK have already trusted them with their funeral arrangements, so you can be sure your plan is in the best of hands.

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. As your local experts, we're here to help.

When you get in touch we'll be happy to discuss your funeral requirements and find the plan that suits you best.

yourfuneraldirectors.co.uk

Golden Charter
Smart Planning for Later Life

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 £4,078.* That's an increase of 112% – more than double – and well above inflation. At this rate, in another ten years the average cost of a funeral could be more than £7,200.**

Plan ahead and beat rising prices

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 in your plan at today's prices.

No matter how much the cost of these services rise in the future, once your plan is paid for† you'll have the reassurance of knowing there'll be nothing more to pay for them – guaranteed.

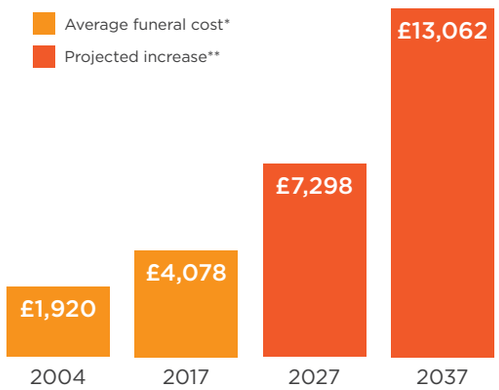
Your money is safe and secure

With our funeral plans your payments are protected.

Your money is paid into the Golden Charter Trust†† 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 will be delivered at the time they are required.

You'll find more information online at goldenchartertrust.co.uk



Price lock the cost of your funeral

An Independent Way 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.

†Or after two years' consecutive payments if paying by fixed monthly payments. ††This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them. *SunLife Cost of Dying Report 2017. **Projections by Golden Charter based on SunLife Cost of Dying research.

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.

Our funeral plans will pay for the services covered by your plan at the time they are required.

How do they compare?	Funeral Plan	Over 50s Insurance Policy	Savings Account
Does it help protect against rising funeral costs?	✓	✗	✗
Is it unaffected by interest rates?	✓	✗	✗
Does it 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?	✓	✓	✓

Planning ahead the Independent Way

Most people don't want to think about arranging their own funeral, which is only natural. But there is some quiet satisfaction to be gained from putting your affairs in order and reflecting on the most appropriate arrangements.

A plan that's tailored to your needs

As an independent funeral director, we'll take the time to understand your wishes and tailor a plan to suit you exactly. We will gladly meet you at our premises or in your home at a time that suits you.

You can tell us about any preferences you have in mind – the type of funeral you would like to have, hymns, music or any other personal touches – and we'll make sure your plan takes these into account.

What funeral costs do I need to cover?

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

Funeral director services

These costs are guaranteed to be covered by your Independent Way Funeral Plan. They typically include:

- Professional services and making arrangements for cremation or burial
- Conveyance of the deceased from place of death to the funeral director's premises, chapel of rest or other suitable location
- Care of the deceased and preparations for family viewing if requested
- Advice on the certification and registration of death and related documentation
- Provision of funeral vehicles
- Advice on bereavement counselling
- Coffin or casket requested

Third party costs

These costs are outwith the control of the funeral director but will be paid by them, to the third parties, at the time of the funeral. They may include:

- Crematorium fee
- Clergy or officiant's fee
- Purchase of grave or lair
- Cemetery fee: the opening of a new or existing grave for burial or interment of cremated remains
- Hire of church or other venue
- Fees of organist or soloist
- Memorial, such as a headstone, entry in a book of remembrance, or the planting of a tree
- Catering, floral tributes and newspaper announcements

Plan administration fee

It is necessary for a one-off plan administration fee to be applied to the cost of every plan. This fee covers all of Golden Charter's costs in setting up the plan, the work involved in the preparation of the funeral arrangements and our appointment as your selected funeral director.

Choose how you would like to pay

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.

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.

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 two and 30 years, making our plans even more affordable. Payable by Direct Debit, the monthly payment 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 for life or until the age of 90. 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 and Key Features documents for more information on payment options.

Looking after you as a plan holder

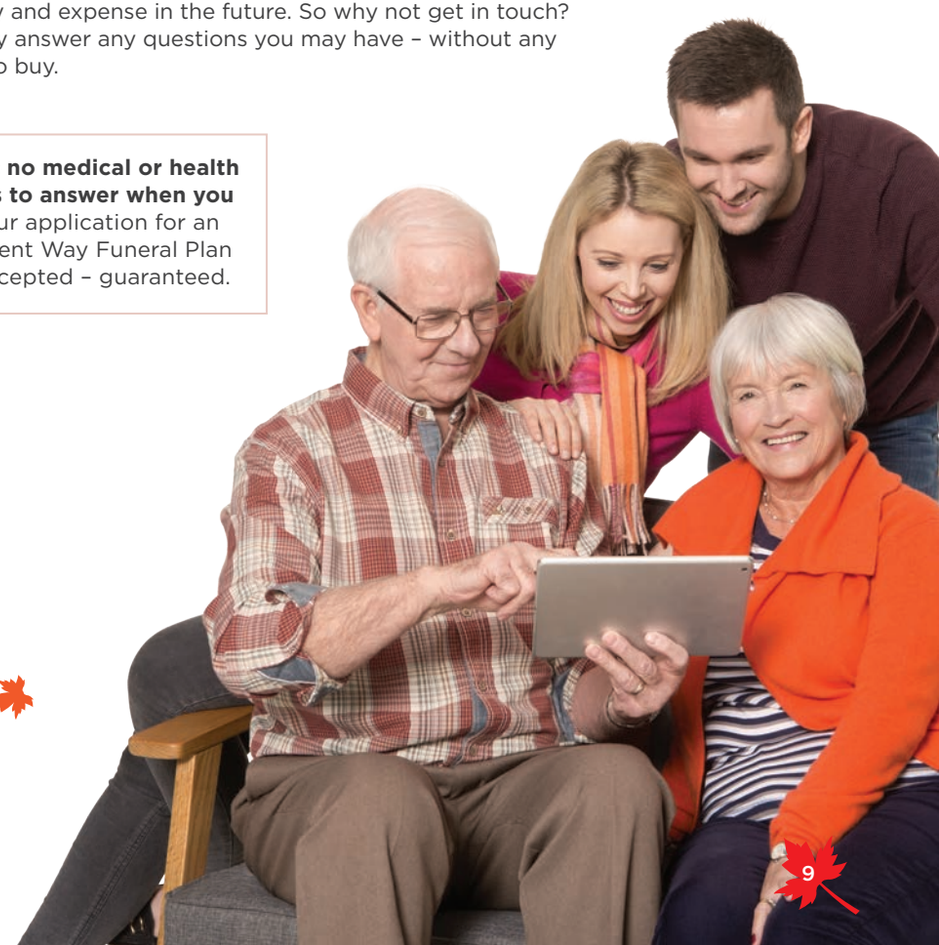
As a plan holder you'll receive a membership pack, which includes a summary of your plan and a personal membership card for you to carry in your purse or wallet.

We 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.

As well as the comfort of having a tailored plan in place, you'll have the peace of mind that comes with being able to help save your family worry and expense in the future. So why not get in touch? We'll happily answer any questions you may have – without any obligation to buy.

There are no medical or health questions to answer when you apply. Your application for an Independent Way Funeral Plan will be accepted – guaranteed.



Your funeral plan 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, please don't hesitate to get in touch.

Q What happens once I've bought my plan?
A Golden Charter will send you a membership pack with all the information about your plan, as well as a membership card.

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 you, as my chosen funeral director, go out of business?
A If that happens, Golden Charter will 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 Golden Charter will refund the payment you have made. For details of cancellation terms after 30 days please see the enclosed Payment Information and Key Features documents.

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. You can call Golden Charter on **0800 833 800.**

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.

Golden Charter's commitment to customer service

Golden Charter aim to provide the very best service to their plan holders. Based on independent research 92% of Golden Charter customers are satisfied or very satisfied with their service.* Plus, their customers are more likely to recommend them, 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 them so they can resolve it:

- Call Golden Charter head office free on **0800 171 2955**
- Email **customer.resolution@goldencharter.co.uk**
- Write to **Golden Charter Ltd, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF**

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

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

Because Golden Charter is 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**

*Based on independent research by CJM Research on plan holders' levels of satisfaction between July and September 2017 (sample size 759).

**Based on independent research by James Law Research Associates on levels of recommendation across providers, September 2017 (sample size 152).

For further details, see goldencharter.co.uk/legal-disclaimer

FPA FUNERAL PLANNING AUTHORITY REGISTERED

ASSOCIATE SAIF INDEPENDENT FUNERAL DIRECTORS

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**