



Your complete guide to funeral plans from your independent funeral director

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 finding out more about our funeral plans. As an independent funeral director, our plans provide an easy way 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 lets you pre-pay the cost of your funeral director's services. You choose the funeral you want and fix the cost of the 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.

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

Few people like to talk about their funeral. A 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.

## Protect your family with a funeral plan from your local independent funeral director

- ✓ Arrange the send off you want with a trusted, local funeral director
- ✓ There's a range of plans and affordable payment options to choose from
- ✓ Your family will receive a genuinely personal service when it really counts
- ✓ Your payments are secure and guaranteed to cover the funeral director's services in your plan

## 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 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. 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](http://yourfuneraldirectors.co.uk)

\*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)

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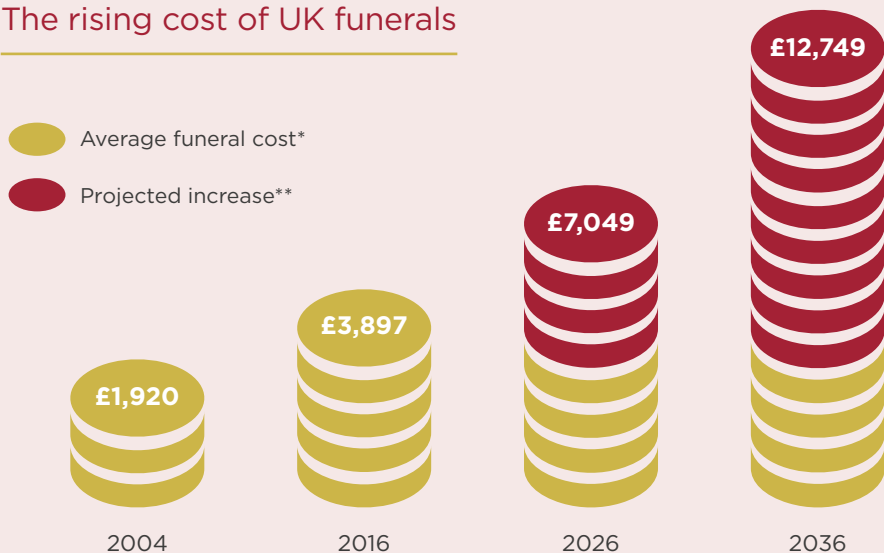
## Why planning ahead makes great financial sense

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 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.

#### The rising cost of UK funerals



### 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.

### Your money is safe and secure

Payments for your funeral plan are 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.

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



\*SunLife Cost of Dying Report 2016.  
\*\*Projections by Golden Charter based on SunLife Cost of Dying research.



# Choose the perfect plan

There are three funeral plans to choose from – the Simple Way, the Traditional Way and the Exclusive Way – 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. Just let us know about any personal preferences 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 your funeral director but will be paid by them, to the third parties, at the time of the funeral.

All our plans include an allowance for third party costs. 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.

### 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. We can help organise these at the time.

### Simple Way

Our lowest priced option, this plan covers essential funeral director's services plus an allowance towards third party costs.

### Traditional Way

If you want a funeral that goes a little bit further, this plan also includes a limousine and a high quality coffin.\*

### Exclusive Way

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

# How do the plans compare?

The funeral director's services included within your plan:	SIMPLE WAY	TRADITIONAL WAY	EXCLUSIVE WAY
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)	Plain veneered	Panelled veneered	Solid wood
Transportation of the deceased to a resting place within a 15 mile radius	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	✓	✓	✓
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	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	✓	✓

## Additional benefits

An allowance for third party costs	✓	✓	✓
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\*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 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.





## 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.

### 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.

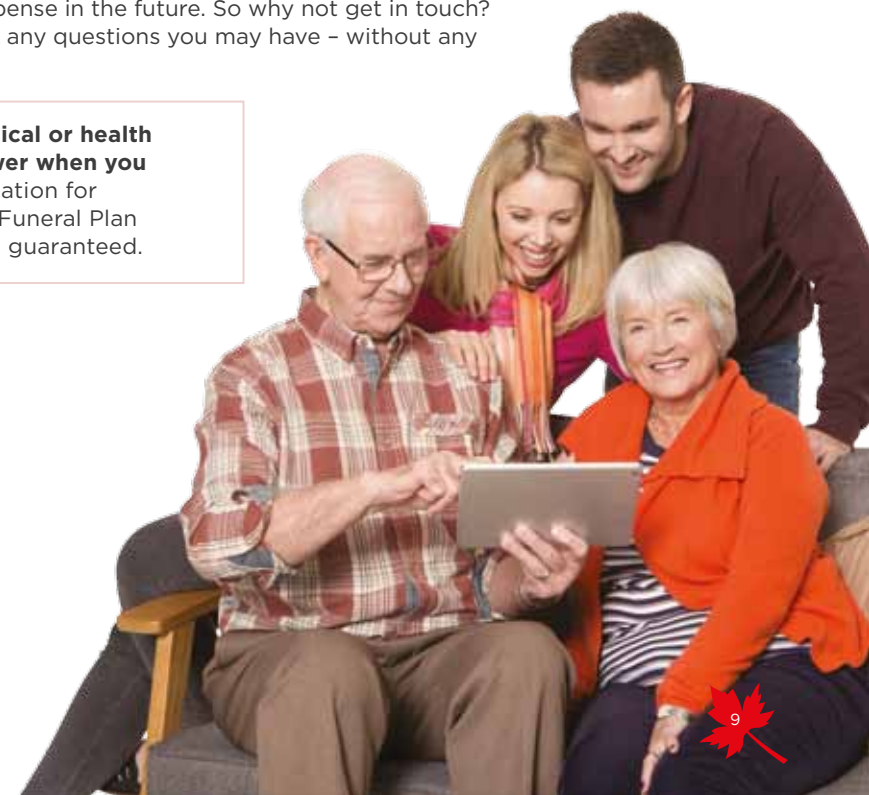
We will hold full details of your funeral plan. When the time comes, one phone call is all it takes to activate your plan and get the arrangements underway.



## 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 a Golden Charter 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. You can also call Golden Charter on 0800 833 800 or visit [yourfuneraldirectors.co.uk](http://yourfuneraldirectors.co.uk).

### **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. 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 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, 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 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.

## 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](mailto:customer.resolution@goldencharter.co.uk)

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

They aim always 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](http://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](http://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](http://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)



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