



**PLAN
AHEAD FOR
PEACE OF
MIND**



Your complete guide to the Independent Way funeral plan

Brought to you by your local
independent funeral director



Plan ahead the Independent Way, with Golden Charter and your local independently owned funeral director

Thank you for your interest in our Independent Way funeral plan, brought to you by your local independent funeral director.

Whilst no-one likes to think about death or funerals, whether it's our own or our loved ones', 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.

With the Independent Way funeral plan you get the best of both worlds – the personal care and attention of a trusted local funeral director, with the security of one of the UK's largest funeral plan providers.¹

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 funeral director can answer any questions you may have, discuss the finer details of your funeral wishes and tailor a plan to suit you.

Alternatively, call Golden Charter's friendly, UK-based team free on **0800 833 800**.

Golden Charter funeral plans are available to all UK residents, regardless of age and state of health. Please refer to our Key Features document for eligibility of our payment options

1. Based on selling 14% of funeral plans in the UK in 2021

The safe, simple way to secure peace of mind

The Independent Way funeral plan 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. Our plans include an allowance towards third party costs. These are essential, non-funeral director services such as the cremation or burial fees, plus the minister or officiant's fee to perform the service. The funeral director cannot control these costs, and these fees need to be paid at the time of the funeral.

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 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 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 funeral director
- ✓ By paying for your funeral director's services included in your plan, you can avoid any potential future increases in the cost of these services



Why planning ahead makes great financial sense

You might be surprised to hear that, while the average cost of a funeral in 2011 was £2,910, by 2021 it was £4,056.¹ That's an increase of 39% 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 prices². Our plans also include an allowance towards third party costs, such as the cremation or burial fees, plus the minister or officiant's fee to perform the service. There will only be more to

UK national funeral cost¹



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. Even if prices 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 your funeral director services included in the plan – 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 potential future increase in funeral prices could mean the payment won't cover the cost of the funeral.

An Independent Way 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. If your plan includes a contribution towards third party costs this may also grow over time (see page six for details). 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.

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, 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 2022. 2. With exception of additional costs agreed by funeral director and customer at point of sale

A plan that's tailored to your needs

With the Independent Way funeral plan you can create a send off that's as unique as you are. And deciding on the main details now is a thoughtful way to plan ahead and save your family from uncertainty later on.

Your funeral. Your way.

Over the years, we've learned that just as no two people are the same, no two funerals are either. Whether for a burial or cremation, the Independent Way funeral plan lets you arrange the funeral you really want.

Your funeral director will take care of every aspect of your plan in a personal way. From flowers and music, to personal touches and unusual requests, they'll take the time to understand your needs and tailor a plan that fits your wishes exactly.

With a plan in place, you can rely on your funeral director to carry out your wishes and for your family to receive truly personal service and support.

Why choose a tailor-made plan?

- ✓ Plan the funeral exactly as you want it
- ✓ Include unique and personal touches
- ✓ Save your family from the worry of funeral arrangements

Less than 1% of people knew all their loved one's funeral wishes¹

1. SunLife Cost of Dying Report 2022



The funeral costs you need to think about

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

Funeral director services

These are the funeral director's own services for either a cremation or burial. The services you select are guaranteed to be covered by your Independent Way funeral plan. They typically include:

- Professional services and making arrangements for cremation or burial
- Transportation 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 are the costs for essential, non-funeral director services required to carry out a cremation or burial which need to be paid at the time of the funeral. These costs are outside the control of your funeral director but you can include a contribution towards them in your plan. These costs are paid by the selected funeral director to other suppliers or professionals to carry out funeral services. They may include:

- Crematorium fee
- Minister or Officiant's fee
- Purchase of burial plot
- Cemetery fee: the opening of a new or existing grave for burial or interment of ashes
- 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 funeral announcements

Tailor the plan to your budget

Your funeral director will discuss your funeral requirements with you and give you a price for your plan based on your wishes. Think about the services that are important to you – from the type of coffin to whether you need a limousine for family and friends – and whether you would like to include a contribution towards third party costs. 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.

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. You will be covered once all payments are made.

Instalment payment option

For a lower monthly payment, you can also choose to spread the cost of your plan between two and 15 years. This option includes the added benefit of our **Golden Charter Pledge**, which ensures that if you die at any time after you have made 12 payments, the benefit of your plan will be provided, with no further sums to be paid.

An instalment charge is included based on the term you select and is included in the overall cost of your funeral plan.

For monthly payments and more information please contact your funeral director or call us free on 0800 833 800.

Your payments will be safe and secure in the Golden Charter Trust

With a Golden Charter funeral plan your payments are protected.

Your money will be transferred and held in the Golden Charter Trust after we deduct our arrangement fee. The Golden Charter Trust 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.

The Trust’s primary role is to invest and administer funds received by it from Golden Charter Limited in order to pay funeral director’s costs and third party costs under funeral plans.

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

Golden Charter
Trust 

Arrangement 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 arrangement fee which Golden Charter retains as a contribution towards setting up your funeral plan.

For more detailed information on the payment options, please refer to our separate Key Features document.

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 an association of independent funeral directors across the UK. These are 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 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 for, 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 93% of our customers in a survey said they were satisfied or very satisfied with our service, and 93% would recommend us to a friend.¹

1. Based on independent research by CJM Research November 2021

"We thought arranging our funerals would be difficult and a bit morbid. Our local funeral director talked us through it all and even made it fun! We are really happy that we have taken this burden away from our children and grandchildren."

"The funeral directors were very helpful in setting up the plan and I can now be confident that when my time comes I have left a plan that reflects my funeral wishes and will be less hassle for the family to sort out."

"I chose Golden Charter because the funeral directors who cared for my late husband are part of this group. The service we received as a family was exceptional and I wanted to make sure I could use their service when my time came."

Customer quotes taken from Trustpilot.

Ready to take the next step? Get in touch today

As well as the comfort of having a plan in place, you'll have the peace of mind that comes with being able to help save your family from worry and expense in the future. So why not take the next step?

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.



Looking after you as a customer

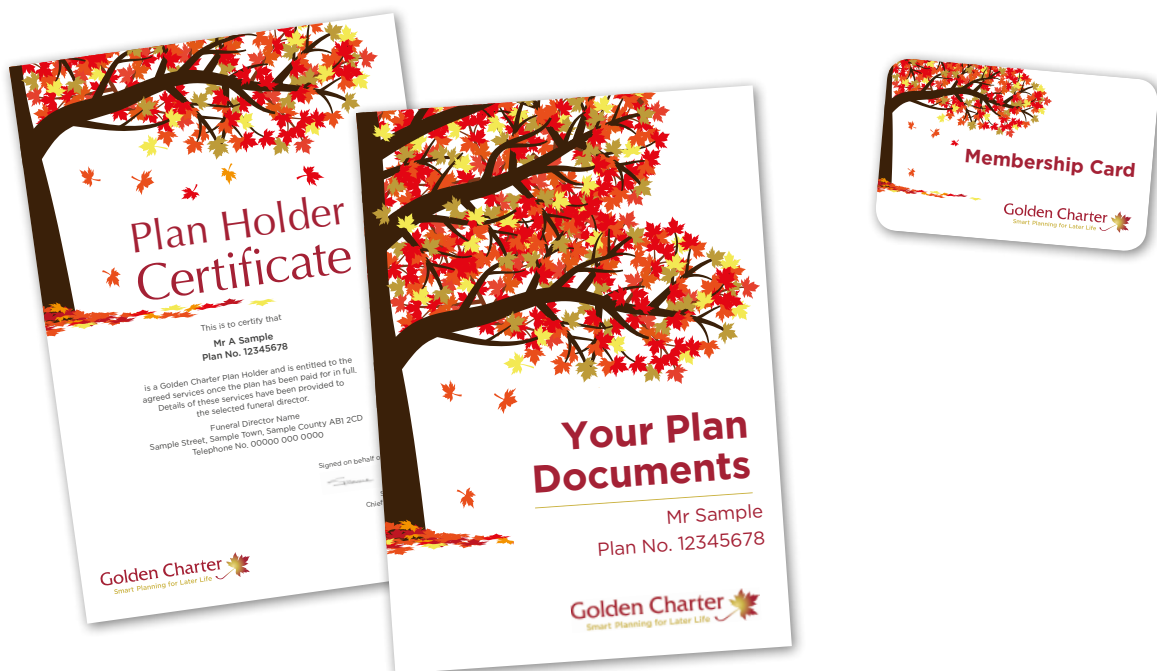
As a Golden Charter customer you'll receive personalised plan documents. These include a summary of your plan, your funeral director's details, your plan holder certificate and a personal membership card for you to carry in your purse or wallet.

Your funeral director will hold 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.

If you have opted to have a nominated representative for your plan, they will receive a letter shortly after you have purchased your funeral plan. This will advise that you have put a plan in place and provide details of your appointed funeral director.

You will also receive a customer statement which will be sent to you every three years using your preferred method of contact.

If your personal or financial circumstances change, please get in touch if you wish to update us on this.





Below is a list of the questions we're asked most and our answers. If you can't find what you're looking for, your funeral director will be able to help.

Q Can anyone apply for an Independent Way funeral plan?

A Our plans are available to all UK residents, regardless of age or state of health. If you choose to pay by the instalment payment option then you must be 78 or under when you apply.

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. If you have opted to have a nominated representative for your plan, they will receive a letter shortly after you have purchased your funeral plan. This will advise that you have put a plan in place and provide details of your appointed funeral director.

You will also receive a customer statement which will be sent to you every three years using your preferred method of contact.

Q What if my circumstances change?

A If your personal or financial circumstances change, please get in touch if you wish to update us on this.

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 our separate Key Features document.

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 contacts the funeral director and quotes your plan number. The funeral director will then take care of your funeral 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 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 our separate Key Features document for more information.

Q Can I transfer my plan to someone else?

A You can transfer the benefit of your funeral plan to a nominated family member or friend who dies before you, once the total cost of the plan 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 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.

Q What is the difference between a plan representative and a nominated representative?

A A plan representative is someone who can take out a plan on the plan holder's behalf. They will have the authority to make changes to the plan and will receive the plan documents rather than the plan holder. A nominated representative is someone who the plan holder would like to make aware that they have taken out a plan. A nominated representative has no authority to make changes to the plan.

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, and this may incur additional costs.

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 Limited, 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 Financial Ombudsman Service,
Exchange Tower, London E14 9SR.
Telephone:
0800 023 4567 or 0300 123 9123
Email:
complaint.info@financial-ombudsman.org.uk
Website:
www.financial-ombudsman.org.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 free 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

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

Everything you need to apply

Please take a moment to read the below documents carefully.

Initial Disclosure Document

The Financial Conduct Authority require us to provide you with this Initial Disclosure Document which sets out important information relating to Golden Charter, the services we offer, how you will pay for those services as well as who regulates us and how to make a complaint. It's important that you read this document and keep it safe.

Key Features | Terms and Conditions

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

Funeral Plan Summary

This document explains what is and is not included in your funeral plan, how you will pay for your plan and information on cancelling your plan, making a complaint and your entitlement to compensation.

Application Form

Your funeral director can help you complete your application form and submit it to Golden Charter on your behalf.

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life



The Independent Way Funeral Plan is a trading style of Golden Charter Limited. Golden Charter Limited trading as Golden Charter Funeral Plans is authorised and regulated by the Financial Conduct Authority FRN: 965279

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

Registered in England No. 02511598

Details correct from 29 July 2022 and subject to change without notice.

BRO238 - 07/2022

GC-LIFT 29449 - 0122

