

# Golden Charter

## Funeral Plans



The most *thoughtful* decision you could make





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# The most *thoughtful* decision you could make

## The Golden Charter Trust Fund

### Board of Trustees

HARRY S. CATHCART  
*(Chairman and Member of Help the Aged Board of Trustees)*

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*(Chairman of Headlam Group plc)*

JOHN HARRIS  
*(Funeral Director and Past President of the National Society of Allied and Independent Funeral Directors)*

KEVIN WILLIAMS  
*(CEO of Postal and Logistic Consulting Worldwide Ltd, Member of Help the Aged Board of Trustees)*

DAVID H. WILLIAMS  
*(Founder and formerly Chief Executive of Glasgow Investment Managers)*

The Board has appointed, as Fund Managers, Baillie Gifford and Legal & General, two of the largest investment management houses in the UK.

Barnett Waddingham of Glasgow, the consulting actuaries, appraise the Fund performance regularly.

## *How planning your funeral brings peace of mind*

Comfort, reassurance, freedom from worry and stress - these are benefits mentioned by almost everyone with a Golden Charter funeral plan. They're ordinary folk, just like you, perhaps, who have given some thought to the future.

More than 600,000 people in Great Britain have planned their funerals, over 155,000 of them with Golden Charter, the UK's leading funeral plan provider. Many, through losing loved ones, have known the grief of bereavement - and the distress of selecting the funeral arrangements, as well as the financial anxiety. Sometimes they worry about how their sons, daughters or even grandchildren will cope at the time of their own funeral.

Consideration for others is the most common reason for buying a Golden Charter plan. Peace of mind is the most common benefit. For with Golden Charter you know that your loved ones will be spared much of the burden of bereavement. You'll have specified every detail of the funeral in advance, selected the funeral director and taken care of the costs.

## *A guarantee that covers all your independent funeral director's services*

No matter how much the services of your funeral director may rise in cost in years to come, neither you or your loved ones will be asked for a penny more for them. It's a guarantee that gives you peace of mind. You can be assured that your family will be spared what could be financial worry.

There are some costs which are paid on your behalf by the funeral director. They are known as disbursements, and include the fees of doctors, clergy, cemeteries, crematoria, newspaper notices and memorials. These costs are not within your funeral director's control. Only if the increase in these costs were to exceed the increase provided for in the plan might there be any balance to pay at the time of need.

## *Financial Security*

You can be sure your money will always be secure. Your payment goes directly to the Golden Charter Trust, which holds the money for your funeral on behalf of participating funeral directors. This is why the funeral director is able to provide a legally binding contract, which guarantees that your funeral arrangements will be carried out exactly as you wish when required. The Trust Fund is a separate legal entity from Golden Charter.

In the unlikely event of something untoward affecting the company, the Fund would still continue indefinitely, until every plan had been carried out and payment made to the funeral director.

# Proven value

*On past evidence a Golden Charter plan is better value than high-interest building society accounts and insurance-based funeral expenses policies.*

*“You were able to offer me a plan that met both my requirements and at a financial arrangement to meet my limitations.”*

Miss AR, Surrey

Why should you pay for your funeral in advance? Would you do better to put your money in a building society? The answer is a definite no.

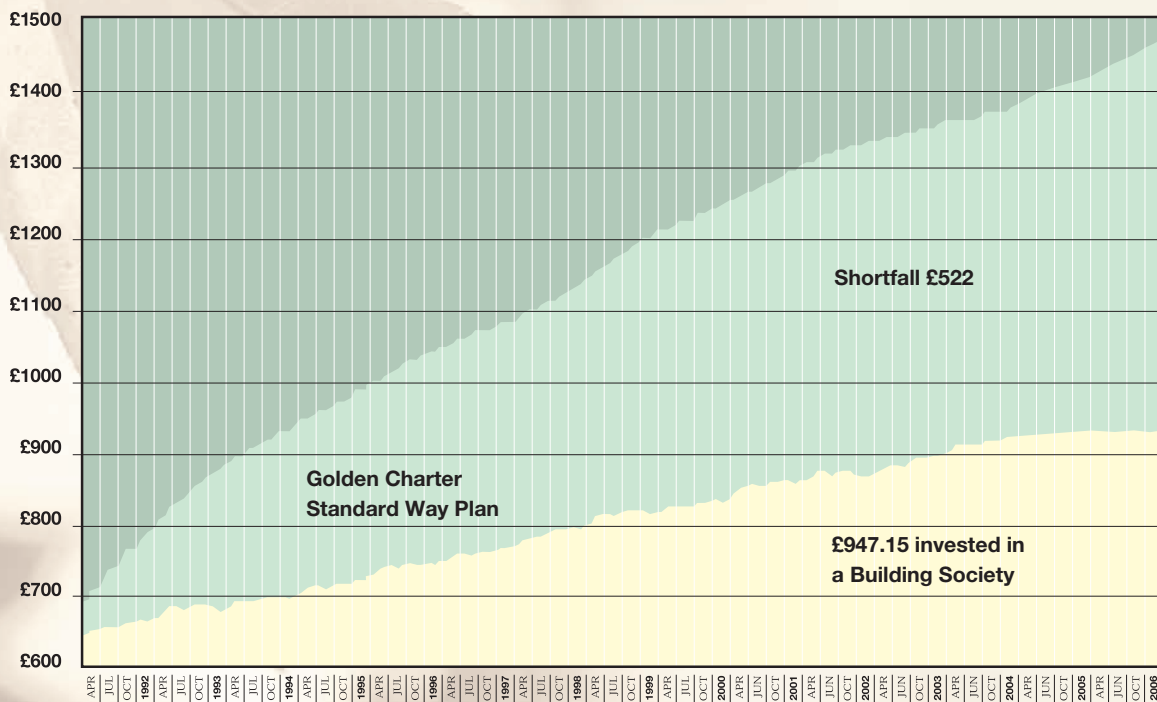
In recent years funeral expenses have increased in excess of inflation. Crematoria were required to install new equipment to comply with EC regulations. Cemetery costs have also risen because of the diminishing availability of burial facilities. Such costs are not within the control of the funeral director.

Even a high-interest building society account has failed to keep up with these increases. In comparison, on past evidence a Golden Charter plan is much better value. The graph shown here provides the proof.

If, in 1991, you'd invested £640 (then the price of one of our Standard Way plans) in a building society, it would have grown to £947.15\* over the next fifteen years. Yet the same funeral has more than doubled in cost to £1,470. The difference would have been £522.85. Such a dramatic shortfall demonstrates the wisdom of taking out a Golden Charter plan.

What about insurance-based 'funeral expenses policies'? They have several disadvantages - principally that they don't guarantee to cover funeral costs or allow you to specify the arrangements. If you are in reasonable health, you may well end up paying much more in premiums than the insurance company will ever pay out.

*\*Source: Standard & Poor's © the McGraw Hill Company 2006 29th March 91 To 1st March 2006, Offer-Bid, Gross (old basis), Based In UK. Sterling, Calculation LumpSum (UK Sterling, 640) UK Savings 2500+ Invmt net! (NX) 947.15.*





## Freedom of *choice*

### *Golden Charter gives you the freedom to select any funeral director you wish.*

Some funeral planning companies may restrict your choice of funeral director. This could be distressing to the bereaved. It might mean having to travel some distance to a firm not known to the family.

With Golden Charter you can be content in the knowledge that your wishes will be carried out by someone you know and trust.

We are an independent, British owned and run company, as are most of the funeral directors who offer our services. There are over 2,100 such funeral directors across the country - local independent firms, committed to upholding the traditional high standards and caring service that are hallmarks of the British funeral profession.

Call our **FREEPHONE HELPLINE 0800 833 800** for a list of Funeral Directors in your area who accept Golden Charter Plans.

*“All our family wish to thank the Golden Charter organisation for the comfort it has given us.”*

Mr S, Clwyd.



## Choosing your *plan*

### *An introduction to the four Golden Charter plans, and how you can personalise any one.*

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

Many personal decisions have to be made. Your wishes are special - and with Golden Charter, you can decide exactly what you want. Although there are four plans, ranging from simple to the most comprehensive, you can make sure your personal requests are included in any one. Additional limousines, floral tributes and newspaper notices are common requests, but there's nothing to stop you from having something more elaborate. The Select Reserve option will make sure all your wishes are honoured. You'll find details on the following two pages.

# Plan *details*

## *Cremation*

All Golden Charter plans include an \*allowance towards the cost of cremation and the fees charged by doctors and clergy, where applicable.

## *Burial*

This service is easily arranged through Golden Charter's unique Select Reserve Option, which also enables you to personalise your plan to your own requirements. Because the cost and availability of burial varies widely throughout the country, it is not always possible to include it in any preset plan price. The Select Reserve Option enables you to select burial at the price current in your area.

*\*Full details are in the cremation/burial information sheet inside the back cover of this brochure.*

## *Regional Variations*

All Golden Charter plan prices (see application form in the pocket at the back of this brochure) are based on an average across the UK. The fees charged by funeral directors may vary to reflect their location, facilities and level of service provided. In such cases you will be advised of any differential in price, which, be it higher or lower, can then be adjusted by use of the Select Reserve Option.

Your selected funeral director or Golden Charter customer services will be pleased to tell you more. Call 0800 833 800

## *Religious Services*

Each of the plans covers fees for clergy attending at the crematorium or cemetery. If you wish a religious service any fees for use of the place of worship, heating, lighting or the services of an organist or choir, where applicable, can be added as a Select Reserve item.

# Personalising *your* plan

## The Select Reserve Option

Your wishes are special and with our Select Reserve Option you can decide exactly what you want. There are four plans, ranging from simple to the most comprehensive, and you can make sure your personal wishes are included in any one. Additional limousines, floral tributes and newspaper notices are the most frequent requests, but there is nothing to stop you from having something more elaborate.

## *How to use the Select Reserve Option*

Speak to your selected funeral director or one of Golden Charter's friendly advisers, 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 through the Select Reserve section on your application form.

## *Plan Administration Fee*

It is necessary for a one off plan administration fee, which includes VAT, to be applied to the cost of every plan. This fee provides towards the cost of the plan set up and administration, independent actuarial consultancy fees, legal fees, professional fund management, compliance regulatory fees, and independent auditors fees.



<p>A choice of four funeral plans</p> <p>What each plan provides:</p>	<p>THE NEW <b>STANDARD</b> WAY For a Basic Funeral</p>	<p>THE NEW <b>CLASSIC</b> ARRANGEMENT For a Traditional Funeral</p>	<p>THE NEW <b>CHARTER</b> SELECTION For a more Detailed Funeral</p>	<p>THE NEW <b>GOLDEN</b> APPROACH Our most Comprehensive Funeral</p>
The funeral director's services	✓	✓	✓	✓
Attending to all necessary funeral arrangements	✓	✓	✓	✓
Advice on the Certification and Registration of death and related documentation	✓	✓	✓	✓
The Coffin/Casket	<i>Basic Coffin</i>	<i>Superior Veneered Coffin</i>	<i>Solid Wood Coffin</i>	<i>High quality solid wood casket</i>
Local conveyance of the deceased from the place of death within mainland UK to a suitable resting place	<i>During normal office hours</i>	✓	✓	✓
Care of the deceased prior to burial or cremation	✓	✓	✓	✓
The use of a chapel of rest, or rest rooms or service rooms, or the conveyance of the deceased to a suitable location	<i>Viewing available at additional cost</i>	✓	✓	✓
Cremation/Burial where locally available (see plan details page 4)	✓	✓	✓	✓
Doctors and clergy fees	✓	✓	✓	✓
Hearse and limousine provision	Hearse only	<i>Hearse and one limousine</i>	<i>Hearse and one limousine</i>	<i>Hearse and two limousines</i>
Service at a local cemetery or crematorium	<i>Religious service available at additional cost</i>	<i>Religious service available at additional cost</i>	<i>Religious service available at additional cost</i>	<i>Religious service available at additional cost</i>
A full listing of floral tributes			✓	<i>and Thank You cards</i>
Confidential advice concerning social and personal matters, e.g. bereavement counselling	<i>Advice leaflet</i>	✓	✓	✓

# *A beautiful way to be remembered*

When you purchase a plan, you will be given a free benefit -a living legacy for you, your family and friends to enjoy. A tree will be planted on your behalf by the Woodland Trust, the UK's leading woodland conservation charity.

The organisation has planted almost six million native and broadleaved trees such as oak, ash and beech, replacing trees lost and creating new woodland. You will receive a certificate to record the planting and, though it is not possible to specify the type of tree or its location, we will enclose information on the Woodland Trust.

Over 140,000 trees have already been planted through this exclusive arrangement with the Woodland Trust which is our way of making sure your decision to choose Golden Charter will benefit you and future generations.

## *Recommendations and Approvals*

Golden Charter are the only Funeral Plans recommended by the National Society of Allied and Independent Funeral Directors.

## *The National Society of Allied and Independent Funeral Directors*

The National Society of Allied and Independent Funeral Directors (SAIF) was established in 1989 to serve the interests and needs of independent funeral directors nationwide. Over 60% of funerals in the UK are carried out by independent funeral directors. They have historically exemplified all that is best in the funeral profession, serving their community in a dignified and sensitive manner. Many members have built up, over generations, a high level of expertise and professionalism, virtues that cannot be easily imitated. SAIF recommend only Golden Charter Pre-Paid Funeral Plans.

## *The Funeral Planning Authority*

Golden Charter has been accepted as a 'Registered Provider' by the Funeral Planning Authority. The Funeral Planning Authority was created in response to Government legislation introduced to ensure proper protection of money paid by consumers for their pre-paid funeral plans.

Customers purchasing a plan from a Registered Provider have the added reassurance that they do so from one of the most reputable companies in the industry, one which maintains high standards and properly protects its planholders' funds.



**WOODLAND  
TRUST**



*“ I think it is a lovely idea to plant a tree,  
may it grow and grow. Thank you for your efficient  
and courteous help in this somewhat delicate matter ”*

# What if...?

The most common questions about Golden Charter - and the answers.

## *What If I Move To a Different Area?*

You may select a different funeral director or amend the existing arrangements. Golden Charter should be advised of any permanent change of address as this may affect the plan entitlements (see Terms & Conditions 1.4).

## *What If I'm Not In Good Health?*

We promise to accept your application, regardless of your age or state of health.

## *What If I Change My Mind About The Arrangements?*

No problem. Your wishes are what count most. Simply speak to Golden Charter or your selected funeral director.

## *What If Something Happens To Golden Charter?*

### *What Happens To My Money?*

The Golden Charter Trust provides financial security. As a separate legal entity, it would still continue even if something were to happen to Golden Charter, the company, and it would pay for your funeral as and when required.

## *What If I Can't Pay Now For All Of My Plan?*

You may pay over twelve months at no extra charge, or even up to 120 months on other flexible payment terms. If you prefer, you may pay for a simple funeral to begin with, and change it later to a more elaborate one. The choice is yours.

## *What If I Die Before My Instalment Payments Are Completed?*

Your funeral will be carried out provided arrangements are in place for the balance to be paid by the family or estate (see Terms & Conditions 5.3).

## *What If Death Occurs Away From Home, Perhaps When Visiting Friends Or Relatives Or On Holiday In The UK?*

Golden Charter will pay the removal charges if death occurs away from your permanent address, but still within the 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.

## *What If I Want To Take Out a Plan For Someone Else?*

Complete the appropriate 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 costs within your funeral director's control.

## *What if my Situation Changes after I've Paid for a Plan?*

If you settle in another country or experience any other change of circumstances which may necessitate a refund, Golden Charter will give a full refund if the plan is cancelled in writing within 28 days. After 28 days the administration fee of £60 plus a cancellation charge of £95 will be deducted from the refund.

## How to take out *your* plan

Once you have selected your plan, all you have to do is decide how you wish to pay - either with a single payment or by flexible instalments. You'll find an application form in the pocket opposite.

If you'd like to personalise your plan using the Select Reserve option, please call the Golden Charter Helpline or your selected funeral director for details and prices.

We appreciate that the decision to buy a pre-paid funeral plan is not something arrived at lightly. So if you ever want to have a talk about it, and ask questions, please call our Helpline - free - on:

 0800 833 800

During office hours you will be answered by one of our friendly advisers in our UK offices, not a machine.

It doesn't matter how often you call us, we'll be delighted to help.

Or refer to our website: [www.golden-charter.co.uk](http://www.golden-charter.co.uk)

### *What you'll receive*

Once your plan is fully paid, we'll send you a Certificate of Entitlement to funeral services and a membership card, which should be kept in a safe place; a copy of the Certificate of Entitlement to give to a friend or relative for information; and a certificate to record the planting of a tree on your behalf by the Woodland Trust.

If paying by instalments your application will be acknowledged and a provisional membership card issued.

### *Change of address*

If you move home please notify us as soon as possible, so we can keep our records up to date.

### *Funeral Planning Council*

The Funeral Planning Council (FPC) is representative of the major sectors within the funeral planning profession. Golden Charter, as a founding member, adheres to the FPC Code of Conduct.



“A lot of worry and stress was completely removed...I wish to express my great appreciation for your Golden Charter plan, which was there when I needed it most.”

Mrs M. Fife

*All the testimonials in this brochure are genuine and unsolicited.*

*They are typical of many we receive and can be inspected on request at our offices in London and Glasgow.*



# Golden Charter Funeral Plans



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The National Society of Allied & Independent  
Funeral Directors



Registered Provider



INVESTOR IN PEOPLE

Corporate Sponsor of



Protecting Britain's Woodland  
for Everyone to Enjoy

The Woodland Trust is a non profit making  
company limited by guarantee.  
Registered in England No. 1982873. Registered  
charity No. 294344

Founding Member



FUNERAL PLANNING COUNCIL

NATIONAL HELPLINE  
FREEPHONE 0800 833 800