

## Pre-Paid Funeral Plans

### Guaranteed peace of mind for you and those close to you

When you are paying for something, do you like to know exactly what it costs? With a Funeral Plan you can pay for your funeral director's services in advance at today's prices – giving you, and your loved ones, guaranteed peace of mind.

### Paid in advance – at today's prices

Planning for your funeral in advance is well worth thinking about. After all, the average cost of a funeral has increased by 61% in the last 7 years (Mintel 2011), well above the rate of inflation. With a funeral plan you can protect yourself against rising funeral costs.

### Buy with complete confidence

You're guaranteed to be accepted for this plan – whatever your age or health. And if you want to change your mind within 30 days of taking it out, your money will be refunded in full. That's a guarantee: no questions asked, no quibbles and no cancellation charges. However, should you choose to cancel the plan after 30 days we will still refund your money but minus an administration fee of £249.

Golden Charter is required to invest all funeral plan payments into a trust fund regulated by the Funeral Planning Authority (FPA) or a whole of life policy regulated by the Financial Services Authority (FSA). This means your money is managed independently from Golden Charter itself. In addition, you are protected by the FPA of which Golden Charter is a member. The FPA exists to help protect plan holders' interests and ensure that their money is safeguarded.

### Choose the funeral you want

With a funeral plan from Golden Charter, you decide exactly how you want your funeral to be. By planning it now, you're taking difficult decisions away from the people you care about – helping them at what will undoubtedly be a stressful time. You can be certain that the funeral you choose is exactly how it will happen. Whatever your wishes for your funeral – perhaps you are even considering a 'green funeral' – we can arrange everything in advance to meet your requirements.

Golden Charter is an independent, British-owned and run company that has access to over 2,600 funeral directors in the UK. They take pride in offering the best local service to you and your family.

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### The funeral plan guarantee

The price of funerals, like everything else, keeps going up. However, with a 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.

The Standard, Select and Premier plans include an allowance of £1,100 towards the fees for burial or cremation and other third party costs. Plans do not include the purchase of a grave. Included within the allowance is a service at the crematorium or cemetery. An additional ceremony elsewhere, or any specific requirements at the crematorium, may incur an additional cost, which would be payable at the time of the funeral.

Only if these costs were to increase more than the growth of the plan there may be a balance to pay at the time of the funeral.

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