

Three simple steps towards peace of mind:

- 1 Choose the funeral plan that best suits your needs from our choice of three plans
- 2 Pay in full or spread the cost:
 - Pay over 12 months at no extra charge, or
 - Pay over a period of between two and 30 years, depending on your age (available if you are aged 78 or under when we accept your plan), or
 - Pay a lower fixed monthly payment until death or age 90, whichever happens sooner. Fully covered after two years' continuous payments for the services included within your plan (available if you are aged 50 to 80)
- 3 Apply today:
 - Contact your local independent funeral director who can complete the application form for you, or
 - Complete and return your application form in the envelope provided, or
 - Visit yourfuneraldirectors.co.uk to buy online

Any questions? We're here to help.
Call us free on 0800 833 800.

(Lines are open 9am to 5pm, Monday to Friday)



Golden Charter Funeral Plans

Payment Information Sheet PIN204-0419

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life

Prices applicable from 1 April 2019

The plan prices shown are standard prices available in most areas of the UK. In a few areas plan prices may vary. We will advise you of any variance that applies before processing your application.

Paying for your funeral plan

Golden Charter is required to invest all funeral plan payments into a trust fund run by an independent Board of Trustees or a life assurance policy regulated by the Financial Conduct Authority and the Prudential Regulation Authority (PRA). This means your money is managed independently from Golden Charter itself. In addition, the Funeral Planning Authority, of which Golden Charter is a member, exists to help protect plan holders' interests.

Payment in full for immediate cover

A one-off single payment

- Your payment will be paid into the Golden Charter Trust
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249
- Optional third party cost guarantee: for an additional £200, you can guarantee that third party costs will be covered if you die within five years of the plan start date. Please see terms and conditions for details

The Simple Way	£3,495
The Traditional Way	£3,850
The Exclusive Way	£4,099

Pay by 12 monthly payments at no extra charge

Spread the cost over 12 monthly payments by Direct Debit

- Pay a minimum deposit of £49 plus 12 monthly payments by Direct Debit into the Golden Charter Trust. You can also reduce your monthly payment by paying a higher deposit
- You will be fully covered at the end of the payment term
- If you die before all payments have been made, the outstanding balance will be requested from your family or estate. Alternatively, the plan may be cancelled and we would refund any payments made less the cancellation fee of £249
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249
- Optional third party cost guarantee: for an additional £200, you can guarantee that third party costs will be covered if you die within five years of the plan being fully paid. Please see terms and conditions for details

Initial deposit	£49.00
The Simple Way	£287.17 per month
The Traditional Way	£316.75 per month
The Exclusive Way	£337.50 per month

Instalments are rounded to the nearest penny and the final instalment will be the same or less than the quoted monthly payment above

Low cost instalments

Spread the cost over a period between two and 30 years for a lower monthly payment. Available if you are aged 78 or under

- The low cost instalment option is payable by monthly Direct Debit into the Golden Charter Trust over an agreed term of between two and 30 years
- You will be fully covered at the end of the payment term if all payments have been made
- Payment breaks are available after 12 months of consecutive payments
- If you die before 12 monthly payments have been made, all the money you have paid will be returned to your estate
- If you die after 12 monthly payments have been made, but before all the payments have been made, the balance will be requested from your estate so that your funeral may still be carried out
- If you wish to cancel after 30 days but within 12 months, we'll refund the payments you've made less a cancellation fee of £249
- If you stop paying after 12 months, your plan will remain in place. When you die, the funeral director will receive all the money you have paid in, less a £249 cancellation fee, as a contribution towards your funeral
- Examples of the monthly payments available with a range of deposits over various terms are overleaf. Alternatively your funeral director can provide you with a quote or you can call 0800 833 800

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Low cost instalments – monthly payment tables

Your monthly payment depends on the term (the number of years you wish to spread the cost over) and your choice of plan. **Please note**, there are restrictions on the maximum length of your payment term, depending on your age when we accept your plan, as shown in the first column below:

Plan	The Simple Way		The Traditional Way		The Exclusive Way	
Deposit	£49		£49		£49	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2 (max age 78)	£149.64	£3,640.36	£165.06	£4,010.44	£175.87	£4,269.88
5 (max age 75)	£63.46	£3,856.60	£70.00	£4,249.00	£74.59	£4,524.40
10 (max age 70)	£34.89	£4,235.80	£38.48	£4,666.60	£41.00	£4,969.00
20 (max age 60)	£20.88	£5,060.20	£23.03	£5,576.20	£24.54	£5,938.60
30 (max age 50)	£16.45	£5,971.00	£18.15	£6,583.00	£19.34	£7,011.40

Plan	The Simple Way		The Traditional Way		The Exclusive Way	
Deposit	£99		£99		£99	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2 (max age 78)	£147.47	£3,638.28	£162.89	£4,008.36	£173.70	£4,267.80
5 (max age 75)	£62.54	£3,851.40	£69.08	£4,243.80	£73.67	£4,519.20
10 (max age 70)	£34.38	£4,224.60	£37.98	£4,656.60	£40.50	£4,959.00
20 (max age 60)	£20.58	£5,038.20	£22.73	£5,554.20	£24.24	£5,916.60
30 (max age 50)	£16.21	£5,934.60	£17.91	£6,546.60	£19.10	£6,975.00

Plan	The Simple Way		The Traditional Way		The Exclusive Way	
Deposit	£199		£199		£199	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2 (max age 78)	£143.13	£3,634.12	£158.54	£4,003.96	£169.36	£4,263.64
5 (max age 75)	£60.70	£3,841.00	£67.24	£4,233.40	£71.82	£4,508.20
10 (max age 70)	£33.37	£4,203.40	£36.96	£4,634.20	£39.49	£4,937.80
20 (max age 60)	£19.97	£4,991.80	£22.12	£5,507.80	£23.63	£5,870.20
30 (max age 50)	£15.74	£5,865.40	£17.43	£6,473.80	£18.62	£6,902.20

Prices applicable from 1 April 2019

Pay by fixed monthly payments

A fixed monthly payment for life or until age 90. Available if you are aged between 50 and 80 and a UK resident

- Pay a fixed monthly payment by Direct Debit based on your age (at time of application) and choice of funeral plan
- Payable for life or until the age of 90
- This option is available if you are aged 50 to 80
- Your payments will be paid to a UK life assurance company and managed by them
- You will be fully covered after two years’ consecutive payments
- The total payable could potentially be higher than the cost of your funeral plan

If you would like a personalised quote for paying by fixed monthly payments, please speak to your funeral director or call Golden Charter on 0800 833 800.

With a Golden Charter Funeral Plan, you’ll benefit from:

- Paying now at today’s prices
- A guarantee of no more to pay for the funeral director’s services included in your plan
- A personalised, local service from your chosen funeral director

Golden Charter works on behalf of more than 3,000 independent funeral directors - the largest network in the country. This means your arrangements will be carried out by someone you know and trust.

When the time comes, one phone call will activate your plan, relieving your family of the stress of organising funds and making detailed arrangements.

When you are thinking about something as important as your funeral arrangements, it makes sense to talk directly to the experts - your local independent funeral director.

