



J G Fielder & Son

FUNERAL DIRECTORS

**Fix the cost of our services
with a pre-paid funeral plan**

FUNERAL PLANS FROM

Golden Charter

Smart Planning for Later Life





Plan ahead with Golden Charter and your local independent funeral director

Thank you for your interest in Golden Charter funeral plans, 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.

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. As your local expert, your funeral director can answer any questions you may have, discuss the finer details of your funeral wishes and help you choose the right plan for you.

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

Golden Charter funeral plans are available to all UK residents, regardless of age and state of health.

The safe, simple way to secure peace of mind

A funeral plan from Golden Charter 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.

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.

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

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

Few people like to talk about their funeral. A Golden Charter 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 financial worry they may otherwise have to face.



You're in the best of hands, that's a promise

When you take out a Golden Charter 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

A trusted partnership

Golden Charter is proud to be owned by the people who understand your needs best – independent funeral directors. Many of them are long-standing, family run businesses who hold a trusted place in their local communities. They'll take care of you and your family, always ready to extend a comforting arm whenever it's needed.

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.

This commitment to care could be one of the reasons why 700,000² people have already chosen to plan ahead with Golden Charter.

Your funeral. Your way.

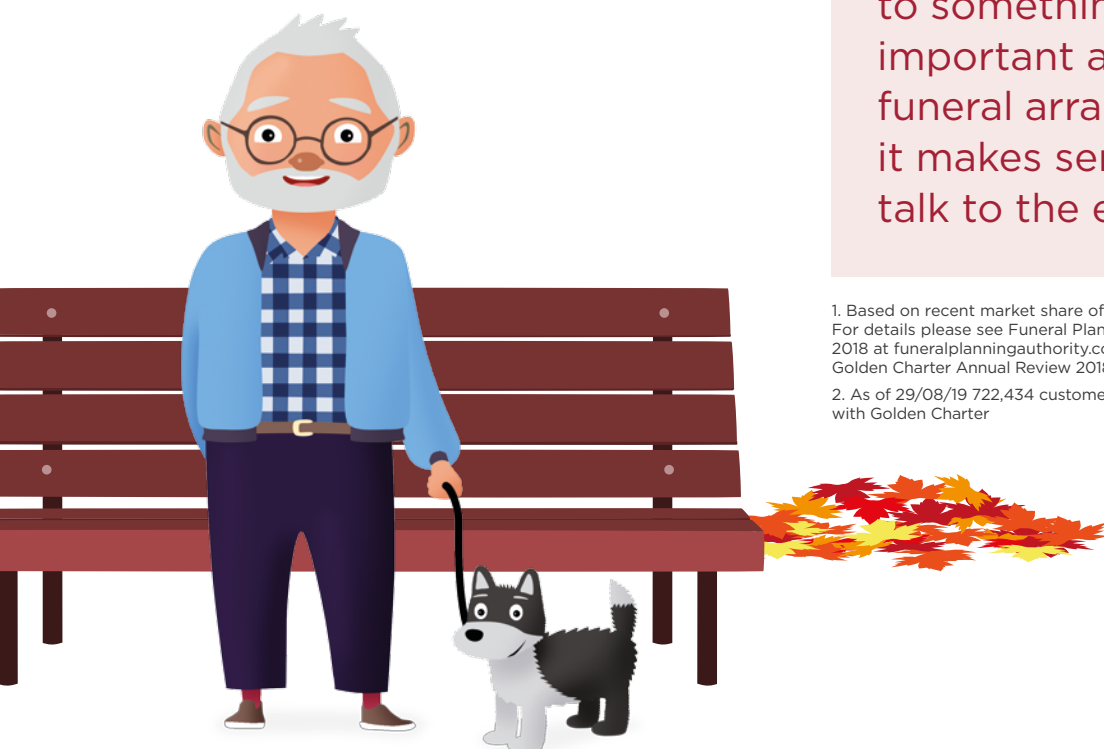
Over the years, we've learned that just as no two people are the same, no two funerals are either. Your funeral director will take care of every aspect of your plan in a personal way. They'll take the time to understand your needs and find the plan that suits you exactly. The last thing we want is for you to feel pushed into choices you're not happy with.

Deciding on the main details about your funeral now is a thoughtful way to plan ahead and save your family from any uncertainty later on.

When it comes
to something as
important as your
funeral arrangements,
it makes sense to
talk to the experts.

1. Based on recent market share of funeral plans sold. For details please see Funeral Planning Authority statistics 2018 at funeralplanningauthority.co.uk/statistics and Golden Charter Annual Review 2018/19 at goldencharter.co.uk

2. As of 29/08/19 722,434 customers have chosen to plan ahead with Golden Charter



Why planning ahead makes great financial sense

You might be surprised to hear that, while the average cost of a funeral in 2010 was £2,857, by 2019 it was £4,417.¹ That's an increase of 55% in less than 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 prices.

UK national
funeral cost¹

£2,857

2010

£4,417

2019

Even if prices rise in the future, once your plan is paid for² you'll have the reassurance of knowing there'll be nothing more to pay for these services – 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 future increase in funeral prices could mean the payment won't cover the cost of the funeral.

A Golden Charter 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. Plans also include an allowance for third party costs which may grow over time (see page 8 for details).

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, independent 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 2020. 2. Or after 2 years' consecutive payments if paying by the fixed monthly payment option.

Choose the perfect plan

We have three plans to choose from. Each offers a different level of services so you can pick the one that best suits your needs and your budget.

Whichever plan you choose, all cover the funeral director's own services included in the plan for either a cremation or burial. You just need to think about the services that are important to you, from the type of coffin to whether you need a limousine for family or friends. The table opposite shows the services and extra benefits included in each plan.

Remember, once your plan is paid for¹, your family will have nothing more to pay for the funeral director services covered by your plan.

Pick the plan that suits you:

Independent Simple Way Plan

The Simple Way Plan includes the funeral director's services, a simple coffin, a funeral procession and gives the family the choice of time and date for the funeral. It also includes an allowance towards third party costs.

Independent Traditional Way Plan

The Traditional Way Plan offers the same services as the Simple Way Plan plus a limousine and a high quality coffin.

Independent Exclusive Way Plan

The Exclusive Way Plan is our most comprehensive option, offering the same features as the Simple Way Plan plus two limousines and a superior coffin, often chosen for burial.

A plan that's tailored to your needs

Everyone has different needs when it comes to funeral planning, so we make sure all our plans are as flexible as possible. Your funeral director will be happy to discuss your funeral requirements and find the plan that suits you best.

And rest assured, our plans are available to everyone, regardless of age or state of health.

1. Or after 2 years' consecutive payments if paying by the fixed monthly payment option.



How the plans compare

Funeral director services	Independent Simple Way	Independent Traditional Way	Independent 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 ¹	Simple	High Quality	Superior
Collection and transportation of the deceased to the funeral director's premises (within a 25 mile radius)	Within working hours	24 hours	24 hours
Care of the deceased prior to burial or cremation (excluding embalming)	✓	✓	✓
Use of chapel of rest or service rooms	✓	✓	✓
Family viewing at any pre-arranged time ²	✓	✓	✓
Arrangement of the funeral service at a local cemetery or crematorium	✓	✓	✓
Funeral held on a normal weekday, during working hours	✓	✓	✓
Choice of date and time of funeral	✓	✓	✓
Funeral procession to funeral location (fees and costs of a service at a separate location not included)	✓	✓	✓
Hearse to a local crematorium or cemetery	✓	✓	✓
Provision of sufficient staff to attend to the coffin as required	✓	✓	✓
Limousines	✗	One	Two
Additional benefits			
Built-in allowance for third party costs (see page 8 for details)	✓	✓	✓
A list provided to the family of mourners who sent flowers	✗	✗	✓
24 hour funeral director telephone support for the bereaved	✓	✓	✓
Transportation to the funeral director's premises if death occurs whilst on holiday in mainland UK	✓	✓	✓

1. All coffins supplied will be wood-effect quality or better. Your funeral director will provide further guidance on the types of coffin available within your plan.

2. Costs may apply if out-of-hours viewing is required.

Other funeral costs you need to think about

Whilst the cost of the funeral director's services are included in your plan, there are other costs you need to consider.

Third party costs

These are the costs for essential, non-funeral director services required to carry out a cremation or burial. The funeral director cannot control these costs, and these fees need to be paid at the time of the funeral.

All our plans include a built-in allowance for third party costs:

Third party costs	Independent Simple Way	Independent Traditional Way	Independent Exclusive Way
Cremation fees	✓	✓	✓
Burial or interment fee			
Minister or Officiant's fee to conduct the service			
Doctor's fees (if applicable)	✗	✗	✗
Purchase of burial plot	✗	✗	✗

The built-in allowance will not be used towards certain third party costs such as doctor's fees (if applicable) or the purchase of the burial plot.

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.

Burial plots

Our plans don't include the purchase of a burial plot. Should you choose burial 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.

Optional services

You can choose to add extra services such as flowers, newspaper notices, a reception, catering and orders of service. These costs are not covered by your plan but you can note your wishes within your plan. Your funeral director can help to organise these at the time.

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.

Low cost instalment option

If you would like to spread the cost over a longer period for a lower monthly payment, our low cost instalment option offers terms of between two and 30 years payable by Direct Debit.

Fixed monthly payment option

We also offer a fixed monthly payment option 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 for life or until the age of 90.

Administration 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 administration fee which Golden Charter receives to cover the cost of setting up, managing and administering your funeral plan.

For more detailed information on the payment options, please refer to the enclosed Payment Information and Key Features documents.

Your payments are safe and secure in the Golden Charter Trust

With a Golden Charter funeral plan your payments are protected.

Your money is paid into the Golden Charter Trust¹ which 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.

They make sure all future funerals can be paid for, which means we can guarantee the funeral director's services included in your plan will be delivered at the time they are required.

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

1. This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them.

Golden Charter
Trust 

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 independent funeral directors across the UK. These are genuinely 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 at the time it is required, 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 for¹, 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 94% of our customers in a recent survey said they were satisfied or very satisfied with our service, and 93% would recommend us to a friend.²

1. Or after 2 years' consecutive payments when paying by the fixed monthly payment option. 2. Based on independent research by CJM Research between October and December 2019 (sample size 662).

"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."

Genuine 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 everyone, 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, which 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 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.





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 a Golden Charter funeral plan?

A Our plans are available to all UK residents, regardless of age or state of health. If you choose to pay by low cost instalments then you must be 78 or under when you apply. If you choose the fixed monthly payment option then you must be aged between 50 and 80. There are no maximum or minimum age limits if choosing to pay by single payment or by 12 monthly payments.

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.

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 please see the enclosed Payment Information and Key Features documents.

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 the fixed monthly payment option).

Q What happens if my funeral director goes out of business?

A If that happens, we'll contact you to discuss options to reallocate your plan to another funeral director near you.

Q What happens when I die?

A Just one phone call and it's all taken care of. Your plan documents folder 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 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 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 and Key Features documents for more information.



Q Can I transfer my plan to someone else?

- A** For all payment options, except the fixed monthly payment option, you can transfer the benefit of the funeral services to a nominated family member or friend who dies before you. Where you pay by the low cost instalment option you can only transfer the benefit of the funeral services if the total cost has been paid.

Any change of arrangements following such a transfer (for example, a change of address for the nominated family member 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. If paying by the fixed monthly payment option, please note the plan holder will be contacted directly by the life assurance company that provides this payment option.

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.



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 Ltd, 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 Funeral Planning Authority (FPA).

Because we're an FPA-registered provider, you benefit from the protections available through its regulations.

www.funeralplanningauthority.co.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 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

Golden Charter is 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 enclosed information carefully.

Payment Information

Explains our range of flexible payment options.

Key Features | Terms and Conditions

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

Application Form

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



Contact J G Fielder & Son at:

48-50 Clarence Street, York YO31 7EW. T: 01904 654460

25 George Street, Pocklington YO42 2DG. T: 01759 303129

73 Market Place, Market Weighton YO43 3AN. T: 01430 871474

19 High Street, Tadcaster LS24 9AP. T: 01937 833544

Chapel Street, Easingwold YO61 3AF. T: 01347 666505

enquiries@jgfielderandson.co.uk

www.jgfielderandson.co.uk

Golden Charter Funeral Plans are provided
by Golden Charter Ltd, Canniesburn Gate,
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Prices and details correct at 1 April 2020
and subject to change without notice.

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