

We hope you have found the Golden Charter Funeral Plan brochure helpful. We have chosen the Golden Charter Funeral Plan because they are committed to the Independent funeral director, such as ourselves, still owned and run by our family.

Attached are the options available, enabling you to customize your funeral plan. Options can be upgraded to more superior coffins, extra limousines or you may wish burial of cremated remains to take place after cremation in your local cemetery or churchyard. The 3 options are illustrations of typical funerals but each funeral plan will be created to your wishes and needs.

Payment of funeral plans can be made by cheque or debit/credit card or by direct debit, over 12 months interest free. A new unique low cost instalment option is available allowing you to spread payments from 2–30 years depending on your age (maximum start age is 78), please visit our Payments page for more information on this.

All our funeral plans come with the option of using Golden Charter Legal Services to help arrange wills, lasting power of attorney, property and family protection trusts. Please ask us for more information

Once a funeral plan has been purchased we will make a donation to LEAF, our charity of choice, on behalf of the purchaser.

If you require further information please contact us so that we can arrange for one of our Funeral Directors to see you and go through your personal arrangements.

Yours sincerely

Nicholas O'Hara

Golden Charter Regional Funeral Planners of the Year 2010, 2011, 2012 & 2014

Funeral Options

LISTED BELOW ARE THE ITEMS INCLUDED IN EACH OF THE OPTIONS.	Simple Option	Traditional Option	Superior Option
Professional services 1			
Inclusive of funeral directors service, guidance on all documentation and registration.	X	X	X
Liaising with all necessary parties - ie crematoria, doctors, ministers.	X	X	X
Arranging and conducting the funeral to its conclusion.	X	X	X
Removal of deceased to our funeral premises within a 20 mile radius and within normal working hours.	X	X	X
Obtaining and completion of all necessary documentation.	X	X	X

Professional services 2			
Hygienic treatment of the deceased.		X	X
Viewing facilities at Private Chapel of Rest.		X	X
Handling donations to chosen charity.		X	X

The Funeral			
Hearse and attendants to local crematorium/ cemetery	X	X	X
Limousine for the mourners to local crematorium / cemetery		X	X
Second limousine.		POA	POA
Hearse and limousine to Church for service prior to Cremation/Burial		extra £250	X

The Coffin			
Supplying unpolished basic coffin.	X		
Supplying polished veneered oak coffin, fully lined and fitted.		X	
Supplying superior solid wood coffin with quality fittings and linings.			X

There is a facility to add on items not included in any particular option - not all add on items are available for the Simple Option

You may wish to see the coffin in each option please ask the Funeral Director

All coffins can be changed or upgraded in all options and we will advise on price differences

Burials

All the options are available as burials and purchase of the grave should be made separately if permitted by the cemetery, the fees for the interment will be personalised due to the variance between cemeteries. Please ask us and we will advise on the availability of that burial ground and the costs involved.

Disbursements

The current allowance shown includes fees for Crematorium and a Minister or Celebrant, this is £951.00, added to this is the present Administration fee as set by the Trust of £249.00. This is the one and only charge made by the Trust for the life of the funeral plan. If a funeral plan is cancelled after 28 days from purchase then this administration charge is not refunded. If a doctors cremation certificate is required then this will be charged at time of need.

Due to the variance between Churches, fees for a funeral service in Church before a committal will be added to the allowance for disbursements, there will also be an added charge by ourselves.

Removal of deceased outside normal working hours will be charged at time of need (Normal working hours are Mon- Fri 8am – 5 pm).

All other sundry disbursements ie. Newspaper notices, floral tributes, printing of service sheets etc will be charged at time of need.

The disbursements paid on your behalf are an allowance, any shortfall between the date of purchase of plan and the allowance allowed at the time of death will be invoiced after the funeral has taken place.

OPTION	OUR CHARGES	ALLOWANCE FOR DISBURSEMENTS	TOTAL
SIMPLE	£2450.00	£1200.00	£3650.00
TRADITIONAL	£3050.00	£1200.00	£4250.00
SUPERIOR	£3850.00	£1200.00	£5050.00

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Payment Options

Payment can be made by cheque payable to *Golden Charter Trust*.

Debit or credit cards are accepted and the card details are given to the trust who take the payment directly into the trust.

12 months interest free

The minimum deposit required is £49.00, but a higher amount can be made and this can be made by cheque or debit/credit card as above. The direct debit is taken on the 28th of a month and normally the first payment will be in the following month after the funeral plan has been set up. The trust will write to confirm the start date and also when the final payment has been made and they will then cancel the direct debit instruction. At any time the balance can be settled directly with the trust. Open to all ages.

Low cost instalment option

The low cost instalment option is payable by Direct Debit over an agreed term between 2 and 30 years, depending on age and you will be fully covered at the end of the payment term. Minimum age is 50, maximum is 78. The payment term has to finish when aged 80 years.

You have the option of taking payment breaks, this should be discussed with the Trust. If you die within 12 months, all the money you have paid will be returned to your estate.

If you die after 12 months but before all the instalments have been paid the balance will be requested from your estate so that the funeral may be carried out.

If you stop paying after 30 days but before 12 months, you'll receive nothing back.

If you stop paying after 12 months, your plan remains in place. When you die, we will receive all the money you have paid in, less a £399 administration fee, as a contribution towards your funeral.

The deposit value is a minimum £49 but you may pay as much over this as you wish and we will then recalculate the monthly instalment amount. We will personalise a quote for you based on your needs.

Example for a person aged 65 – maximum term is 15 years

Traditional funeral plan

Deposit (minimum)	£49.00
12 months interest free	£350.09
60 months payments	£85.18
180 months payments	£40.15