



FUNERAL PLANS

*Price List
and Information*

JULY 2023

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life 

For many people, planning their funeral has become an established way of looking at the future, just like making a Will. Usually, they are familiar with the grief of bereavement and don't want their family to go through the stress of making arrangements.

Many have established a relationship of trust with their local family funeral director. We believe, through our many years of experience in handling many different types of funerals, that we are best placed to support on this sensitive subject and assist with all of the details.

Please do not hesitate at any time to discuss any of your funeral plan requirements with us, in the way you feel most comfortable.

ABOUT US

Nicholas O'Hara established his funeral business in 1974, he holds the Diploma in Funeral Directing and is a member of the British Institute of Embalmers and British Institute of Funeral Directors.

The family business is also a member of The National Society of Allied and Independent Funeral Directors (SAIF) which is a society supporting independent, mostly family owned funeral directors to promote best practice and protect the interest of their members and their local communities. Anthony O'Hara has been elected to the Executive of SAIFCharter, the association of independent funeral directors that owns Golden Charter. Nicholas O'Hara Funeral Directors is a true family business, owned and managed by the family, always striving to give the highest level of personal care, attention to detail and service in helping families with all aspects of funeral planning.

The family business is led by Nicholas, his wife Jackie, son Anthony and daughter, Natalie. Other family members have and do still work within the business.

We have five funeral home locations: Wimborne, Verwood, West Moors, Westbourne (Bournemouth) and Canford Heath (Poole), but we are not restricted by area and conduct funerals all over Dorset, Hampshire and across many parts of the UK.

All of our funeral directors have many valuable years of experience in arranging and planning various different funerals. There is no one standard funeral and the funeral plan examples we have created are based on typical funeral scenarios, but each plan can be personalised to your exact wishes.



PEACE OF MIND. PROTECTED PAYMENTS*. AND THE SEND-OFF YOU REALLY WANT

We know it's never easy to think about death, and that many people put off planning for their funeral or even avoid it altogether. And yet there are several very good reasons why having a funeral plan in place makes perfect sense – from an emotional, practical and financial point of view. So don't put off planning ahead any longer. Now is the time to get started...

A PLAN THAT OFFERS THE BEST OF BOTH WORLDS

We offer funeral plans from Golden Charter, one of the UK's largest funeral plan providers.¹ With over 30 years' experience, almost 900,000 people have chosen to plan ahead with them.²

Golden Charter work with over 2,900 funeral directors like us across the UK.³ Just like us, these trusted, local firms understand the needs of families in their community. It means your funeral plan offers the best of both worlds – the personal service and support of a local funeral director when it matters most, and the reassurance and security of a leading funeral plan provider.¹

THE SMART WAY TO PLAN AHEAD FOR YOUR FUNERAL

Whatever kind of funeral you want, with Golden Charter you can get the plan that's right for you. It's a chance to take control, feel prepared, and 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 included in your plan.

A plan lets you decide on all the main details about your funeral now, so there's no uncertainty and fewer stressful decisions for your family later on. It's a simple, thoughtful way to plan ahead.

1. Based on a Golden Charter analysis and independent research of the funeral plan market size as at January 2023.

2. Correct at March 2023. 3. Based on number of funeral director branches in the UK accepting Golden Charter plans as at March 2023.

* Your payments will be held in the Golden Charter Trust, see page 5 for details.



FIX OUR FUNERAL DIRECTOR'S COSTS AT TODAY'S PRICES

Nobody wants their family to face money worries in the future. A funeral plan lets you pre-pay our funeral director's services included in your plan.

By paying for these services at today's prices, you can avoid any potential future increases in the cost of these services. Even if prices rise in the future, once your plan is paid for† you'll have the reassurance of knowing there'll be nothing more to pay for your funeral director services – guaranteed.

You can find out more about the services covered by your plan on page 5.

TRADITIONAL FUNERAL? FUSS-FREE DIRECT CREMATION? CHOOSE THE PLAN THAT'S RIGHT FOR YOU

One of the best things about a funeral plan from Golden Charter is that you can arrange a send-off that's as unique as you are. From a traditional funeral to a no-fuss direct cremation without a service, you can choose a plan that suits your needs.

Whether for a burial or cremation, Golden Charter make sure their plans are as flexible as possible. From personal touches to unusual requests, we will take the time to understand your needs and find a plan that fits your wishes exactly.

- **A traditional funeral service or unattended direct cremation?**
- **A simple or superior coffin?**
- **A hearse to the cemetery or crematorium?**
- **Limousines for family?**
- **Special requests or personal touches?**

Ask us about the plan options available.

† Or after 12 consecutive payments and as long as your payments remain up to date if you choose the instalment payment option.



OUR FUNERAL DIRECTOR SERVICES

These are our own funeral director services for either a cremation or burial. The services you select are guaranteed to be covered by your plan. These typically include:

- Our professional services and making all arrangements for the funeral
- The coffin or casket
- The provision of funeral vehicles
- Transportation of the deceased from place of death to the funeral director's premises, chapel of rest or other suitable location
- Care of the deceased and preparations for family viewing if requested
- Advice on the certification and registration of death and related documentation
- Advice on bereavement counselling

ALLOWANCE TOWARDS THIRD PARTY COSTS

As well as the cost of our funeral director's services, there are other funeral costs you need to think about. Referred to as third party costs, these are for other essential services such as cremation or burial fees, and the minister or officiant's fee to perform the service.

These are outside of our control but will need to be paid for at the time of the funeral. The value of any allowance in your plan for third party costs may grow over time. However, there may be more to pay for third party costs if they exceed the allowance in your plan at the time of the funeral.

YOUR PAYMENTS AND THE GOLDEN CHARTER TRUST

With Golden Charter your payments are transferred and held in the Golden Charter Trust. With £1.2bn under management,⁴ the Trust is operated by a Board of Trustees, completely independent of Golden Charter. Their role is to hold your payments and ensure that the funeral director services in your plan can be paid for at the time they are required – however far in the future that may be.

For more information on how Golden Charter protect your payments, please visit goldencharter.co.uk/faqs

4. Confirmed by Golden Charter Trust's audited accounts at 31 March 2022.



FUNERAL PLANS

All of the Golden Charter funeral plans include our standard levels of service and the table opposite shows the extra items included in each of the four examples. There may be certain items you can add to your chosen option, such as transport, and your funeral director will discuss these with you and advise of any extra costs involved.

There is also the option to have a bespoke plan. If there is something in particular that you wish to happen that our examples do not cover, we would be happy to discuss your personal requirements.

THIRD PARTY COSTS

The following example funeral plans include an allowance towards the crematorium fee and the minister/celebrant fee.

You may include other third party costs at this time, if you wish, for items such as having a service in church prior to the committal, newspaper notices, floral tributes, costs relating to the final resting place of the cremated remains, etc.

BURIALS

Burial is still possible in many local cemeteries and some churchyards. If your choice is burial then we will personalise the third party allowance to reflect your choice. If you wish to have cremated remains interred then these costs can be added to the third party costs, if desired.

We will discuss all the alternative burial options with you and advise of any restrictions due to residency. We will also advise if you are able to pre-purchase your burial plot at this time and any costings for this.

DIRECT CREMATION - EXAMPLE 1

This option allows a person to be cremated without any form of service and attendance. A date and time for the cremation is arranged between ourselves and the crematorium. The family may collect the cremated remains from us to choose their final resting place.



	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3	EXAMPLE 4
	£2,271	£3,970	£4,896	£5,421
Collection of deceased from place of death within normal working hours and 25 mile radius of our funeral homes	✓	✓	✓	✓
Arranging and conducting the funeral to its completion, completing all necessary paperwork and the provision of staff as required	✓	✓	✓	✓
Advice on the certification and registration of the death	✓	✓	✓	✓
Liaising with all necessary third parties	✓	✓	✓	✓
24 hour funeral director telephone support for the bereaved	X	✓	✓	✓
Hearse to convey deceased from our funeral home to the place of service	Direct to crematorium	Direct to place of service	From choice of start location	From choice of start location
Coffins - different coffin can be chosen but may incur additional cost	Basic coffin	Simple foil effect	Veneered oak	Seagrass, wicker or similar
Choice of date and time for the service on a normal weekday, during working hours	To be decided by us	Funeral to be completed within 10 days of date of death	✓	✓
Hygienic treatment of the deceased	X	X	✓	✓
Viewing facilities at our Chapel of Rest	X	X	✓	✓
Handling donations to the chosen charity using our online donation facility	X	X	✓	✓
One limousine for mourners to local crematorium/cemetery and return to a chosen location	X	X	✓	✓
Service in church prior to burial/cremation	X	X	Additional cost to be added	Additional cost to be added
Collection of cremated remains from crematorium	✓	Plus 3 months free storage	Plus 3 months free storage	Plus 3 months free storage
Decorative scatter tube	X	X	✓	✓
Allowance included towards third party costs	£386	£1,085	£1,136	£1,136
Golden Charter arrangement fee included	£285	£285	£285	£285

Prices are applicable from June 2023 and subject to change without prior notice.

Please note: 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. The retail price of your funeral plan is representative of the equivalent cost of a funeral today plus an arrangement fee of £285 which is retained by Golden Charter to help cover the costs of setting up your plan.



WOODLAND BURIAL PLAN

The Woodland Burial plan can be used at a local woodland burial ground. This plan includes all of the selected features as stated in example 3 but also covers within the third party allowance;

- A service in the burial ground centre if required
- The interment fee
- A choice of interment location, depending on burial ground regulations
- Celebrant/Minister to officiate the service

The purchase of a plot can be done separately at any time or the cost can be added to the funeral plan.

Cost: from £5,370

Includes third party allowance of £1,610 and Golden Charter arrangement fee of £285. If a church service is required for this option then an additional fee may be added to both our charges and the third party costs. No memorial costs have been included in this plan.

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. We believe that Golden Charter plans offer value for money and choice. Plans are priced to ensure you receive the funeral you expect with no hidden charges or fees and, crucially, with no compromise on service and quality. Having that reassurance is essential when planning for later life.

A RANGE OF WAYS TO PAY

Golden Charter offer a range of ways to pay for your plan. You can make a one-off payment for immediate cover or spread the cost over 12 months at no extra charge.

For a lower monthly payment, you can choose to spread the cost of your plan between two and 15 years with the instalment payment option.⁵ Simply choose the option that's right for you.

5. For the instalment payment option you must be aged under 78 at the start date of your plan and pay the total cost by your 80th birthday. Please refer to the Key Features document for eligibility of each payment option.



WHAT TO CONSIDER

Prior to our first meeting the only definite choice you need to have considered is whether your wish is for a cremation or burial. We can happily provide information to support on choice of crematorium or burial ground.

The funeral plan examples are a guide to typical funerals and you may find one that matches your personal wishes or we can arrange a bespoke plan, with your exact requirements.

We recommend the following aspects are considered when making your choice:

- **Location of service - is a service at a church required?**
- **Type of service - is the service to be religious or non-religious?**
- **Will transport be required for mourners?**
- **Will family members/friends wish to use our private Chapel of Rest for viewing?**
- **If you have decided on a cremation, what is to happen to the cremated remains?**
- **There are many choices of coffin, from traditional wood finishes to coffins made from natural products such as wicker or seagrass. We will advise of the difference in cost.**

WHAT HAPPENS NEXT?

Once you feel ready, we will happily meet you to discuss your requirements in either your own home or one of our funeral offices. We will discuss your requirements and option choices to personalise your funeral plan to your exact needs.

Payment can be made at this time if required, but we would like to stress there is no obligation at this time to financially commit until you feel ready. We can supply a quotation with the different payment options available to you for you to consider.



BUY YOUR FUNERAL PLAN ONLINE

We now offer the option to purchase your funeral plan online if your wish is cremation. To do this simply visit www.oharafunerals.co.uk and choose **BUY ONLINE** from the prepaid funeral plans page. You will automatically receive a £100 discount⁶ off each funeral plan. Your details and payment are taken securely by Golden Charter.

PAYMENT OPTIONS

Payment can be made by

- **Single payment option – debit/credit card, bank transfer or cheque**
- **12 monthly payment option, with a £49.00 minimum deposit**
- **Instalment payment option – spread the cost over 2-15 years dependent on age.⁵**

For more information on payment options, please refer to the 'Payment Information leaflet' or discuss with us.

THE GOLDEN CHARTER PLEDGE

The instalment payment option includes the added benefit of the GoldenCharter Pledge. This ensures that if you die at any time after you have made 12 payments and your payments are up to date, the benefits of your plan will be provided, with no further sums to be paid.

Ask us about the different ways to pay. You can also find out more in Golden Charter Key Features and Terms and Conditions.

5. For the instalment payment option you must be aged under 78 at the start date of your plan and pay the total cost by your 80th birthday. Please refer to the Key Features document for eligibility of each payment option.

6. Terms and Conditions apply and can be found at <https://www.oharafunerals.co.uk/funeral-plan/>



YOUR PERSONAL WISHES

Once you have set up your funeral plan with us, you will receive a 'My Funeral Wishes' booklet which will allow you to plan your service in advance. You can design and specify the exact type of service you'd like and any personal wishes, for example which hymns or music you would like, so that your family and friends can celebrate your life as you would wish them to.

Furthermore, by letting your family know how you'd like your funeral or memorial service to be, they'll have less decisions to make during an emotional time.

Tell someone close to you about this booklet and let them know where the booklet is kept. We suggest somewhere safe with your funeral plan documents.

SPEAK TO US TODAY

Why not take the next step towards peace of mind and speak to us today about a Golden Charter funeral plan? We can tell you more about planning ahead, answer any questions you may have and help you choose the plan and payment option that's right for you. Golden Charter funeral plans are available to all UK residents regardless of age or state of health.

When the time comes, just one phone call is all that's needed to activate your plan. Everything will then be taken care of by us, and carried out according to your wishes, helping to relieve your family of the stress and worry they may otherwise have to face.

Nicholas O'Hara Funeral Directors Ltd is an appointed representative of Golden Charter Limited trading as Golden Charter Funeral Plans which is authorised and regulated by the Financial Conduct Authority (FRN:965279).





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NICHOLAS O'HARA FUNERAL DIRECTORS

**Golden Charter Regional Funeral Planner of the Year
2010, 2011, 2012, 2014, runner-up 2020**

Blackmore Media Customer Service Award Winner 2015

Blackmore Media Family Business of the Year 2012



oharafunerals.co.uk

Supporting the chosen charity of
Nicholas O'Hara Funeral Directors



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