

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 in advance. 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.

It's an easy way to do something amazing for your family. Few people like to talk about their funeral, and an Independent Way Funeral Plan can make things easier for everyone – so that when the time comes, just one phone call is all that's needed to activate your plan. Everything will then be taken care of, and carried out according to your wishes, relieving your family of the stress and financial worry they may otherwise have to face.

Everyone has different needs when it comes to funeral planning, so we make sure all our plans are as flexible as possible. When you get in touch, we will be happy to discuss your funeral requirements and tailor a plan to suit you. And rest assured, our plans are available to everyone, regardless of age or state of health.

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 the general rate of inflation'.

Sources: SunLife Cost of Dying Report 2020.

Planning ahead the with Independent Way Funeral Plan

Most people don't want to think about arranging their own funeral, which is only natural. But there is some quiet satisfaction to be gained from putting your affairs in order and reflecting on the most appropriate arrangements.

A plan that's tailored to your needs

As an independent funeral director, we'll take the time to understand your wishes and tailor a plan to suit you exactly. We will gladly meet you at our premises or in your home at a time that suits you. You can tell us about any preferences you have in mind – the type of funeral you would like to have, hymns, music or any other personal touches – and we'll make sure your plan takes these into account.

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, we're here to help. When you get in touch we'll be happy to discuss your funeral requirements and find the plan that suits you best.

What funeral costs do I need to cover?

As well as the funeral director's services, which are guaranteed to be covered as set out in your plan, there are other costs you need to consider:

Funeral director services:

These costs are guaranteed to be covered by your Independent Way Funeral Plan. They typically include:

- Professional services and making arrangements for cremation or burial
- 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
- Provision of funeral vehicles
- Advice on bereavement counselling
- Coffin or casket requested

Third party costs:

These costs are beyond the control of the funeral director but will be paid by them, to the relevant third parties, at the time of the funeral. They may include:

- Crematorium fee
- Minister or officiant's fee
- Purchase of grave or lair
- Cemetery fee: the opening of a new or existing grave for burial or interment of cremated remains
- Hire of church or other venue
- Fees of organist or soloist
- Memorial, such as a headstone, entry in a book of remembrance, or the planting of a tree
- Catering, floral tributes and newspaper announcements

Choose how you would like to pay

Spread the cost or make a one off payment. Golden Charter funeral plans 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 instalments payment option

If you would like to spread the cost over a longer period for a lower monthly payment, our low cost instalments payment 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.

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.

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 Trust* 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

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

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, Independent Way 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 an Independent Way plan holder, 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.