



The Independent Way Funeral Plan from Golden Charter **Key Features Document**

This document is designed to help you decide what to include in your tailored funeral plan and which payment method is best for you. This should be read in conjunction with our full terms and conditions.

What is the Independent Way Funeral Plan?

You choose the funeral you want and pay for your funeral director's services included in the plan at today's prices. The funeral director's services you choose to include in your plan will determine the cost of your plan. There are some costs that are not within the funeral director's control and, if selected by you, they pay for them on your behalf. Costs for your burial or cremation and, where necessary, the recommended payments to the person conducting your funeral service are not within your funeral director's control – these are called 'third party costs'. A description of typical funeral director's services is shown under 'Example of what I can include within my plan'.

What type of plan do we offer?

The plan is tailor-made by your funeral director depending on your requirements.

Who can buy the Independent Way Funeral Plan?

All plans have guaranteed acceptance with no health restrictions. Please note, our funeral plans are not available to you if you normally reside outside of England, Wales, Scotland or Northern Ireland.

Age requirements

If you choose the payment in full or 12 monthly payment options, there are no age restrictions.

If you pay by low cost instalments you must be aged 78 or under when we accept your plan. Restrictions apply to the period of time you can take your plan over, dependent on your age when we accept your plan.

If you pay by fixed monthly payments you must be aged between 50 and 80 when you take out a plan.

Example of what I can include within my plan

Funeral director's services are listed below:

Professional charges. These represent a high proportion of a funeral director's costs and include making all arrangements for cremation or burial.

Conveyance of the deceased from the place of death to the funeral director's premises, a chapel of rest or other suitable location.

Caring for the deceased and attending to the hygienic preparation necessary to allow viewing, if requested by family or friends.

Advice on the certification and registration of death and related documentation.

Provision of a hearse and other funeral vehicles.

Advice on bereavement counselling.

All plans cover the transport of your body to the chosen funeral director if you die away from home whilst on holiday in mainland United Kingdom.

Third party costs

Example of third party costs which can be included in your plan and are beyond your funeral director's control:

Crematorium fee

Clergy/officiant's fee

Cemetery fee; the opening of an existing or new 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 planting of a tree

Catering, floral tributes and newspaper announcements

If the amount you agree with your funeral director to include in your plan for third party costs does not fully cover these, then the extra will need to be paid at the time of your funeral by your family or estate.

What do our plans not cover?

Extra charges for your funeral plan may be asked for when, for example:

- You move home and the funeral director may charge additional costs due to an increase in their transportation costs
- You move home and a new funeral director is appointed who may require additional costs
- The funeral and/or the place from which your body is collected is more than 25 miles from your funeral director's premises

- You or your family choose a crematorium which is more than 15 miles from your funeral director's premises
- The duration of your funeral service at a local cemetery or crematorium is significantly longer than average or at a venue that has additional hire costs over and above the officiant's fee
- You die outside of the UK, to cover the costs of bringing you back to an airport or port in mainland UK

Golden Charter will not apply extra charges to your funeral plan without your agreement.

How can I pay for my plan?

As the plan is tailored to your requirements the cost will be presented to you by your funeral director at the time of purchase. We have four different payment methods and more information, including example prices, can be found in our Payment Information Sheet included within our brochure pack.

Payment in full

- You can pay with a single one-off payment and your payment will be paid into the Golden Charter Trust
- Your plan will be in place once we have sent you your membership pack and this is usually within 30 days of us receiving your application
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249

12 monthly payments

- 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 and the funeral director will keep any arrangement fee paid by you
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you

Low cost instalments

- 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 less any arrangement fee 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 and the funeral director will keep any arrangement fee paid by you
- If you stop paying after 12 months, your plan will remain in place. When you die, the funeral director will get the money you have paid in less a £249 cancellation fee and any arrangement fee paid by you as a contribution towards your funeral
- Paying by low cost instalments will result in you paying more for your funeral plan than if you had chosen to make payment in full or by 12 monthly payments

Fixed monthly payments

- 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
- You will be fully covered after two years' consecutive payments, however you must continue to make your payments to be covered
- If you stop making your payments and the outstanding amount is not paid within 30 days then we will cancel your funeral plan and you will not get any money back
- The total payable could potentially be higher than if you had chosen to make payment in full, by 12 monthly payments or low cost instalments

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 we receive to cover the cost of setting up, managing and administering your funeral plan.

What if the chosen funeral director can't perform my funeral?

If the funeral director can't do this we will choose another funeral director to carry out your funeral arrangements.

What happens if Golden Charter can't provide the funeral I have chosen?

We are a Registered Provider of funeral plans with the Funeral Planning Authority (FPA). This means that you will be covered by the protections available through the FPA's regulations. The FPA pledges to customers that, in the unlikely event of a Registered Provider going out of business, the other Registered Providers shall work together and look at ways in which the FPA might help in arranging delivery of the funerals of customers affected.

How do you make sure that my plan pays for my funeral?

Once your plan is paid for (or after two years' consecutive payments if paying by fixed monthly payments), the plan is guaranteed to cover the funeral director's services in your plan. Your money is paid into the Golden Charter Trust or paid to a UK-based life assurance company for the fixed monthly payments option.

The Golden Charter Trust is separate from Golden Charter and is run by an independent Board of Trustees. Their role is to manage the Trust's funds for our plan holders in order to deliver the future payments to funeral directors. The Trust can make payments to Golden Charter to allow us to run our funeral planning business and look after the administration of your funeral plan until it is needed. If you would like further information regarding the Trust, please contact us or visit www.goldenchartertrust.co.uk.

If you are paying by fixed monthly payments, your payments will buy a life assurance contract with Phoenix Life Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Can I change my mind and stop the plan?

For all payment methods, if you cancel within 30 days we will refund the payment you have made.

If you choose to make payment in full or pay by 12 monthly payments and you cancel after 30 days, you will receive a refund of payments made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you.

If you are paying by low cost instalments and cancel after 30 days but before you have made 12 payments, you will receive a refund of payments made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you. If you stop paying after 12 months, your plan remains in place and the funeral director will get the money you have paid in less a £249 cancellation fee and any arrangement fee paid by you as a contribution towards your funeral.

If you cancel after 30 days and pay by fixed monthly payments, you will not get anything back.

Can I change my plan and my funeral arrangements?

You can make changes to your plan which don't incur additional costs, such as choice of music, at any time. It is possible for you to change the services included within your plan, but there would be additional costs payable by you. Please note, this is not possible when paying by fixed monthly payments. If you wish to discuss changes to your plan, please call us on 0800 833 800.

What documents do you give me?

As a plan holder you'll receive a personalised membership pack, which includes a summary of your plan, your plan holder certificate and a personal membership card for you to carry in your purse or wallet.

CANCELLATION FORM

If you wish to cancel you may use this form or contact us by phone, email or post using the details provided below.

If sending by post, please send to:
Customer Support, Golden Charter, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF

We recommend you obtain proof of postage.

Alternatively, you can email us at:
customersupport@goldencharter.co.uk
Or phone us on: 0800 171 2955

I/We [*] hereby give notice that I/we [*] cancel my/our [*] contract of sale of a funeral plan/funeral plans (*)

Ordered/Received on [*] (please insert date below)

Plan number

Name of customer(s)

Address of customer(s)

Tel. number

Signature of customer

Reason for cancellation

Date

[*] Delete as appropriate

How do I contact Golden Charter?

Please write to our head office:

Canniesburn Gate,
10 Canniesburn Drive,
Bearsden,
Glasgow G61 1BF

Call us on: **0800 833 800**

Email us at: **contact@goldencharter.co.uk**

Visit our website at: **www.yourfuneraldirectors.co.uk**

How do I make a complaint?

If you're not happy with your funeral plan, call our Customer Resolution Team on **0800 171 2955**, write to us at our head office address for the attention of the Customer Resolution Manager or email **customer.resolution@goldencharter.co.uk**.

If we can't resolve your complaint to your entire satisfaction then you should contact:

The Funeral Planning Authority Limited

Tel: **0845 601 9619**

Email: **info@funeralplanningauthority.co.uk**