

The Independent Way Plus Funeral Plan - Will option is available with the plan

## Payment Information Sheet PIN187-0418

FUNERAL PLANS FROM  
**Golden Charter**  
Smart Planning for Later Life



Prices applicable from 1 April 2018

As each funeral plan is priced individually, the prices and payments are for illustrative purposes only. Please call your local funeral director or Golden Charter on 0800 833 800 for more information.

### Paying for your funeral plan

Golden Charter is required to invest all funeral plan payments into a trust fund run by an independent Board of Trustees or a life assurance policy regulated by the Financial Conduct Authority and the Prudential Regulation Authority (PRA). This means your money is managed independently from Golden Charter itself. In addition, the Funeral Planning Authority, of which Golden Charter is a member, exists to help protect plan holders' interests.

#### Payment in full for immediate cover

A one off single payment

- Your payment will be paid into the Golden Charter Trust
- If selected, either a Will or a Will with 10 years of storage and annual updates is included within your plan
- 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

#### Pay by 12 monthly payments at no extra charge

Spread the cost over 12 monthly payments by Direct Debit

- 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 paid, 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
- If selected, either a Will or a Will with 10 years of storage and annual updates is included within your plan

Example Prices:

Initial deposit	£49.00
Plan price £3,495	£287.17 per month
Plan price £3,850	£316.75 per month
Plan price £4,099	£337.50 per month

*Instalments are rounded to the nearest penny and the final instalment will be the same or less than the quoted monthly payment above*

#### Low cost instalment option

Spread the cost over a period between two and 30 years for a lower monthly payment. Available if you are aged 78 or under

- 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
- 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 paid, 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
- If selected, either a Will or a Will with 10 years of storage and annual updates is included within your plan

## Examples: Low cost instalment option monthly payment tables

Your monthly payment depends on the term (the number of years you wish to spread the cost over) and your choice of plan. **Please note**, there are restrictions on the maximum length of your payment term, depending on your age when we accept your plan, as shown in the first column below. The prices and payments are for illustrative purposes only. If you would like a personalised quote for paying by low cost instalments, please speak to your funeral director or call Golden Charter on 0800 833 800.

Plan	Plan Price £3,495		Plan Price £3,850		Plan Price £4,099	
Deposit	£49		£49		£49	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2 (max age 78)	£149.64	£3,640.36	£165.06	£4,010.44	£175.87	£4,269.88
5 (max age 75)	£63.46	£3,856.60	£70.00	£4,249.00	£74.59	£4,524.40
10 (max age 70)	£34.89	£4,235.80	£38.48	£4,666.60	£41.00	£4,969.00
20 (max age 60)	£20.88	£5,060.20	£23.03	£5,576.20	£24.54	£5,938.60
30 (max age 50)	£16.45	£5,971.00	£18.15	£6,583.00	£19.34	£7,011.40

Plan	Plan Price £3,495		Plan Price £3,850		Plan Price £4,099	
Deposit	£99		£99		£99	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2 (max age 78)	£147.47	£3,638.28	£162.89	£4,008.36	£173.70	£4,267.80
5 (max age 75)	£62.54	£3,851.40	£69.08	£4,243.80	£73.67	£4,519.20
10 (max age 70)*	£34.38	£4,224.60	£37.98	£4,656.60	£40.50	£4,959.00
20 (max age 60)	£20.58	£5,038.20	£22.73	£5,554.20	£24.24	£5,916.60
30 (max age 50)	£16.21	£5,934.60	£17.91	£6,546.60	£19.10	£6,975.00

Plan	Plan Price £3,495		Plan Price £3,850		Plan Price £4,099	
Deposit	£199		£199		£199	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2 (max age 78)	£143.13	£3,634.12	£158.54	£4,003.96	£169.36	£4,263.64
5 (max age 75)	£60.70	£3,841.00	£67.24	£4,233.40	£71.82	£4,508.20
10 (max age 70)	£33.37	£4,203.40	£36.96	£4,634.20	£39.49	£4,937.80
20 (max age 60)	£19.97	£4,991.80	£22.12	£5,507.80	£23.63	£5,870.20
30 (max age 50)	£15.74	£5,865.40	£17.43	£6,473.80	£18.62	£6,902.20

## Fixed monthly payments

A fixed monthly payment for life or until age 90. Available if you are aged between 50 and 80 and a UK resident

If you pay by fixed monthly payments, at the end of the first two years, and as long as you keep making your payments when due, your funeral director's services included within your plan will be guaranteed. Your funeral arrangements are made with Golden Charter, who will use your payments to take out a life assurance policy with Phoenix Life Limited. This will fund your funeral when you die (for further information see the terms and conditions).

- 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
- The total payable could potentially be higher than the cost of your funeral plan
- If selected, either a Will or a Will with 10 years of storage and annual updates is included within your plan

If you would like a personalised quote for paying by fixed monthly payments, please speak to your funeral director or call Golden Charter on 0800 833 800.

## With an **Independent Way Plus** Funeral Plan, you'll benefit from:

- Paying now at today's prices
- A guarantee of no more to pay for the funeral director's services included in your plan
- A personalised, local service from your chosen funeral director
- A Will option available with your plan

Golden Charter works on behalf of more than 3,000 independent funeral directors - the largest network in the country. This means your arrangements will be carried out by someone you know and trust.

When the time comes, one phone call will activate your plan, relieving your family of the stress of organising funds and making detailed arrangements.

When you are thinking about something as important as your funeral arrangements, it makes sense to talk directly to the experts - your local independent funeral director.

## Three simple steps towards peace of mind:

- 1** Speak to your chosen funeral director who will create a plan that suits your requirements
- 2** Pay in full or spread the cost:
  - Pay over 12 months at no extra charge, or
  - Pay over a period of between two and 30 years, depending on your age (available if you are aged 78 or under), or
  - Pay a lower fixed monthly payment until death or age 90, whichever happens sooner. Fully covered after two years' continuous payments (available if you are aged 50 to 80)
- 3** Apply today:
  - Once you are happy with your plan, sign your application form and pass to your funeral director to send on to Golden Charter

Any questions? We're here to help.  
Call us free on 0800 833 800.

(Lines are open 9am to 5pm, Monday to Friday)