

# THE *Independent Way Plus*



**Will  
option  
available  
as part of  
your plan**

John Fraser & Son

**Golden Charter**   
Funeral Plans

The UK's largest independent funeral plan provider



For many people, planning their funeral has become an established way of looking at the future, just like making a Will.

More than a million people in Great Britain have taken out a funeral plan, over 400,000 of them with Golden Charter. Usually, they have known the grief of bereavement and don't want their families to go through the stress of making arrangements.

Many have established a relationship of trust with their local family funeral director. Who better to advise them on such a sensitive topic and assist them with all the details?

We believe that the Independent Way Plus Funeral Plan, which is available only through independent funeral directors such as ourselves, offers you significant advantages over other plans. The following pages explain the reasons why.

“I would like to thank you for the ease in which we have been able to carry out these arrangements for our funeral plans.”

**Mr & Mrs B, London**

## Planning your funeral the Independent Way

With the Independent Way Plus plan, we will make sure that your loved ones will be spared much of the stress and uncertainty of organising a funeral. You'll have specified every detail in advance and taken care of all the costs that are within our control. Plus, you have the option to include a Simple Will within your plan to make sure that all your wishes are known.

### A guarantee that covers all our services

No matter how much our services may rise in cost in years to come, once your plan is fully in place, neither you nor your loved ones will be asked for a penny more for them. It's a guarantee that gives you peace of mind. You can be assured that your family will be spared what could be a financial worry.

There are some costs that we are obliged to pay on your behalf. These third party costs include the charges of cemeteries and crematoria, as well as doctors' fees for cremation certificates, the fees of clergy or officiants and the costs of newspaper notices and memorials. The amount of this expenditure is not within our control and may require a further payment at the time of need.

### A sound financial decision

When you take out an Independent Way Plus plan, you have the reassurance that your money is protected. You select how you wish to pay for your plan and, depending on your choice, your money is paid into the Golden Charter Trust or to one of the UK's leading life assurance companies.

Your money grows and, when the time comes, we receive the payment, including any growth, and use this money to provide the agreed services to your family. No matter how much costs have risen in the intervening period, your loved ones will not be asked for a penny more for the guaranteed services included within your plan.

### The Golden Charter Trust

The Board of Trustees has appointed a wide panel of Fund Managers who invest the funds in a cautious and balanced manner. Barnett Waddingham of Glasgow, the consulting actuaries, appraise the Fund performance regularly.

## Protection against rising funeral costs

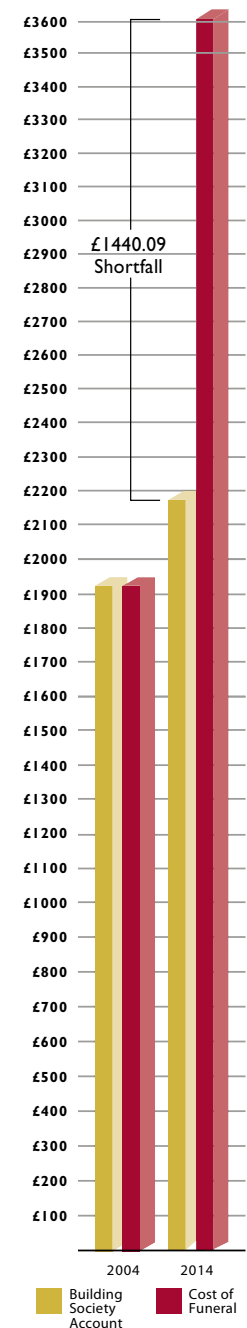
Back in 2004, an average funeral cost around £1,920. However, recent research† shows the average cost of a funeral in the UK is now £3,609 - an increase of 88% in ten years, well above the general level of inflation. If this trend continues, the average cost of a funeral in 2024 will be over £6,800.

Paying in advance for your funeral is a sensible decision that will save money, benefiting your family or estate. We guarantee that, as long as your plan is paid for, there'll be no more to pay for the services within our control.

### A real alternative to saving

We believe a funeral plan offers a better option than saving for your funeral. In 2004, if you had put £1,920 (then the average cost of a funeral\*) into a building society, you would have seen it grow to only £2,168.91\*\* over the next 10 years.

However, with the average cost of a funeral now £3,609\*, your family would have to find an additional £1440.09, at a very difficult time.



Sources: \*Mintel 2004 †Mintel 2014

\*\*Building Societies Association, average savings rates Jan 2004 - Aug 2014. Past performance is not necessarily a guide for the future.

# Your wishes fulfilled by a proven partnership

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

Many personal decisions have to be made. Your wishes are special – and you can be sure we will carry them out to the letter in association with Golden Charter, a British-owned and run company.

Funeral directors' services typically include:

- 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

## A balanced approach to third party costs

As stated on page two, third party costs are not within our financial control. These expenses include the fees for the cemetery, crematorium, doctors (for cremation certificates) and clergy or officiant, which will be costed at today's prices in your plan.

Your payment is held with a view to maintaining a level of growth at least equivalent to the increases in inflation. However, if at the time of the funeral, the increase in the third party costs is greater than the growth, we would have the option to approach the family for an additional amount.

Third party costs may include:

- Crematorium fee
- Doctors' fees (applicable only to cremation)
- Clergy/officiant's fee
- Purchase of grave or lair
- 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 abook of remembrance or planting of a tree
- Catering, floral tributes and newspaper announcements

## Optional Will included in you plan

When arranging your funeral plan, it's a good idea to make sure you have a Will in place and that's it's up to date- that's why you have the option of a Simple Will to be included within your plan. A Will lets you safeguard the important things in your life, for the people you love. It allows you to specify who inherits your money, property, possessions, personal mementos or charitable donations. Even if you already have a Will, it's important that it reflects current circumstances. If you already have an up to date Will, you may wish to gift the Will to a friend or family member.

## Why there is a plan administration fee

It is necessary for a one-off plan administration fee to be applied to the cost of every plan. This fee covers all of Golden Charter's costs in setting up the plan, the work involved in the preparation of the funeral arrangements and our appointment as your selected funeral director.

“I would fail in my duty to my late husband if I did not write and confirm our sincere thanks for the dignified way you carried out his funeral plan.”

Mrs W, London

## A beautiful way to be remembered

Since 1995, Golden Charter has helped the Woodland Trust - the UK's leading conservation charity - plant over 250,000 trees through our unique relationship. For every Golden Charter funeral plan purchased, we will make a donation to help the Woodland Trust continue to create woodland across the UK.



If you would like details of the Woodland Trust sites in the UK and information on legacies, please visit [www.woodlandtrust.org.uk](http://www.woodlandtrust.org.uk)



## Would you like to talk more about it?

We appreciate that the decision to buy a funeral plan is not something to be arrived at lightly. If you'd like to discuss it in more detail, we will gladly meet you at our premises or in your home at any time you choose. Alternatively, you may prefer to talk about it over the phone.

It doesn't matter how often you call us, we'll be delighted to help. Our sole aim is to help you arrive at a decision that will give you peace of mind.

## What you'll receive when you take out a plan

If you are paying by single payment, we'll send you a Certificate of Entitlement to funeral services and a membership card, which should be kept in a safe place. You'll also receive a copy of the Certificate of Entitlement to give to your next of kin so they are aware that you hold a plan, and know how to proceed when the time comes.

If you are not paying by a single payment, a provisional membership card will be issued to you which will be replaced by a full membership card and a Certificate of Entitlement when the total amount payable has been paid.

If you decide to take out a Will, our legal services team will call you to make arrangements for your Will.



## Your questions answered

Here are some answers to the most frequently asked questions about the Independent Way Plus plan.

### What if I move to a different area?

You may select a different funeral director. Golden Charter should be advised of any permanent change of address as this may affect the plan entitlements (see terms and conditions). You can call Golden Charter at any time, on **0800 833 800**.

### What if death occurs while I'm on holiday?

As an additional benefit, Golden Charter will pay the transportation charges if death occurs on holiday away from your permanent address, but still within mainland UK. If you intend to travel overseas, we recommend that your travel or medical insurance policy includes cover for repatriation costs back to the UK as your Funeral Plan covers the cost of transportation of the body from the relevant UK airport or port to the Funeral Director's premises.

### What if I'm not in good health?

We promise to accept your application, regardless of your state of health.

### What if I want to take out a plan for someone else?

Complete the plan holder's representative box on the application form, and we'll arrange for all correspondence to be sent to you. Complete confidentiality is assured.

### What if I live to be 100 years old?

No matter how old you are, no matter how much funeral directors' costs may rise, you and your loved ones will never be asked for a penny more for the services and costs guaranteed within your funeral plan (see terms and conditions).

### What if I already have a Will in place?

That's fine, the Will is optional. However, it's important to remember that even if you already have a Will, it should reflect current circumstances, so now is a good opportunity to include a Will within your funeral plan.

## Our commitment to customer service

If you are not satisfied with any aspect of your plan, you should in the first instance contact Golden Charter.

Call our Head Office freephone number: **0800 171 2955**

Or write to us at our Head Office:

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

Or email: **Customer.Resolution@goldencharter.co.uk**

We will acknowledge your complaint within 7 working days of receipt and aim to resolve it within no more than 20 working days of receipt.

If Golden Charter cannot resolve your complaint to your entire satisfaction then you should contact the Funeral Planning Authority.

### The Funeral Planning Authority

Golden Charter is a Registered Provider of Funeral Plans and complies with the Rules and Code of Practice of the Funeral Planning Authority. Non-compliance with these Rules may render Golden Charter liable to disciplinary action by the Funeral Planning Authority.



[www.funeralplanningauthority.co.uk](http://www.funeralplanningauthority.co.uk)

## Recommendations and approvals

### The National Society of Allied and Independent Funeral Directors

Golden Charter is the only funeral plan provider recommended by the National Society of Allied and Independent Funeral Directors (SAIF), which serves independent funeral directors nationwide.



[www.saif.org.uk](http://www.saif.org.uk)

# THE *Independent Way Plus*

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