

FROM 50

F U N E R A L P L A N S

from Golden Leaves



Funeral planning... made simple.



Provided by

The **first** funeral plan of its kind...



This is your chance to put your affairs in order and protect those closest to you from the stress and expense of arranging your funeral.

It may not be a cheery thought, but it is certainly very comforting to know your funeral services are taken care of and you won't be a burden to your family or friends at an upsetting and difficult time.

The Golden Leaves **FROM50 Funeral Plan** is a straightforward, affordable way to pay for the funeral you want. Especially in today's society where the backdrop of spiralling funeral inflation, has heaped additional strain on a population already facing widespread financial hardship. Today, planning your funeral service and pre-paying its costs in advance, is clearly making more sense than ever before. In light of this, we have added a variety of new payment options in this, our new edition, to provide you with more choice.

Purchasing one of our pre paid plans will enable you to not only secure the future funeral services that you specifically desire, but help remove a number of issues from your next of kin. If during the course of making your decisions concerning the services that you require, you do not find them listed in any of our set plans, don't worry – call us on the freefone number provided and our helpful team will be able to produce a bespoke plan that conforms to your every wish!

Pre-planning and paying for your funeral is one of the most thoughtful things you can do to help those close to you cope with bereavement. Why not do it today and get on with living your life?

If you need any help completing your application talk to our Customer Advisers for free on **0800 85 44 48** and ask us to explain anything you're not sure about.

Barry Floyd, Managing Director

Why choose the **FROM50 Funeral Plan**?

- ✓ Protection against rising funeral costs
- ✓ Funeral director's costs set at today's prices – no more to pay for these services
- ✓ No intrusive medical health checks – acceptance guaranteed
- ✓ Flexibility on both funeral choices and payment options
- ✓ Help remove some of the financial burden and emotional stress from your loved ones, at a time when they are least able to cope

A unique plan and big worry solved

Just as the choices individuals make regarding the type of end of life service they would wish for are hugely diverse, we have found that the ways in which individuals wish to fund these purchases are widely varied too. These decisions are clearly dependent not only on one's financial situation, but frequently based on personal choice, circumstance and lifestyle considerations.

We have therefore created our latest suite of **FROM50** plans to accommodate a wider choice of options.

It could be that you wish to purchase by way of a single payment or indeed over monthly instalments across a 1 to 5 year period, or perhaps our low Fixed Monthly Payment option, with its exclusive ground breaking combination of benefits; cover after just twelve months and a rebate benefit entitlement on any overpayment, is the option that is the most appealing to you.

Whatever style of funeral plan you opt for and whichever payment vehicle you decide upon to fund it, you can rest assured that with over 30 years of experience in funeral planning, we will be here to expertly guide you.

Ground-breaking benefits provided by the **FROM50 Fixed Monthly Payment Option**:

You're fully covered after only twelve months

Many plans expect you to pay Fixed Monthly Payments for two years, before you are entitled to be fully covered. With our **FROM50 Funeral Plan**, you are fully covered after just 12 months, and immediately covered for accidental death from the outset*.

Your monthly payments are fixed from the outset

You can relax knowing your monthly payments will never go up and neither will your funeral director's costs – which are guaranteed**.

This worry was always at the back of my mind – and I can't believe how simple it's been to arrange!

Receive a rebate if you've overpaid with our Overpayment Rebate Benefit

With all funeral plans that are paid by way of Fixed Monthly Payments, it is possible, (depending on how long you live) to pay more into the plan than it pays out to provide your stipulated funeral services on death. With our new **FROM50 Funeral Plan** though, we have sought to alleviate this problem. Due to our Plan's totally unique Overpayment Rebate Benefit feature, if the sum of the Fixed Monthly Payments you have paid in total more than the sum paid out to Golden Leaves Limited to fund the funeral service on death; your estate will be eligible for a rebate of a percentage of this amount.

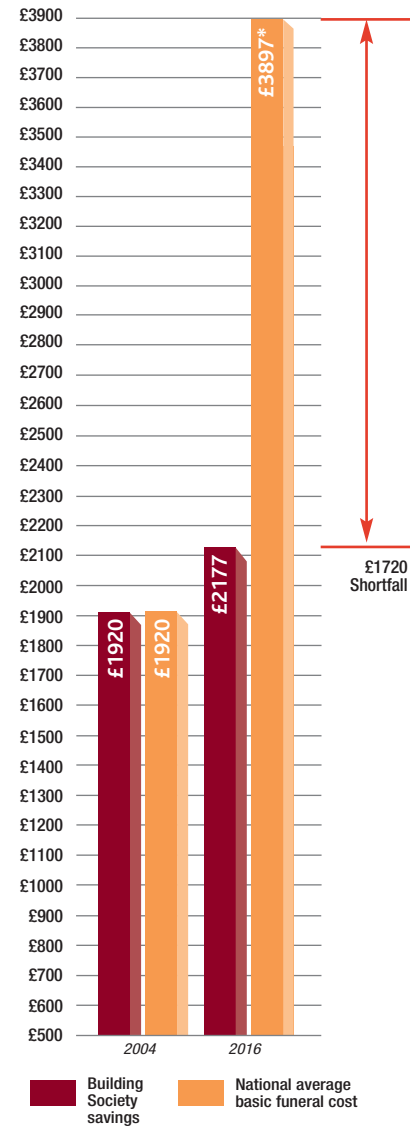
The rebate of up to 100%* of the overpaid Fixed Monthly Payments depends on the type of plan and age of the plan holder at the time the policy is taken out and the date of death.

* Please refer to our Terms & Conditions for full details.

** If paid by way of Fixed Monthly Payments, these costs are guaranteed once more than 12 months' worth of premiums have been paid.



Pay now and secure the benefits



How this plan helps protect you against rising funeral costs

You don't need us to tell you that everything seems to go up in price every year. Unfortunately it's just the same with funeral costs.

- If, in 2004, you had put £1920 (then the average cost of a funeral*) into a deposit savings account, then you would have seen this grow to about £2,177** over the following 12 years.
- However, over the same period, the average cost of a funeral has increased dramatically to £3,897*.

But because this Plan pre-pays your agreed funeral director's services at today's costs, you are unaffected by any future price rises on these fees. In addition to this, there is also an allowance for disbursements included in this suite of plans from the outset and this figure is indexed, which enables the allowance to increase annually, to help it combat rising disbursement costs.

A real alternative to saving for your funeral

A plan like this can offer a better financial option than putting money in a savings account to pay for future funeral costs.

Since 2004, funeral costs have soared – but interest paid on savings accounts has remained very low. The amount of money, which would have paid for a funeral back then, plus the small amount of interest earned over the years, would not cover the cost of an average funeral today. Your family would be left with a substantial extra amount to find, (at today's calculation, approximately £1,720), quite apart from having to access your savings account to pay for the funeral.

* Average of quotes for standard cremation and burial arrangements from a sample of UK funeral directors. SunLife Cost Of Dying report, 2016.

** Using average gross Bank and Building Society instant access deposit account interest rates Aug 2004 – Aug 2016, from Bank Of England ref IUMTHAK/IUMB6VK.

Past performance is not necessarily a guide for the future.

A sound financial decision

We're proud to say that the **FROM50 Plan** offers much better all-round benefits than other plans currently available offering the same services.

When purchasing a funeral plan, it is of paramount importance to know that the money that is paid into the plan will be there to pay the funeral service in years to come.

With a **FROM50 Plan**, you can be safe in the knowledge that the funds will either be placed into the Golden Leaves Trust or if you have opted to pay by Fixed Monthly Payments, paid to AXA Wealth Ltd., where we will take out a whole of life policy to fund the stipulated services in the future, whenever they are required.

When the funeral is required, the nominated funeral director will be paid to provide the services stipulated in your plan and irrespective of how much the costs have risen in the space of time between these two events (*provided, if you are paying by way of Fixed Monthly Payment, you have continually paid your premiums for more than 12 months*), you will not be charged any more for the funeral director's services within your plan – these services are guaranteed and there will be no more to pay.

However, there are some costs we cannot control. These are third party expenses known as 'disbursements', which include fees for the cemetery, crematorium or clergy fees for instance.

I'm not getting any younger and to be covered quicker than anywhere else is a massive benefit.

Our suite of plans (*excluding Copper and Bronze*) will include a sum of money to be used towards these costs. This contribution is paid out when you die and will increase annually at a rate dependent upon which payment method you have opted for, to help keep pace with funeral inflation. It is possible that there may be more to pay at the time of the funeral.

In partnership with SunLife

For the Fixed Monthly Payment option, to provide the benefits of your FROM50 Plan, your Fixed Monthly Payments are paid to AXA Wealth Ltd, trading as SunLife to secure a whole of life policy. Golden Leaves, (*who are the beneficiaries of the policy,*) will utilise the proceeds of the policy at the time of your death, to provide your chosen funeral services.

With their roots going back to 1810, SunLife has strived to deliver affordable financial products providing peace of mind and excellent service to thousands of customers.



Choose a plan to suit you

The **FROM50** Funeral Plan offers six different options so you can choose the funeral arrangements you would prefer and can afford, whether it's something simple or more elaborate.

The FROM50 Copper Plan

This very basic plan provides a direct cremation service only. This funeral includes the professional services of the funeral director for arranging and conducting the cremation, the collection of the deceased from the place of death (**included in the plans costs are collection from the Hospital or from the Coroner's mortuary. Removals from the home or nursing home will incur an additional cost of £250.*), the doctor's fees, subsequent conveyance of the deceased to the crematoria and the cremation fees.

This funeral does not include any viewing of the deceased, any hearse or limousines and does not include any service for the attendance of mourners. Due to the nature of this service, the cremated remains will be scattered at the crematoria or alternatively they can be made available to the next of kin to collect.

The FROM50 Bronze Plan

This straightforward plan provides the professional services of your funeral director, a hearse to meet the mourners and a plain coffin. It doesn't cover any contribution towards other funeral expenses or "disbursements" such as cremation, cemetery or clergy fees.

The FROM50 Zinc Plan

This plan provides a simple cremation funeral service, including the professional services of the funeral director, a hearse to meet the mourners and a basic coffin. However the time and date of the funeral service is set by the Funeral Director. This plan includes a contribution towards "disbursements" such as cremation, cemetery or clergy fees.

The FROM50 Silver Plan

This plan provides the professional services of your funeral director, a hearse to meet the mourners and a basic coffin. It also includes a contribution towards "disbursements" such as cremation, cemetery or clergy fees.

The FROM50 Gold Plan

This plan provides all the elements specified in the Silver plan plus an upgrade to a standard coffin. It also allows for one limousine to transport the mourners and family to and from the service.

The FROM50 Platinum Plan

The plan includes all the elements specified within the Gold plan plus an upgrade to a high quality coffin. It also allows for two limousines to transport the mourners and family to and from the service.

Special details

If you would like additional services not included in the plan, such as the purchase of a new grave or a service at a local church, please let us know. We will be happy to discuss these with you and incorporate the costs into your plan, providing your selected payment option allows this choice.

Once you've decided on the plan that best suits your needs, just talk to us and we can arrange the payment method that is most appropriate to your personal circumstances. Payments can be made by way of low Fixed Monthly Payments, single payment, or by instalments over 12-60 months with an accompanying deposit.

Do not forget that if you require something totally bespoke, or indeed a repatriation plan that returns you to your homeland - wherever that may be, these types of specialised plans are available too.

Contact us if you would like a more detailed chat about all your options. **Call 0800 85 44 48.**

Choose from the following **FROM50** plans

FROM50 plans	Copper	Bronze	Zinc	Silver	Gold	Platinum
Funeral Director's professional services	✓	✓	✓	✓	✓	✓
Advice on funeral registration, documentation and certification	✓	✓	✓	✓	✓	✓
Collection of the Deceased from Hospital or Coroner* (page 6) In normal working hours	UK wide					
Removal from place of death to Funeral Director's premises within 25 miles in normal working hours		✓	✓	✓	24 Hours	24 Hours
Care of deceased prior to funeral (excludes embalming)	✓	✓	✓	✓	✓	✓
Chapel of Rest available for family and friends to visit					✓	✓
Customer has no choice over the date and time of the funeral	✓		✓			
Basic coffin	✓	✓	✓	✓		
Standard coffin					✓	
High quality coffin						✓
Attendance of conductor and four pallbearers on day of funeral		✓	✓	✓	✓	✓
Provision of hearse for service at Crematorium / Cemetery		✓	✓	✓	✓	✓
Provision of one limousine					✓	
Provision of two limousines						✓
Full listing of floral tributes				✓	✓	✓
Thank you cards					✓	✓
Bereavement counselling (where available)		✓		✓	✓	✓
Allowance towards Disbursements** – see below	✓		✓	✓	✓	✓

Disbursements

** A contribution towards Minister's fees, Crematorium or Cemetery fees. After the amount contributed, these costs may still require additional payment from estate / executors at the time of funeral. Cost of the Funeral Director's services are guaranteed to be met in full. (See Terms & Conditions).

The Copper Plan is a direct cremation plan only. This plan provides a contribution to disbursements of £840 as opposed to the Zinc, Silver, Gold and Platinum plans which have a contribution of £940 included.

The Zinc Plan is a very basic funeral with limited services and options included with regards to the date and time of the funeral service.

Making it easier for those left behind

Making funeral arrangements can be especially difficult for those who are grieving the loss of someone special.

By planning your final "send-off" you will spare your family and friends the burden and confusion of organising the funeral themselves.

Planning your own funeral will also ensure your preferences are respected and followed as closely as possible.

Make your wishes known

Have you thought about any special details you'd like for your funeral?

Your Golden Leaves **FROM50 Plan** lets you record your funeral wishes, such as the poems, readings, hymns or music you want to be played. In fact, any aspect of your own funeral that matters to you and is close to your heart. There's no charge for changing or adding to these at any time. Should any of your requests incur extra costs, which aren't included in your plan, of course we will let you know.

What happens next

Step One

Fill in the application form with your From50 Consultant (details can be found on the back of this brochure) and ensure that you have read the Terms & Conditions of sale.

Step Two

Complete the Payment Form, indicating your payment method.

Payment Options

There are three simple payment options available to Plan Holders:

Lump Sum Payment: The whole sum is paid within 30 days of application.

Instalment Option: You pay a monthly fee over a 12-60 month period (*A deposit will be required*).

Fixed Monthly Payment: You pay a low monthly fixed payment until the age of 90 or until death - whichever life event comes first (*excluding Copper plan*).

When the application has been received and your chosen payment method confirmed, From50 will:

- Check all the details of your application to ensure that it is complete
- Contact you if further information is required
- Issue your Plan documentation
- Despatch receipt of payment
- Send an Emergency Card for you to carry with you at all times
- Provide you with copies of your Plan for you to distribute as you wish.

You can put your trust in us

We want you to feel completely confident that by trusting us to ensure your funeral arrangements, you are in the safest hands possible.

- **Recognised for innovation**, Golden Leaves was one of the first funeral planning companies to launch the product in the UK in 1984.
- Golden Leaves is a founder member of the National Association for Pre-paid Funeral Plans - NAPFP and **helped establish the FPA** which regulates funeral plans within the UK.
- Golden Leaves were the **first to launch international repatriation funeral plans**.
- Golden Leaves were the first to launch and provide the **only nationwide 'green' funeral plan**.
- Golden Leaves were also the **first to introduce** a funeral plan that provides a **Fixed Monthly Payment** option which **covers you after just twelve months** and provides eligibility for a **rebate of any overpaid premiums** from Golden Leaves.
- All Funeral Directors that we appoint, have to satisfy a number of **stringent service requirements** before they can provide services for a Golden Leaves Funeral Plan.

The Golden Leaves Trust

If you are to purchase your plan by way of single payment or 12-60 monthly instalments, the funds are paid directly into the Golden Leaves Trust.

The Golden Leaves Trust is managed by an independent board of Trustees, who have appointed Julius Bär and Quilter Cheviot as the investment fund managers for the Trust.

The funds accepted for funeral plans are held in an independently managed Trust, where it accumulates stable long term growth, specifically to cover the increasing cost of funeral services.

I really didn't want to pass on the worry of all this to my family – I'm so glad I've settled it all in advance



What would you like to know?

Why should I pay now – it'll be years before I need a funeral?

We'll all need a funeral one day and it's costing more every year, so it makes sense to plan your funeral while you can and fix the cost by paying for it now.

If I decide to purchase my plan over 12-60 monthly instalments, what happens if I die before I have paid them all?

A pre-paid funeral plan is not a savings policy and for its benefits and guarantees to be utilised it is required to be paid in full.

Your next of kin or executors will be required to pay the full outstanding balance to Golden Leaves prior to the funeral for the plan guarantees and benefits to remain in place. The funeral arrangements will be set in motion in accordance with the plan's specified services that have been purchased.

If the plan's outstanding balance cannot be met, the plan will be cancelled and the remaining funds will be passed back to the plan purchaser or their estate (*or in specific instances the funeral director if required*) after the cancellation fee has been deducted. If this particular situation occurs the plan guarantees will lapse and the current day rate for the funeral service will be charged to the family at the time of the funeral.

Can I buy a plan for my Husband?

Yes, you can take out a plan for anyone else. All correspondence will be sent directly to the person arranging the plan and confidentiality is assured.

Am I guaranteed to be accepted?

Yes. There are no age limits to acceptance if the plan is paid in full or over 12-60 monthly instalments. If the plan is purchased by low Fixed Monthly Payment, the plan holder must be between 50 and 75 years of age at the outset. There are no medical exclusions.

Can I request a local funeral director?

Yes you can, although we cannot guarantee that this nominated funeral director will agree to deliver the services.

Golden Leaves will subcontract the delivery of your Golden Leaves funeral services to a local funeral director (*if required*) providing they agree to provide the funeral services to our client on our behalf and meet our stringent service standards. (*Except for the Copper Plan where Golden Leaves will select the funeral provider without exception*).

Once the plan is paid, are there extra costs?

The services of the Funeral Director are guaranteed to be covered – in accordance with the Terms and Conditions. Certain disbursements may require a further payment at the time of the funeral, but, for those plans where an allowance towards disbursements has been included, we will guarantee any increase to these costs in line with the Retail Price Index (RPI). If you have opted to purchase your plan by way of Fixed Monthly Payments, this allowance towards disbursements will increase by 3% per annum.

How do I know the money will be there when it's needed?

If paying by lump sum or 12-60 monthly instalments, the money you've paid for your funeral is held securely in an independently managed Golden Leaves Trust. Julius Bär and Quilter Cheviot are tasked to manage the long-term growth of the fund, specifically to meet the increasing cost of funeral services.

If you have opted to pay by Fixed Monthly Payments, a whole of life policy has been taken out with AXA Wealth Ltd., trading as SunLife, to cover the costs of the funeral plan.

Suppose I die before I have paid twelve months of Fixed Monthly Payments?

During the first twelve months, if you have paid by way of Fixed Monthly Payments, the full benefit will only be paid in the event of accidental death (*terms & conditions apply*), otherwise 120% of the Fixed Monthly Payments you have paid will go to the appointed funeral director to be used as a contribution to the funeral costs and your Next of Kin will be required to meet any balance due.

Can I have a service for my family to attend, if I purchase a Copper Plan?

The Copper plan is a direct Cremation service and therefore unfortunately doesn't include a service for mourners. Many people do hold a separate memorial service at a later date though, once they have collected the cremated remains of their loved one.

What if I die at home and have a Direct Cremation plan?

The Copper plan will still be activated and you will still be collected from your place of residence, but the next of kin will be required to pay an additional surcharge to Golden Leaves.

Can I upgrade my plan to another if I change my mind?

Yes of course, this is a simple process. We will cancel your current plan and apportion those funds to your new selection, which will be priced at the current rate at the time of switching. You will not be charged a cancellation fee.

What happens if I would prefer the cremated remains of my loved one sent back to me rather than collecting them?

Cremated Remains are usually scattered in the Garden of the Remembrance however if you would rather we sent them back to you, this can be arranged at an additional charge.

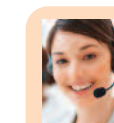
Are Doctors fees included in your disbursement contribution?

In short no, not as from June 6th 2017.

There are no medical certification fees applicable when a coroner is involved in investigating the cause of death and in addition to this, legislation has now removed them from being charged on all deaths regardless of the involvement of the coroner in Scotland.

Our plans are provided across the entirety of the United Kingdom and as we therefore have a singular nationally levied price across our suite of plans, it has been easier (*and fairer too*) to remove this fee in its entirety.

If the funeral takes place outside of Scotland and a coroner is not involved, these fees will have to be paid at the time of the funeral by the next of kin or the deceased's personal representative.



Call our Customer Advisers for free on **0800 85 44 48** and ask us anything that you want explaining

“We know that funeral costs have risen for ten years in a row with no signs of stopping. In addition many people do not have adequate plans in place to help pay towards their funeral. By partnering with Golden Leaves, one of the oldest established operators in the funeral planning sector, we are helping to provide peace of mind for a greater number of families”

Dean Lamble

Managing Director, SunLife

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F U N E R A L P L A N S

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Complaints Procedure

If our services have not met your expectations please contact us in the first instance. Should we be unable to resolve the problem between us then please refer the matter to:

The Funeral Planning Authority,
Telephone: 0845 601 9619
www.funeralplanningauthority.com



Golden Leaves
Funeral Plans

In partnership with



For Pre-Paid Funeral Plans

