



Golden Leaves **FROM** *50* Funeral Plans Key Features Document

Key Facts

1. What is this document?

This document summarises the key features of the Golden Leaves funeral plan you are interested in. As such it has been carefully put together to ensure that you find it easy to have to hand all the relevant information about your plan, what it includes, and what, if anything, your family or estate will have to pay for in the event of your funeral. This document is not the definitive source of information regarding the features and benefits of these plans and should not be read in isolation from other Golden Leaves documentation including information sheets, terms and conditions listings, application forms and their respective brochures. English law applies to the agreement to which this document relates.

2. Who is your funeral services provider?

Your FROM50 funeral services plan is provided by Golden Leaves Ltd, a leading funeral service provider that has been at the forefront of the development of funeral planning since its foundation in 1984. Golden Leaves funeral plans are based on national pricing averages and on Golden Leaves providing the services. These services may at times be sub-contracted out to a local independent Funeral Director, who will deliver your Golden Leaves Funeral Service on our behalf.

Golden Leaves Ltd is a founding member of the NAPFP (The National Association for Pre-paid Funeral Plans) and has played a major role in the development of FPA (The Funeral Planning Authority). Since 1984, tens of thousands of people throughout the UK and overseas have chosen to purchase a funeral plan with Golden Leaves. Full contact information can be found at the end of this document.

3. What funeral plan are you considering?

You are considering or have purchased a plan from the FROM50 range of funeral plans, one of the most unique plans of its kind in the UK.

This plan can be paid for in the following ways:

i. Lump Sum Payment

The whole sum is paid within 30 days of application.

ii. Instalment Option

You pay a monthly fee over a 12-60 month period (a deposit will be required).

iii. Fixed Monthly Payment

You pay a low monthly fixed payment until the age of 90 or until death – whichever comes first.

When paying via Fixed Monthly Payments, this includes a zero deposit upfront and low monthly payments that will never increase during your lifetime. As such the plan is cheaper than other over50's products on the marketplace with regards to the monthly premiums and is the only plan of

its kind to provide full cover after only 12 months of continuous payments. Furthermore, your family or estate are entitled to a cash rebate if you've overpaid with our Overpayment Rebate Benefit.

4. What is included in your plan?

The aspects of your individual plan depend on the one chosen from the FROM50 range. Remember, each of the FROM50 range of plans have guaranteed acceptance with no health restrictions. There are also no age limits to acceptance if the plan is paid in full or over 12-60 monthly instalments. If, however you have chosen to purchase the plan by low Fixed Monthly Payment, you must be between 50 and 75 years of age at the outset.

All Golden Leaves FROM50 plans guarantee to cover Funeral Director costs in full unless you relocate to another part of the country which may have much higher costs or if you specify a Funeral Director which charges higher than anticipated costs.

All Golden Leaves FROM50 plans also guarantee to make a contribution towards disbursements, except for the bronze plan (see below). This sum will increase in line the Retail Price Index but cannot be guaranteed to take into account all factors outside the control of the Funeral Director.

A helpful overview of the FROM50 range of funeral plans is provided below.

- **The FROM50 Copper Plan**

This very basic plan provides a direct cremation service only.

- **The FROM50 Bronze Plan**

This straightforward plan provides the professional services of your Funeral Director only. This plan does not include any contribution towards the cost of disbursements.

- **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 mourners, a plain coffin and a contribution towards "disbursements" † such as cremation, cemetery or clergy fees.

- **The FROM50 Gold Plan**

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

- **The FROM50 Platinum Plan**

This plan provides all of the elements specified in the Gold plan, plus an upgrade to a high-quality coffin and two limousines to transport the mourners and family, to and from the service.

A comparison of the cover provided across the FROM50 range.

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, 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 time and date of the funeral service.

5. What about additional services not included in your plan?

Occasionally there may be requests or requirements for additional services not included in your plan, such as the purchase of a new grave, a memorial headstone or a service at a local church. If this is the case, please let us know as we will be happy to discuss these with you and incorporate the costs into your plan, providing your selected payment option allows this choice.

6. What if you prefer a burial?

All Golden Leaves FROM50 plans are based around the provision of a cremation and not a burial. If you would prefer a burial, then the value of the provision of a cremation will be put towards the cost of a burial plot. The additional cost for this plus any further costs that are associated with the provision of a memorial headstone, gravedigger fees etc. will need to be met by your family or estate.

7. What about changes to your plan?

You shouldn't worry about taking the decision to make your plans now, we know that circumstances change throughout the years so we are happy to take direction from you should you wish to make changes to your initial plan. Although certain additions may increase the cost, you can be certain that the details you want will be respected in the service you get.

8. What if you move within the UK?

As your plan relates to you as a person as opposed to a specific address, it is entirely portable and will provide you the assured benefits irrespective of where you live. However, as the plan is based on national cost averages, there may be an additional payment required depending on higher funeral service costs in the area to which you are moving.

You must therefore inform us of any address changes so that our records remain accurate and so that we can inform you of any additional charges that may be required. This is also important if you have nominated us to provide a Funeral Director as we may need to provide a different one more local to your new address.

9. What if you move overseas?

How you pay for your plan determines what happens to your plan if you choose to move overseas.

- If your plan is paid for by a single payment your plan is entirely portable.
- If your plan is paid for by instalments, and you maintain your instalments for the duration of the plan, then your plan is portable.
- If your plan is paid by Fixed Monthly Payments then your plan is portable only if you continue to pay your instalments, in full, in sterling, from a sterling bank account. Failure to do so will result in the cancellation of your policy.

It should also be noted that certain geographical exclusions may apply so it is imperative that you contact us prior to any move. You must also contact us so that our records remain accurate and so that we can inform you of any additional charges that may be required as a result of providing a Funeral Director in your new location.

10. What happens if you die outside the UK?

Your FROM50 plan does not provide the fullness of cover you would require in the unlikely event you were to die outside the UK. This typically tends to relate to repatriation costs. However, if you have appropriate travel insurance, this can often be used to cover any repatriation expense. Once back in the UK, your FROM50 plan can then be used as per normal.

If you wish to arrange a funeral in the county of bereavement, it may be possible to use elements of your FROM50 plan as a contribution to these costs. Please contact us to discuss this as soon as possible if this is applicable to your situation.

11. What if you die before you have finished paying your instalments?

How you pay for your plan determines what happens if you die before you finish paying your instalments.

- If you pay by Fixed Monthly Payments and you die before your 12th monthly payment, then the plan guarantees are not in place. Instead, 120% of the value of the payments made will be paid towards the final cost of your funeral with your family or estate being liable for the difference in cost.
- If you pay by monthly Instalments and you die before your final payment, then the plan guarantees are not in place. However, if the outstanding balance is paid immediately to Golden Leaves by your family or estate, then the full benefits of the plan will apply. If the outstanding balance cannot be met, then plan will be cancelled in line with our terms and conditions of sale and the remaining funds (after the deduction of the cancellation fee) will be refunded to the plan purchaser.

12. What if you wish to cancel?

In contrast to an insurance policy, for example, you can cancel your From50 Plan at any time and get a refund for a significant portion of your purchase price but this also depends on how the plan was purchased at outset. We provide a full refund of all monies paid into a plan (without interest) within 28 days from the date of application, subject to the terms & conditions of the plans sold at the time.

After the cooling off period, what happens depends on how you have opted to purchase your plan with us:

- If you paid by way of a single payment, a fee equivalent to 20% of the total value of the plan is deducted from the refund amount due.
- If you pay by monthly instalments, a fee equivalent to 20% of the total value of the plan is deducted from any refund amount due. If you have paid in less than 20% of the full displayed plan price, you will receive no refund.
- If you pay by Fixed Monthly Payments you will not receive a refund.

Please note that the terms & conditions may vary from time to time.

13. How is your money safeguarded?

Irrespective of the payment option you chose, you can have complete confidence that your purchase is securely safeguarded.

For plans involving a lump sum payment or 12-60 monthly instalments, these funds are paid directly into the Golden Leaves Trust which is managed by an independent board of Trustees which has appointed Julius Bär and Quilter Cheviot as 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. The fund is regulated in compliance with The Financial Services & Markets Act 2001 and is annually independently audited. As such it is subject to strict actuarial reporting ensuring it is solid, stable and above all, secure.

For plans involving Fixed Monthly Payments, a whole of life policy has been taken out with AXA Wealth Ltd., trading as SunLife to cover the cost of the funeral plan. AXA Wealth is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

14. What happens if Golden Leaves can't provide the funeral you have chosen?

As of 1st January 2002 funeral planning became a regulated activity. Golden Leaves is registered with the Funeral Planning Authority (FPA) which monitors the marketing, financial and service provisions of the plan providers it regulates. This means that you will be covered by the protection available through the FPA's regulations, but only for your funeral services. 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.

15. What other documentation do you receive?

In addition to this document, you will also receive a membership pack which will include a summary of your plan, receipt of payment, a credit card style Emergency Card for you to carry with you at all times and copies of your plan for you to distribute as you wish.

16. How do you make a complaint?

If for whatever reason you're not happy with your funeral plan, please get in contact with us to discuss your concerns. You can do this by calling our Customer Resolution Team on **0800 85 44 48**, writing to us at our Head Office address and marking it for the attention of the Customer Resolutions Manager, or by emailing info@goldenleaves.com

If, in the unlikely situation 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

Please note: The Funeral Planning Authority will not consider complaints relating to Will services.

17. How do you contact Golden Leaves?

- **By post**

Please write to our Head Office:
Golden Leaves Limited, 16th Floor, No.1 Croydon,
12-16 Addiscombe Road, Croydon CR0 0XT

- **By phone**

Call us on: **Freephone 0800 85 44 48**

- **By email**

Email us at: info@goldenleaves.com

For all other general information, please visit our website at www.goldenleaves.com