

ONBOARDING CALL

Date:

Time:

Tel No:



AGENT SIGNATURE & COMPANY NAME

APPLICATION DETAILS

Please complete as many details as you can, in BLOCK CAPITALS – if we require any further information we will contact you by phone.

1 Plan Holder's Details

Date: / /

Plan Holder Mr / Mrs / Ms / Other D.o.B Address Post Code Telephone Email

If you are applying for a plan for a third party please complete your details below:

Plan Applicant Mr / Mrs / Ms / Other Relationship Address Post Code Telephone Email

2 Important Contact Information

My executors are Tel Address 3 Funeral Details Cremation Burial

Please note: The FROM50 Zinc, Silver, Gold and Platinum plans include an allowance of £940 towards disbursement costs from the outset such as Minister's and cremation fees* (Copper includes £840). Plans do not include the purchase of a grave. An additional ceremony elsewhere, or any specific requirements at the crematorium, may incur an additional cost, which would be payable at the time of the funeral. Please see the specific plan's service items for clarity on the actual disbursements items that they include.

	Copper	Bronze	Zinc	Silver	Gold	Platinum
Plan Type <small>Please tick</small>	<input type="checkbox"/> £1,844	<input type="checkbox"/> £2,394	<input type="checkbox"/> £2,859	<input type="checkbox"/> £3,204	<input type="checkbox"/> £3,559	<input type="checkbox"/> £3,809

We will allocate a funeral director from our network that is local to you. If you have your own preferred funeral director please confirm below* (YOU ARE NOT PERMITTED TO NOMINATE YOUR FD, IF YOU HAVE SELECTED THE COPPER OR ZINC PLANS*). Golden Leaves will make every effort to allocate your plan to your preferred funeral director, however this is not always possible. In this event, we will contact you to advise you of this and discuss an alternative choice before processing your application.

Special Requests / Notes

Please sign if you have checked all the details on the form and believe they are a true description of the funeral arrangements you require.

Purchaser/Applicant sign here: Date

By signing this form you are confirming that you have read the Terms & Conditions of the **From50 Funeral Plans**.

DATA PROTECTION ACT

As a Golden Leaves Member and Plan holder, your membership now entitles you to an exclusive range of discounts and special offers on additional products and services that are not available to non-members. If you would like to receive these exclusive member details that are part of your Golden Leaves membership, please tick the form of contact you would prefer us to use to communicate them.

POST: EMAIL: TELEPHONE:

FAIR PROCESSING NOTE

Golden Leaves will only utilise your personal data for the purpose of updating your account, managing the payments for and delivering the services on your funeral plan.

Please complete all the following sections in BLOCK CAPITALS and return this form in the Pre-Paid envelope.

CHOOSE FROM PAYMENT IN FULL, 12-60 MONTHLY INSTALMENTS OR FIXED MONTHLY PAYMENTS

1 Pay in full

- Pay a single payment by debit, credit card or cheque
- Payments will be paid directly into the Golden Leaves Trust
- If you cancel within 30 days we'll refund the payment you've made
- If you cancel after 30 days, we'll refund the payment you've made, less the cancellation fee (*see Terms and Conditions*)
- There are no medical questions and the plan is available to anyone.

*** Regarding full payment and 12-60 monthly instalment options**

The plan prices indicated are standard prices available in most areas of the UK. In some areas, prices may vary. Also, if you are under 50, there may be additional costs. We will advise you of any variance before processing your application.

	Copper	Bronze	Zinc	Silver	Gold	Platinum
Single Payment <small>Please tick</small>	<input type="checkbox"/> £1,844	<input type="checkbox"/> £2,394	<input type="checkbox"/> £2,859	<input type="checkbox"/> £3,204	<input type="checkbox"/> £3,559	<input type="checkbox"/> £3,809

METHOD OF PAYMENT

Tick your method of payment and enter amounts where relevant.

Cheque Amount *Make cheques payable to Golden Leaves Trust*

Credit/Debit card Please see 'Card Details' below

Card details Please tick

Credit Card Debit Card

Type of Credit or Debit Card Visa Mastercard Switch

Card Holder details if different from Plan Purchaser details

Name of Cardholder

Billing Address

Post Code Tel

Card Number

Issue Date / Expiry Date /

Security Number This is the 3 digit number on the reverse of your card

Cost of Plan

Total

Please debit my account and pay Golden Leaves Trust the amount quoted above.

By signing this form you are confirming that you have read and understood the Terms & Conditions of From50.

Sign Date

Our Plans - Payment Options

2 Pay in 12-60 monthly instalments

- Pay for your plan by Direct Debit over 12 - 60 months with a deposit - See **Direct Debit FORM No. 1**
- Payments by 12-60 monthly instalments will be paid into the Golden Leaves Trust
- If you cancel within 30 days we'll refund the instalments you've made
- If you cancel after 30 days, we'll refund the instalments you've made, less the cancellation fee (see T&C's)
- If you die before all instalments have been made, the outstanding balance will be requested from your family to ensure the plan guarantees remain. Alternatively the plan may be cancelled and we would refund any instalments made, less the cancellation fee (see Terms & Conditions)
- There are no medical questions and the plan is available to anyone

The following table indicates your instalments depending on the plan you choose:

Payment Frequency	Copper	Bronze	Zinc	Silver	Gold	Platinum
12 Monthly Payments A deposit will be collected followed by	£132.83 Per Month Total Payable £1,844.00	£178.67 Per Month Total Payable £2,394.00	£217.42 Per Month Total Payable £2,859.00	£246.17 Per Month Total Payable £3,204.00	£275.75 Per Month Total Payable £3,559.00	£296.58 Per Month Total Payable £3,809.00
24 Monthly Payments A deposit will be collected followed by	£70.40 Per Month Total Payable £1,939.64	£94.69 Per Month Total Payable £2,522.64	£115.23 Per Month Total Payable £3,015.54	£130.47 Per Month Total Payable £3,381.24	£146.15 Per Month Total Payable £3,757.54	£157.19 Per Month Total Payable £4,022.54
36 Monthly Payments A deposit will be collected followed by	£49.75 Per Month Total Payable £2,041.02	£66.92 Per Month Total Payable £2,659.00	£81.43 Per Month Total Payable £3,181.47	£92.20 Per Month Total Payable £3,569.11	£103.28 Per Month Total Payable £3,967.99	£111.08 Per Month Total Payable £4,248.89
60 Monthly Payments A deposit will be collected followed by	£33.54 Per Month Total Payable £2,262.39	£45.11 Per Month Total Payable £2,956.75	£54.90 Per Month Total Payable £3,543.80	£62.16 Per Month Total Payable £3,979.36	£69.63 Per Month Total Payable 4,427.54	£74.89 Per Month Total Payable £4,743.16

The Advance Arrangement Fee assumed in the above calculations has been set at £250. Although a higher deposit will be accepted. Please be aware that a higher deposit will lower your monthly premium payment.

3 Pay by fixed monthly payments

Your funeral director's fees are guaranteed to be covered after the first 12 months. Your funeral arrangements are made with Golden Leaves who, in order to provide the benefits to you under your Plan, purchase a whole of life insurance policy from Phoenix Life Ltd, trading as SunLife. This provides a sum of money to Golden Leaves in the event of your death which they use to provide the benefits. Your Fixed Monthly Payments are made direct to Phoenix Life Ltd to pay the premium on our behalf. You do not have any rights under the insurance they purchase. For further information see the Terms & Conditions.

- You can pay by fixed monthly payments if you are a UK resident aged between 50 and 75. (See separate **Direct Debit FORM No.2**)
- Your Fixed Monthly Payments depend on your age and which funeral plan you choose.
- There is a compulsory initial Advance Arrangement Fee of £99 payable to Golden Leaves.
- Payments need to be made every month until you are aged 90, or until death – whichever is sooner.
- During the first 12 months, full benefit will only be paid in the event of accidental death (see Terms & Conditions). However, if your death is non-accidental, your nominated funeral Director could still carry out the funeral. Golden Leaves would receive 120% of the money you have paid to help towards the cost of your funeral arrangements, but your Next of Kin would need to pay the remaining balance.
- If the total Fixed Monthly Payments you have paid in at the time of death, total more than the sum provided to fund the funeral services from Phoenix Life Ltd, your estate will be eligible for a rebate of up to 100% of the overpaid Fixed Monthly Payments from Golden Leaves. If you cancel within 30 days, your payment will be refunded to you. If you cancel after 30 days, or stop paying your payments, your funeral plan will be cancelled and you won't receive anything back.

	FROM50 Bronze	FROM50 Zinc	FROM50 Silver	FROM50 Gold	FROM50 Platinum
Your Age	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment
50	£18.88	£22.70	£25.54	£28.46	£30.51
51	£19.04	£22.90	£25.76	£28.71	£30.78
52	£19.23	£23.12	£26.01	£28.99	£31.08
53	£19.43	£23.37	£26.29	£29.30	£31.41
54	£19.66	£23.64	£26.59	£29.63	£31.78
55	£19.90	£23.93	£26.92	£30.00	£32.17
56	£20.16	£24.25	£27.28	£30.40	£32.60
57	£20.45	£24.59	£27.67	£30.83	£33.06
58	£20.76	£24.97	£28.09	£31.30	£33.56
59	£21.10	£25.38	£28.55	£31.81	£34.11
60	£21.47	£25.83	£29.05	£32.38	£34.72
61	£21.89	£26.32	£29.61	£32.99	£35.38
62	£22.33	£26.86	£30.22	£33.67	£36.11
63	£22.83	£27.45	£30.89	£34.42	£36.90
64	£23.37	£28.10	£31.62	£35.23	£37.78
65	£23.96	£28.81	£32.42	£36.12	£38.73
66	£24.61	£29.60	£33.30	£37.11	£39.79
67	£25.34	£30.47	£34.28	£38.20	£40.96
68	£26.15	£31.45	£35.38	£39.43	£42.27
69	£27.05	£32.53	£36.60	£40.79	£43.73
70	£28.05	£33.73	£37.95	£42.29	£45.34
71	£29.15	£35.05	£39.43	£43.94	£47.12
72	£30.36	£36.51	£41.08	£45.77	£49.08
73	£31.70	£38.13	£42.89	£47.80	£51.25
74	£33.21	£39.93	£44.93	£50.06	£53.68
75	£34.90	£41.98	£47.22	£52.62	£56.42

Payment Details

12 - 60 MONTHS INSTALMENTS ONLY

Please complete all the following sections in BLOCK CAPITALS and return this form to your From50 Agent

For office use only:

Plan Holder:

Ref No:

Plan Purchaser's Details Type of Plan

Name

Address

Post Code Country

Tel Email

This is not part of the instruction to your bank or building society

Paying by Instalments (12 - 60 Months)

Complete all the following sections in BLOCK CAPITALS and return this form to your Agent.

Please select desired option

12 mths

24 mths

36 mths

60 mths

Please complete section below
'Paying by Direct Debit'

Advance Arrangement Fee (£250 minimum)

Monthly Payment

Instruction to your Bank or Building Society to Pay by Direct Debit.

Bank/Building Society

To: The Manager of


Address

Post Code

Names of Account Holder(s)

Account No:

Branch Sort Code



Service User Number

Reference

Instruction to your bank or building society

Please pay Golden Leaves Trust Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Golden Leaves Ltd and, if so, details will be passed electronically to my bank/building society.

Signature

Date

The Direct Debit Guarantee This should be detached and retained by the payer

Banks and Building Societies may not accept Direct Debit from some types of account – please check before completing form.

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Golden Leaves Trust will notify you three working days in advance of your account being debited or as otherwise agreed. If you request Golden Leaves Trust to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Golden Leaves Trust or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when the Golden Leaves Trust asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Phoenix Life Ltd.



For advice please call your From50 Consultant – details can be found on the back of your brochure.

goldenleaves.com

Payment Details

FIXED MONTHLY PAYMENT ONLY

Plan Purchaser's Details Type of Plan

Name

Address

Post Code Country

Tel Email

This is not part of the instruction to your bank or building society

Fixed Monthly Payments

Compulsory Advance Arrangement Fee made payable to Golden Leaves:

£99

(Please complete the card payment section in 'Pay in Full' for your deposit)

Complete section below for payment by Direct Debit for the Fixed Monthly Payment amount of:

£

(Please refer to separate 'FMP Costs and Payment Table' for full information and fixed monthly payment amounts)

Payments are made to Phoenix Life Ltd. (SunLife), PO Box 7055, Willenhall, WV1 9ZJ

Your monthly payment will be collected on 1st or 16th of each month, once your plan has been processed. Your date of collection will be confirmed to you in writing.

Instruction to your Bank or Building Society to Pay by Direct Debit.

Bank/Building Society

To: The Manager of

Address

Post Code

Names of Account Holder(s)

Account No:

Branch Sort Code

Service User Number 258171

Reference



Instruction to your bank or building society

Please pay Phoenix Life Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Phoenix Life Ltd and, if so, details will be passed electronically to my bank/building society.

Signature

Date

The Direct Debit Guarantee

This should be detached and retained by the payer

This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit, Phoenix Life Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Phoenix Life Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of request.

If an error is made in the payment of your Direct Debit by Phoenix Life Ltd or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society. If you receive a refund that you are not entitled to, you must pay it back when Phoenix Life Ltd asks you to.

You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify Phoenix Life Ltd.

