

Guaranteed Funeral Plans

Peace of mind for you and your family



Golden Leaves
Funeral Plans

A helping hand



Let Golden Leaves offer you a helping hand



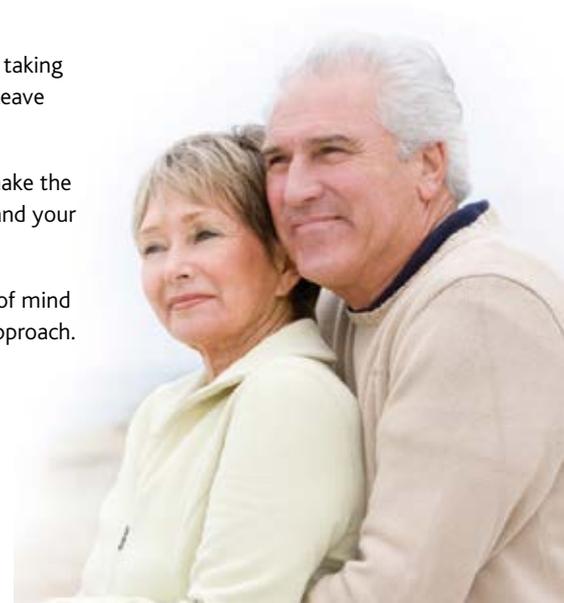
Having to think about your own funeral arrangements can be an uncomfortable thing to do, but thoughtful pre-planning can secure not only your own peace of mind but also the comfort and reassurance that your family will be spared the extra burden at such an emotional and distressing time.

Talk to us at Golden Leaves and we can organise it all for you. We have over 30 years of experience planning funerals both here in the UK and overseas. We've dealt with many different religions and people from all around the world. From the simplest funeral to the extraordinary, we can help.

A Golden Leaves Pre-paid Funeral Plan is a straightforward and cost-effective way of taking care of your funeral. We can advise on planning what you would really like and not leave your loved ones guessing what you might have wanted.

At Golden Leaves we are on hand to guide you through your options and help you make the choices that are right for you. We'll show you how the costs will be covered so you and your relatives won't need to worry, allowing you the freedom to enjoy your life.

Golden Leaves offers a helping hand to your loved ones at their time of need. Peace of mind for you and your family, now and for the future – it's a thoughtful and responsible approach.





Make everything easier for you and your family



Why plan ahead?

You'll understand how complicated arranging a funeral can be if you've ever had to organise one. There are some delicate matters to consider and difficult decisions to be made. These are things that you won't want to leave for your family to deal with, so let us help you decide now.

We'll discuss the costs, too – we want you to be reassured that everything will be covered. And if there's anything that concerns you, or you're not sure about, just ask us.

Who can apply for a plan?

You don't have to worry about how old you are because you can apply for a Golden Leaves Plan at any age – and there are no health or intrusive medical checks to take or questions that you'll have to answer. You'll be guaranteed acceptance and guaranteed the peace of mind that our plans provide.

We'll be there with you every step of the way, explaining any problems you may have and leading you through the whole process to ensure everything is clear and right just for you.

It's a wonderful way to put your mind at rest while you're alive and when you've gone it's a lovely way to show your family that you loved and cared about them.



Pay now - save money

Why pre pay?

It makes perfect sense to pay now and deal with the financial side of your funeral as it can save you a considerable amount of money in the long term. Why? Because you will pay at today's price and not at tomorrow's or next year's prices. Consequently, pre-paid plans have a major advantage over many other forms of providing funds for your funeral.

Golden Leaves Disbursements Guarantee

Another of the advantages of a Golden Leaves pre-paid funeral plan over a traditional insurance policy or savings account is that the **funeral director's fees and cremation disbursements are guaranteed** (providing the option has been selected) to be paid in full. Insurance plans guaranteed to pay a fixed amount may not cover the costs in years to come. It's comforting to know that whenever in the future it is needed, the cost of the cremation funeral will be met and won't be a financial burden for your relatives, no matter how long you live.

Secure finance

A recent 'cost of dying' report issued in 2018 by Sunlife indicated that funeral costs are rising faster than the rate of inflation for the last 14 years.

When you put your money in a Building Society or take out an insurance policy there are no guarantees at all that your investment will increase in line with the potential rise in the cost of your funeral.

You can avoid these spiralling increases by purchasing a Golden Leaves Funeral Plan now. There are a variety of flexible payment options to suit you, just talk to us and we can help you secure the funeral you want and ensure that it will be paid for in the future.

Our Promise

When you buy one of our pre-paid plans we'll guarantee that your money will be safe. All Golden Leaves Funeral Plan funds are held in the Golden Leaves Trust. The Golden Leaves Trust manages the funds to achieve stable long-term growth. The fund is overseen independently by a board of trustees and regulated in compliance with the Financial Services & Markets Act 2000 (Regulated Activities) order 2001. The fund is annually independently audited and subject to strict actuarial reporting, it is solid, stable and above all - completely secure

Thousands of people have planned their own funerals and paid for them, now, at today's prices – beating the rising costs of funerals in the UK.

Financial protection

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 £2,209** over the following 14 years.
- However, over the same period, the average cost of a funeral has increased dramatically to £4,271*.

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 sum to increase annually, to help it combat rising disbursement costs.

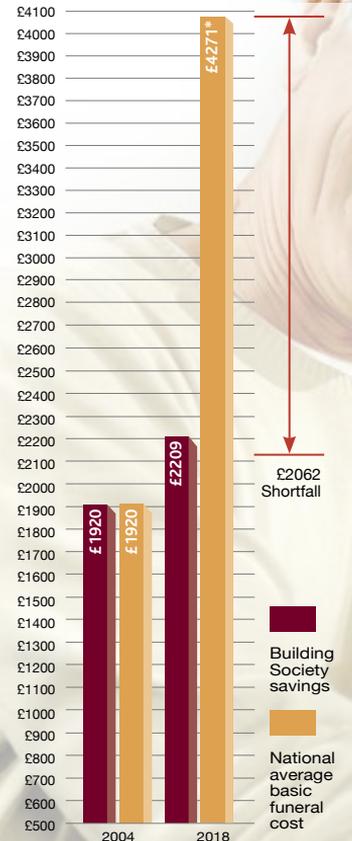
A plan like this can offer a better financial option than putting money in a savings account to pay for future funeral costs.

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, 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, 2018.

** Using average gross Bank and Building Society instant access deposit account interest rates Aug 2004 – Aug 2017.

Past performance is not necessarily a guide for the future.





Some things are certain, so it makes sense to plan ahead now.

Take a thoughtful and responsible approach

To help make things easier we have created three individual plans. They are a popular and cost-effective means of pre-planning all the key details of your funeral. When the time comes your family will be spared the additional problems and decisions, and they'll know that you cared.

There's the straightforward approach or you may consider an all inclusive premium package – or you might like to discuss something more personal to you.

Tailor-made package

If you're not sure that a traditional approach is right for you then you don't need to worry. We can help you create your own tailor-made day so your family and friends remember you as you want to be remembered.

You may want to be laid to rest at sea, have a woodland burial or have your ashes scattered at a favourite venue. You may just want a few additional personal touches reflecting your character and personality – the little things that they'll all associate with you.

If you would like special vehicles, horse drawn hearse or live music, tell us what you're thinking and we'll help to tailor a plan just for you.

At Golden Leaves we have planned funerals for many religions and ethnic groups and have an in-depth understanding of the rituals, rites, procedures and specific personnel that may be required. Whatever you need, just let us know.

A beautiful green funeral service...

Golden Leaves is the only pre-paid planning company in the UK to offer the ultimate green funeral plan.

So if you would prefer a beautiful green funeral service in line with your environmental and ecological ethics and be laid to rest amongst the flowers in a woodland setting... go to: www.goldenleaves.com





*By buying a plan I know that
all the arrangements are made
and paid for. Now I can get on
with my life.*

Our Pre-paid Funeral Plans



Once you've decided on your plan, just talk to us about how you would like to pay. We can arrange either a one-off payment or monthly instalments over a period to suit you – whatever you're most comfortable with.

Contact us if you would like a more detailed chat about all your options.

Choose from the following Plan types	Simple	Standard	Premium
Funeral Director's professional services	✓	✓	✓
Advice on funeral registration, documentation and certification	✓	✓	✓
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	✓	✓	✓
Chapel of Rest available for family and friends to visit	✓	✓	✓
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	✓	✓	✓

If the Funeral Director is offering you a bespoke plan, that plan's included services may differ from the suggested list above.

Contribution towards Ministers & Doctors fees, Crematorium or Cemetery fees*

Local Church fees are available at extra cost.

Cost of the Funeral Director's services are guaranteed to be met in full.

If a Cremation Plan is selected, you may opt to guarantee the disbursements for an additional fee.

* Any sum paid towards the disbursements are guaranteed to be met in line with any increase in RPI (Retail Price Index), applied once the plan is fully paid and on an annual basis but may require additional payment from estate/executors if this has been exceeded at the time of the funeral. These may be guaranteed by paying an additional fee, if the Cremation funeral type is selected.



There's no age limit to securing a pre-paid plan and there are no medical tests, questionnaires or declarations of good health – nothing to worry about at all, I found it all so easy.

Put your trust in us



You'll want to feel confident when choosing Golden Leaves. Well don't worry - you'll be in safe and experienced hands. 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.

Golden Leaves Limited has been at the forefront of Pre-paid Funeral Planning since 1984 when such plans first became available in the UK. Golden Leaves is a founder member of the National Association for Pre-paid Funeral Plans.

All Funeral Directors that we appoint to provide services for a Golden Leaves Plan have first to satisfy a number of stringent requirements.

They have to demonstrate outstanding service records in their local community and preferably they would also be affiliated to relevant accredited professional associations such as The National Association of Funeral Directors (NAFD) and/or The Society of Allied and Independent Funeral Directors (SAIF).

We want you to be assured that with Golden Leaves your arrangements are in the safest possible hands.

Complete the Application Form - follow the simple instructions on the form.



Your questions answered

I think I'd like to sort something out for my husband. Can I?

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.

Can I have my own Funeral Director?

Yes you can as long as they have agreement in place with us and they meet our stringent service standards. Alternatively, we can recommend and appoint one on your behalf if you would prefer.

We're thinking about living abroad – can we still arrange a plan that works out there?

Yes you can. If you live overseas then we have a plan specifically for you. Our plans have dual country cover, providing for a funeral in the country of residence or the UK. So even if you decide to move back to the UK you will still be covered.

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.

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.

Am I guaranteed to be accepted?

Yes you are. With a Golden Leaves Plan there's no age limit and no medical tests or good health declarations, unlike some other insurance-based plans.

Are there any extra costs?

The services of the Funeral Director are guaranteed to be covered – in accordance with the Terms & Conditions. Certain disbursements may also be guaranteed, or potentially require a further payment at the time of the funeral. If the disbursements are not 'guaranteed' we will match any increase to those costs, in line with Retail Price Index (RPI). This is applied once the plan is fully paid and on an annual basis, unless you have opted to pay for the **Golden Leaves Disbursements Guarantee** or the disbursements have been guaranteed at point of sale by your FD.

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

The money you've paid for your funeral is held securely in an independently managed Trust. Julius Bär and Quilter Cheviot are currently tasked to manage the long-term growth of the fund, specifically to meet the increasing cost of funeral services.



How to apply – it's easy, just three simple steps

Step One

Complete the Application Form – follow the simple instructions on the form.

Step Two

Complete the Payment Form indicating your payment method – cash, cheque, credit card or instalment option. Cheques should be made payable to Golden Leaves Trust.

Step Three

Return both completed forms along with your payment method in the Freepost envelope provided.

If you need any help with the forms, or assistance in choosing a Plan that suits you, just talk to your local representative or call Golden Leaves direct on **Freephone 0800 85 44 48**.

Payment Options

There are two simple payment options available to Planholders:

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

Instalment Option. You pay a monthly fee over a one to five year period (or longer if required). See 'Detail & Costs' form for payment schedules.

When your application has been processed and your chosen payment method confirmed Golden Leaves 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

*It's a sensible thing to do, and so easy.
I'd definitely recommend it.*



Your local representative is:

Golden Leaves Limited

16th Floor, No.1 Croydon,
12-16 Addiscombe Road, Croydon CR0 0XT
Freefone 0800 85 44 48
Email: info@goldenleaves.com
goldenleaves.com



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,
Knellstone House, Udimore, Rye,
East Sussex TN31 6AR.
Telephone: 0845 601 9619*

