

Rowland Brothers Funeral Directors

Funeral Plans

Peace of mind for
you and your family



**Golden Leaves
Funeral Plans**



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 almost 40 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 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.

Our network of Funeral Directors are on hand to guide you through your options and help you make the choices that are right for you. They'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 and our network of Funeral Directors, offer 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.



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.

Golden Leaves Limited has been at the forefront of Pre-paid Funeral Planning since 1984 when such plans first became available in the UK.

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

To complete an application, please speak to your selected local Golden Leaves Authorised Funeral Director.



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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.

Golden Leaves



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.

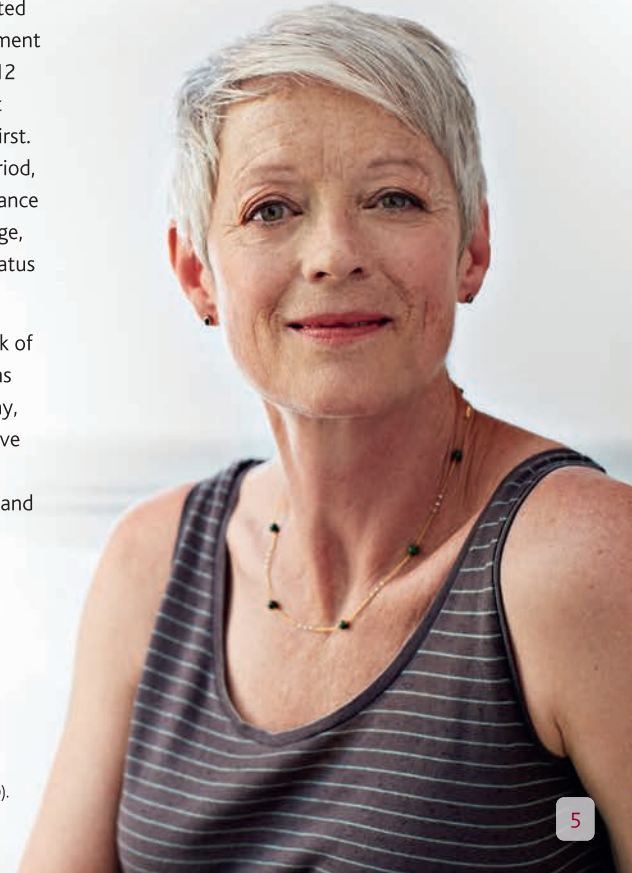
We will provide you with all the appropriate payment options too, including what is and what isn't included in the plan you have selected, in order for you to be able to make an informed decision. And if there's anything that concerns you, or you're not sure about, just ask us.

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 (although, depending on what payment method you

choose, there are some restrictions on what age payments must be completed by). If you opt to pay in a single payment you are guaranteed to be accepted. 12 months instalments are available but we'll have to ask about your health first. If you opt for a longer instalment period, you will need to take out a credit finance agreement via Funeral Safe* where age, personal circumstance, health and status restrictions apply.

One of our carefully selected network of superior quality Funeral Director firms will be 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.



*Funeral Safe Limited is authorised and regulated by the Financial Conduct Authority and is the Lender (FRN:765110).

Pay now - save money

Why pre pay?

Pay now and deal with the financial side of your funeral as it could 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 can be an attractive alternative to many other forms of funding your funeral expenses.

Golden Leaves Disbursements Guarantee

Another of the advantages of a Golden Leaves pre-paid funeral plan 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

When you put your money in a Building Society, bank 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 increases by purchasing a Golden Leaves Funeral Plan now. There are a variety of flexible payment options to suit you, just talk to your selected Funeral Director and they can help you secure the funeral you want and ensure that it will be paid for in the future.

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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.

Golden Leaves

Our Promise

When you buy one of our pre-paid plans from one of our authorised Funeral Director firms we'll ensure that your money will be safe. All funds for the delivery of your funeral are held in the Golden Leaves Trust. The 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 and Markets Act 2000 (Regulated Activities) Order 2001. It is annually independently audited and subject to strict actuarial reporting, it is solid, stable and secure. Financial reporting is submitted to the FCA on its solvency annually. For more details visit goldenleavestrust.com

Avoid increases in funeral costs

Since 2004 the average cost of a funeral has increased by 121%*. The price of an average funeral has experienced year on year increases across this period, apart from 2020/ 2021. During this particular year the average price of funerals dropped for the first time due to the pandemic limiting the type and size of funerals permitted by law. Now that COVID restrictions have been fully lifted, the cost of funerals are once again expected to rise faster than inflation for many years to come. Funeral plans can help you avoid those increases in the cost of your funeral.

With Golden Leaves all of our plans protect you from increases in Funeral

Directors' professional fees. In addition to this, if you select a plan from our local Funeral Director which includes our disbursement guarantee, the complete cost of the services included in your chosen plan will be fully covered. If you choose a plan involving a burial, our guarantee covers the full cost of our Funeral Director's services, and an allowance for disbursements is included from the outset. This figure is indexed, enabling the allowance to increase annually, helping combat rising disbursement costs such as cemetery fees, over which Golden Leaves has no control.

Fix the cover of your planned Golden Leaves Cremation Funeral and give your loved one's peace of mind.

121%

The percentage average funeral costs have risen since 2004*



FUNERAL COST PROJECTION FROM 2021 UNTIL 2026

Source - SunLife Cost Of Dying Report 2022

*Average of quotes for standard cremation and burial arrangements from a sample of UK Funeral Directors. SunLife Cost Of Dying report, 2022.



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Take responsibility for your passing with a Golden Leaves funeral plan. Your loved ones will be relieved from difficult choices at an emotional time and you can be remembered the way you intended.

Golden Leaves

Take a thoughtful and responsible approach



We are aware that not everyone wants a traditional styled funeral, or the cost of one. You can arrange a package to suit your budget with your chosen Funeral Director which should cover most family & individual's funeral choices. The important thing is that when your time comes, your family will be spared the additional stress of making difficult decisions, and they'll know you cared.

There's the unattended direct cremation style package, all the way up to the all inclusive premium package, or you might perhaps like to discuss something a little more personal.

Tailor-made package

If you're not sure that a traditional approach is right for you then you don't need to worry. Your selected Funeral Director 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 your selected Funeral Director what you're thinking and they'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 your selected Funeral Director know.

*Golden Leaves Limited is a credit broker and not a lender. We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 960923. You can check this on the Financial Services Register at <https://www.fca.org.co.uk/firms/financial-services-register>. We introduce you to and promote credit available only from Funeral Safe Limited for the purpose of financing a funeral plan. You do not have to pay us for this introduction and we do not receive any commission, incentive or other form of payment if you choose to apply for credit with Funeral Safe to finance your Golden Leaves funeral plan.

Why not ask about Golden Leaves' NEW financed option*

**PURCHASE BY FINANCE OVER 2- 8 YEARS
IMMEDIATE FULL COVER FROM DAY ONE**

ASK YOUR SELECTED FUNERAL DIRECTOR FOR DETAILS

Finance Arrangement

Get all the benefits and guarantees of a fully paid Golden Leaves Plan but pay for your plan over a payment period of up to 8 years.

You will be fully covered immediately after we have conducted your welcome call. After this point there will be nothing more to pay should you or the individual who purchased the plan on your behalf pass away in the payment term.

This arrangement is provided through a regulated credit finance company*.

*Funeral Safe Limited is authorised and regulated by the Financial Conduct Authority and is the Lender (FRN:765110).

Suggested types of packages that might suit your needs

Our Funeral Director partners offer a range of packages to ensure that you get the funeral you need. We've illustrated the type of plan you can arrange so talk to your selected Funeral Director and see what they can do. Exact content of packages will differ from Funeral Director to Funeral Director but this table shows what you could put in place before your time of need.

Once you've decided on your plan, just talk to your Funeral Director about how you would like to pay. We can arrange either a one-off payment, monthly instalments over 12 months or credit over 2-8 years from Funeral Safe Limited – whatever you're most comfortable with.

See page 12 for details.

Choose from the following Plan types	Direct	Simple	Standard	Premium
Funeral Director's professional services	✓	✓	✓	✓
Advice on funeral registration, documentation and certification	✓	✓	✓	✓
Removal from the 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		✓	✓	✓
Customer can choose the date and time of the funeral			✓	✓
Basic coffin	✓	✓	✓	
Standard 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)	✓	✓	✓	✓
Contribution towards third party fees / Disbursements*	✓	✓	✓	✓
Golden Leaves top up guarantee available**	✓	✓	✓	✓
Return of Ashes (Monday to Friday excluding Bank Holidays)	✓			

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

Golden Leaves

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

Disbursements

Disbursements are fees that have to be paid for things that are outside the control of the Funeral Director – examples are doctors' charges or fees for church services and the minister or to buy a burial plot or interment fees. Please note that your next of kin or estate may have to pay the balance for disbursements if your chosen plan includes only a contribution and the cost of disbursements is more than this amount.

*Contribution towards Minister's & Doctor's 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. 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 Golden Leaves disbursement top up fee is selected and paid.

**If a Cremation Plan is selected, you may opt to guarantee the disbursements for an additional fee (See Terms & Conditions).



Choose how you'd like to pay

Whatever your financial circumstances, Golden Leaves offer affordable plans and flexible payment options to suit you. For full details on all available pricing and costings, please visit goldenleaves.com

Single payment (i.e. in one lump sum):

- ✓ The whole sum is paid immediately and full cover starts once your welcome call is completed.
- ✓ No health checks.
- ✓ No age restrictions.

12 months instalments:

- ✓ A deposit is paid and the remaining balance is spread over 12 months instalment.
- ✓ Accidental death cover commences immediately after the welcome call.
- ✓ Full Cover commences after 12 months.
- ✓ No age restrictions.

Credit financed option*:

- ✓ Credit agreement arranged with Funeral Safe Limited (subject to status and affordability).
- ✓ Payment duration is between 2 and 8 years.
- ✓ Full cover commences immediately after the welcome call.
- ✓ Should you die during your regulated credit agreement your lender will not pursue your estate or whoever took out your finance arrangement for you, for the outstanding balance.

Important information that you should know

Single payment (i.e. in one lump sum)

– You can cancel within 30 days or within 7 days of us telling you who your Funeral Director is (if this is later). You'll get all your money back. If you cancel after this, you'll get your money back but we'll keep a £249 charge for administration.

12 months' instalments – You can cancel at any time in the 12 months and get back everything you've paid. After that, you'll get your money back but we'll keep a £249 charge for administration. Payment option not available if you have been advised by a doctor of a condition or illness that might cause death within 12 months of applying for a plan.

Credit-financed payment – This is a loan and it's subject to status and personal circumstances so you're not guaranteed to be accepted. You must keep up payments on this: if you miss payments, your plan may be cancelled. If you select this option you will be provided with pre-contract credit information, adequate explanations and a credit agreement directly by Funeral

Safe Limited. You can cancel your finance agreement within 30 days and get your money back (or within 7 days of Golden Leaves telling you who your Funeral Director is, if this is later). If you cancel after this point, we'll pay back the cost of your plan to Funeral Safe but we'll keep a £249 charge for administration. Payment option not available if you have been advised by a doctor of a condition or illness that might cause death within 12 months of applying for a plan. You must repay your finance to Funeral Safe Limited before your 85th birthday.

What happens to the money I pay for my plan?

– The company retains an amount from the price paid by you for your plan (currently £249) to cover the administrative costs of running the business for the life of your plan. The balance is placed in the Trust in order to pay our funeral suppliers.

See the terms and conditions.

*Golden Leaves Limited is a credit broker and not a lender. We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 960923. You can check this on the Financial Services Register at <https://www.fca.org.co.uk/firms/financial-services-register>. We introduce you to and promote credit available only from Funeral Safe Limited for the purpose of financing a funeral plan. You do not have to pay us for this introduction and we do not receive any commission, incentive or other form of payment if you choose to apply for credit with Funeral Safe to finance your Golden Leaves funeral plan.

How to apply – it's easy, just a few easy steps

Step One

Visit your local selected Golden Leaves Funeral Director.

Step Two

You will complete a demands and needs assessment and discuss your requirements with your Funeral Director.

(please be aware that your Funeral Director cannot provide on advice on what you should choose, just provide you with the options).

Step Three

You will be provided with an estimate and plan summary of what your plan costs, includes and doesn't include along with payment options and your terms and conditions. These documents will all be emailed to you.

Step Four

Your full plan documents will be emailed to you on successful completion of your welcome call.

When your application has been submitted to us by your Funeral Director, 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
- Provide you with an estimate, a plan summary document and terms and conditions
- Contact you if further information is required
- Conduct your welcome call to ensure you are happy with your purchase
- Issue your Plan documentation via email
- Despatch receipt of payment



Frequently Asked Questions

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

If death occurs within the repayment period, the plan will be cancelled and the monthly premiums will be refunded back to the estate or to the individual who purchased the plan on the deceased's behalf. If the death was accidental then the plan will still provide the funeral benefits with no further balance to pay.

Can I buy a plan for my spouse?

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, unless you request otherwise.

Am I guaranteed to be accepted?

So long as you are 18 or over, there are no age limits to acceptance for your plan. If you pay for your plan with a finance agreement with Funeral Safe Limited, this is subject to status and affordability check so it's not guaranteed that they will accept your finance application. You must repay your finance before your 85th birthday so this may limit the term over which Funeral Safe Limited will allow you to make repayments. If you've been told by a doctor of a condition or illness that might cause death within 12 months of applying for a plan then you can still take out a plan but you will only be able to pay with a single, lump sum payment: other payment options will not be available to you.

Who delivers my Golden Leaves funeral?

Golden Leaves will deliver your funeral services via one of our network of approved Funeral Directors. If the service is delivered by one of our network, we will pay them a contractually agreed fee to deliver the funeral to you, our client.

Can I request a local Funeral Director to deliver my Golden Leaves funeral Service?

Golden Leaves will endeavour to allocate the delivery of your funeral services to a local Funeral Director of your choice (if required) providing they agree to provide the funeral services to our client on our behalf and meet our stringent service standards.

Once I have fully purchased my plan, are there extra costs?

The services of the Funeral Director are guaranteed to be covered. Outside of the guaranteed cremation options certain disbursements may require a further payment at the time of the funeral. However, 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).

What happens to the money I pay for my plan?

The company retains an amount from the price paid by you for your plan (currently £249) to cover the administrative costs of running the

business for the life of your plan. The balance is placed in the Trust in order to pay our funeral suppliers. *See the terms and conditions.*

If I take out the Finance Arrangement over 24-96 months what happens if I die before the end of the agreement?

Should you, or the person who purchased the plan on your behalf, die during the regulated credit agreement your lender will not pursue the outstanding balance.

Am I guaranteed to be accepted for the Finance Arrangement?

Acceptance is not guaranteed. Regulated and responsible lenders must ensure that any finance provided is affordable to a customer and is in the best interests of the customer. This is not always possible. To assist the lender with ensuring the above customers will be required to carry out a credit check and possibly provide additional information. If the lender is able to ensure the finance purchase is in the best interest of the customer and affordable, the application will be accepted. You must repay the finance by your 85th birthday so this may limit the term over which Funeral Safe Limited will allow you to make repayments.

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

Yes (providing your selected payment option allows this), this is a simple process. We will

Disclosures

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.

Can I cancel my plan?

Yes, of course. But your rights depend on how you pay for your plan. You have a right to cancel any plan (however you pay for it) within 30 days or within 7 days of being told who your allocated Funeral Director is, if this is later than 30 days. If you do this, you'll get all your money back.

If you paid for your plan in a single lump sum or you finance this via Funeral Safe, you can still cancel after this time and get your money back but we'll keep a £249 charge for administration.

If you pay for your plan by instalments over 12 months you have extended cancellation rights. You can cancel any time within 12 months of taking out your plan and get all your money back. If you cancel after the first 12 months, you can still cancel. If you paid in 12 instalments, we'll pay these back but we'll keep a £249 charge for administration.

Are Doctors fees included in your disbursement contribution?

Approximately 50% of funerals in the UK do not require doctors to be involved so we believe it is best to not charge these fees unnecessarily. Should fees become due then these will be required from your executor or next of kin.

Regulatory Disclosures

Golden Leaves Funeral Plans Limited, 16th Floor, No 1 Croydon, 12-16 Addiscombe Road, Croydon, CR0 0XT is a funeral plan provider and credit broker and is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 960923. You can check this on the Financial Services Register at <https://www.fca.org.uk/firms/financial-services-register>.

The Golden Leaves Trust is also authorised from time to time to make such further surplus distribution payments to the company in line with the FCA's rule FPCOB 3.2.12R, subject to professional actuarial advice and the approval of the Golden Leaves Board of Trustees. For more information on the Golden Leaves Trust please visit goldenleavestrust.com

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See the terms and conditions.

Golden Leaves only provides its own funeral plans. Golden Leaves does not provide personal recommendations: you must make up your own mind if our funeral plans are suitable for you. We introduce you to and promote credit available only from Funeral Safe Limited for the purpose of financing a funeral plan. You do not have to pay us for this introduction and we do not receive any commission, incentive or other form of payment if you choose to apply for credit with Funeral Safe to finance your Golden Leaves funeral plan.

If you wish to lodge a complaint with us, you can do this by phone (**0800 85 44 48**) or email (info@goldenleaves.com) or by post to the address shown. If you are unhappy with our response, you can take your complaint to the Financial Ombudsman Service at **0800 023 4567** or financial-ombudsman.org.uk/contact-us/complain-online.

Our local Funeral Director Appointed Representative is:

Rowland Brothers Funeral Directors

299-303 Whitehorse Road,
Croydon,
CR0 2HR

Tel: 020 8684 1667

Email: info@rowlandbrothers.com
rowlandbrothers.com

Golden Leaves Funeral Plans Limited, 16th Floor, No 1 Croydon, 12-16 Addiscombe Road, Croydon, CR0 0XT is a funeral plan provider and credit broker and is authorised and regulated by the Financial Conduct Authority.

Firm Reference Number 960923.

You can check this on the Financial Services Register at <https://www.fca.org.uk/firms/financial-services-register>.

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