



**Golden Leaves  
Funeral Plans**



**Funeral planning... made simple.**

Quality funeral plans  
from a company you can trust.



# Quality funeral plans from a name you can trust

Protect those close to you from the stress and expense of arranging your funeral with a guaranteed Golden Leaves pre-paid plan.

It may not be a cheery thought but planning and pre-paying for your funeral is one of the most thoughtful things you can do, taking away the financial worry from your loved ones at an upsetting and difficult time.

Our range of Funeral Plans offer a straightforward, affordable way to plan and pay for the funeral you want, with our Golden Leaves prices guaranteed. Our Plans will guarantee to cover the complete cost of your Golden Leaves cremation funeral when the time

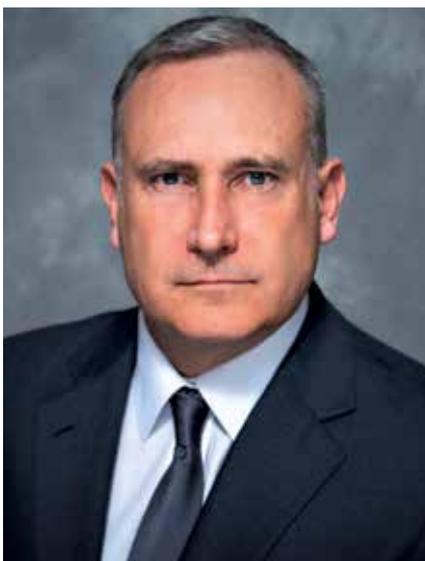
comes, regardless of the impact of funeral inflation. If a burial is your desired funeral choice, your plan will pay a contribution towards the costs of cemetery and burial fees.

We offer a comprehensive range of options and payment plans so you're sure to find one that suits your budget and requirements. However, should you wish to add any particular services not covered in our standard plans, our helpful team can produce a bespoke plan just for you.

## What are the benefits of our Funeral Plans?



- ✓ Guaranteed to fix the cost of a cremation funeral at today's prices
- ✓ Guaranteed cremation disbursements
- ✓ Guaranteed funeral director's fees
- ✓ Protection against rising funeral costs
- ✓ No intrusive medical health checks – acceptance guaranteed
- ✓ Flexible payment options
- ✓ Plan your complete funeral exactly as you want it
- ✓ Ease some of the financial and emotional burden from your loved ones



You can find more information and apply online at [goldenleaves.com](https://goldenleaves.com) or if you would like some help completing your application, call our Customer Advisors for free on **0800 85 44 48**.

*“ We guarantee that Golden Leaves will cover the full cost of your cremation funeral, whenever the time comes. ”*

*Barry Floyd, Managing Director*



# Why choose Golden Leaves?

A trusted provider of quality funeral plans for over 35 years, we place customer service at the heart of our business. Golden Leaves pledge to treat all our customers and their loved ones with the compassion, sensitivity and care that all end of life services deserve.



- Golden Leaves is a founding 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 is the ONLY independent funeral planning company to hold this Internationally recognized business excellence accreditation!



- We were the first to launch an international plan for expatriates abroad.
- We were the first to launch and provide the only nationwide 'green' funeral plan.
- We were also the first to introduce a funeral plan that provides a Fixed Monthly Payment option which covers you after just 12 months.
- Our nationwide network of Funeral Directors are required to satisfy a number of strict standards before they can provide services for a Golden Leaves Funeral Plan.

## The Golden Leaves Trust

If you purchase your Golden Leaves funeral through single payment or 12-60 monthly instalments, all the funds are paid directly into and held in The Golden Leaves Trust, where it accumulates stable long-term growth. This specifically enables the plan to cover the increasing cost of the funeral services. This Trust is independently managed by a board of Trustees.

*Find out more at [goldenleavestrust.com](http://goldenleavestrust.com)*



The FPA provides an extensive level of financial monitoring for all registered funeral plan providers, to ensure there are sufficient funds in the trust to cover the services of every funeral plan we hold with our customers.

# Avoid increases in funeral costs



## Did you know?

If, in 2004, you had put £1,920 (then the average cost of a funeral\*) into a deposit savings account, the amount of interest earned\*\* would now total £2,606 and only cover just over half the cost of an average funeral today.

“ I want to plan my own funeral, exactly how I want it and pay for it now. And then get on with living! ”

Covered by  
**THE NEW  
GOLDEN LEAVES  
DISBURSEMENT  
GUARANTEE**

We now guarantee to cover the cost of your planned Golden Leaves Cremation Funeral, so you can rest assured that your loved ones will not be hit with any unexpected costs.

Since 2004 the average cost of a cremation funeral has more than doubled to £4,417 (the average in 2019)\* and funeral costs are expected to continue to increase beyond normal inflation.

The **Golden Leaves Disbursement Guarantee** covers the complete cost of your chosen cremation funeral\*\*\*. If you choose a plan involving a burial, our guarantee covers the full cost of our funeral directors 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.

## Funeral costs keep rising



Funeral cost since 2004 (projected from 2020 until 2024)

# Make it easier for those left behind

By setting up a Golden Leaves funeral plan, you'll enjoy peace of mind knowing that you've eased the emotional burden and financial worry from your next of kin when the time comes and they may be least able to cope.

Our professional team can help you plan and prepare your final send-off just as you'd like it. This will spare your family and friends the burden of having to make all the important decisions themselves and will ensure that your preferences are respected and followed as closely as possible when the time comes.

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

What are your favourite flowers? Where would you like to be laid to rest? What poems, readings, hymns or music would you like? Would you like an eco-friendly funeral? Or would you prefer no funeral service at all? Golden Leaves can help you plan and advise on all of the options.

“ *The entire process was efficient, professional, and most importantly, caring and compassionate. It was exactly what my Mum would have wanted.* ”

\*Average of quotes for standard cremation and burial arrangements from a sample of UK funeral directors. SunLife Cost Of Dying report, 2020

\*\* Using average gross Bank and Building Society instant access deposit account interest rates Aug 2004 - Aug 2018. Past performance is not necessarily a guide for the future.

\*\*\*Cremation guarantees are available on selected plans. See Terms & Conditions for full details.



## Choose a funeral plan that suits you...

Our range of funeral plans means you can choose the arrangement you would prefer and can afford, whether it's something simple or more elaborate.

### The Copper Plan

This basic plan provides a direct cremation service only. This plan includes the professional services of the funeral director, 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*), the doctor's fees, subsequent conveyance of the deceased to the crematoria and the cremation fees which are both guaranteed.

This funeral does not include any viewing of the deceased, any limousines and does not include any service for the attendance of mourners. The cremated remains will be scattered at the crematoria or can be made available to the next of kin to collect. They may also be delivered at an additional cost.

### The Bronze Plan

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

### The 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 simple coffin. The time and date of the funeral service is set by the Funeral Director.

**This plan includes a contribution only towards "disbursements" such as cremation, cemetery or clergy fees.**

### The Silver Plan

This plan provides the professional services of your funeral director, a hearse to meet the mourners at the crematorium or cemetery and a simple coffin. It also guarantees the cremation and ministers fees. If a burial is selected, it includes a contribution towards burial disbursements.

### The Gold Plan

This plan provides all the elements specified in the Silver plan plus an upgrade to a standard coffin. It also provides the funeral cortège from the a home to the service, with one limousine to transfer the mourners and family to and from the service.

### The Platinum Plan

The plan includes all the elements specified within the Gold plan, plus an upgrade to a high-quality coffin. It also provides the funeral cortège from the a home to the service, with two limousines to transfer the mourners to and from the service.

If you wish to add bespoke services not included in our standard plans, such as the purchase of a new grave, a service at a local church or repatriation to your homeland, call free on 0800 85 44 48 to discuss your options and costs.

## Compare our 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 in normal working hours	✓					
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 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)	✓	✓	✓	✓	✓	✓
Guaranteed Cremation and doctors fees*	✓					
Guaranteed Cremation and minister fees*				✓	✓	✓
Allowance towards Disbursements**			✓			

### Disbursements

\*The Copper, Silver, Gold and Platinum plans are guaranteed for cremation funerals only.

\*\*The Zinc plan provides a contribution towards disbursements.

\*\*On plans where a contribution is made towards disbursements these include ministers fees, cremation fees. After the amount contributed, these costs may still require additional payment from estate / executors at the time of funeral. (See Terms & Conditions).

Chosen your plan?  
Now decide which  
payment plan suits  
you best...

“ *Whatever your financial circumstances, Golden Leaves offer affordable plans and flexible payment options to suit you.* ”

## Flexible payment options

You can choose to pay for your funeral plan in a variety of ways, which option suits you best?

### One Single payment:

- A single payment by debit/credit card, cheque or bank transfer.
- No health checks.
- Security of the Golden Leaves Trust Fund.
- No age restrictions.

### Monthly instalments over 1 – 5 years:

- Spread the cost over 12 - 60 months, your choice.
- Payment by Direct Debit.
- No health checks.
- Security of the Golden Leaves Trust Fund.
- No age restrictions.

### Fixed Low Monthly Payments:

- Fixed low monthly payments until 90.
- You're fully covered after just 12 months.
- Immediate cover for accidental death.
- No health checks.
- Unique overpayment benefit.
- Available to people aged between 50 and 75.



### Our unique Overpayment Benefit Feature

With all funeral plans that are paid with Fixed Monthly Payments, it is possible to pay more into the plan than it pays out to provide your stipulated funeral services on death. However, with our new Funeral Plan, we have sought to alleviate this problem. Due to our plans **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.

# What would you like to know?

We answer some common questions about our funeral plans...

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

We'll all need a funeral one day and with costs rising every year, 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.

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 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.

## 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 aged between 50 and 75 at the outset. There are no medical exclusions.

## Who delivers my Golden Leaves funeral?

Golden Leaves will deliver your funeral services, or sub-contract the service to 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 subcontract the delivery of your 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 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). If you have opted to purchase your plan through Fixed Monthly Payments, this allowance towards disbursements will increase by 2% 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 Baer 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 Phoenix Life Ltd, to cover the costs of the funeral plan.

## Suppose I die before I have paid 12 months of Fixed Monthly Payments?

During the first 12 months, if you have paid through Fixed Monthly Payments, the full benefit will only

**“ 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. ”**



be paid in the event of accidental death (terms & conditions apply), otherwise 120% of the Fixed Monthly Payments you have paid will be used as a contribution to the cost of the funeral, and your next of kin will be required to meet any balance due.

**If I purchase a Copper Plan, can I have a service for my family to attend?**

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, 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 (providing your selected payment option allows this), 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 to me rather than collecting them?**

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

**Are Doctors fees included in your disbursement contribution?**

Unfortunately, no, as from June 6th 2017. There are no medical certification fees applicable when a coroner is involved in investigating the cause of death. Furthermore, 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 range of plans, it has been easier 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. Therefore this fee is currently not payable on 50% of funerals and consequently we do not include cover for this in the price of your plan.



## How do I apply?

So you've chosen to take out a Golden Leaves funeral plan, what happens next?

### Step One

Fill in the application form with a Golden Leaves consultant and read the T&C's of sale.

### Step Two

Complete the Payment Form, indicating your payment method.

Our list of available payment options can be found on page 8.

### Step Three

When the application has been received, Golden Leaves will:

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



### Still have some questions?

Our helpful team will be happy to answer any questions you may have about Golden Leaves funeral plans. Call us today on **0800 85 44 48**.



**Golden Leaves Limited**  
**Freefone 0800 85 44 48**  
Email: [info@goldenleaves.com](mailto:info@goldenleaves.com)  
Website: [goldenleaves.com](http://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  
Telephone: 0345 601 9619  
[www.funeralplanningauthority.com](http://www.funeralplanningauthority.com)



For more information, visit [goldenleaves.com](http://goldenleaves.com)  
or call free on **0800 85 44 48**

