



# Application Details

**WELCOME CALL**

Date: .....

Time: .....

Tel No: .....

**AGENT NAME / COMPANY NAME / POSTCODE**

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

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

Executors or next of kin are  Tel

Address

## 3 Funeral Details Please tick Cremation Burial

Please note: The Copper / Silver / Gold and Platinum plans are fully guaranteed for the costs of the cremation disbursements such as cremation fees and ministers fees that are specified in the plan. The Zinc plan provides contribution to disbursements of £931 and the Bronze plan does not include any cover for disbursements. Any 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 plans service items for clarity on the actual items they include. Plans do not include the purchase of a grave.

	Copper	Bronze	Zinc	Silver	Gold	Platinum
Plan Type <small>Please tick</small>	<input type="checkbox"/> £1,693	<input type="checkbox"/> £2,533	<input type="checkbox"/> £3,089	<input type="checkbox"/> £3,594	<input type="checkbox"/> £3,949	<input type="checkbox"/> £4,199

Golden Leaves will provide or procure the funeral service. If we allocate the services to another funeral director from our network we will endeavour to ensure that they are situated as locally to you as is possible. If you would rather that the funeral services be delivered by a specific funeral business please confirm in the box 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 Golden Leaves 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 **Golden Leaves 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.



# 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
<b>12</b> Monthly Payments A deposit will be collected followed by	<b>£120.25</b> Per Month Total Payable £1,693.00	<b>£190.25</b> Per Month Total Payable £2,533.00	<b>£236.58</b> Per Month Total Payable £3,089.00	<b>£278.67</b> Per Month Total Payable £3,594.00	<b>£308.25</b> Per Month Total Payable £3,949.00	<b>£329.08</b> Per Month Total Payable £4,199.00
<b>24</b> Monthly Payments A deposit will be collected followed by	<b>£63.73</b> Per Month Total Payable £1,779.58	<b>£100.83</b> Per Month Total Payable £2,669.98	<b>£125.39</b> Per Month Total Payable £3,259.34	<b>£147.69</b> Per Month Total Payable £3,794.64	<b>£163.37</b> Per Month Total Payable £4,170.94	<b>£174.41</b> Per Month Total Payable £4,435.94
<b>36</b> Monthly Payments A deposit will be collected followed by	<b>£45.04</b> Per Month Total Payable £1,871.35	<b>£71.25</b> Per Month Total Payable £2,815.18	<b>£88.61</b> Per Month Total Payable £3,439.90	<b>£104.37</b> Per Month Total Payable £4,007.32	<b>£115.45</b> Per Month Total Payable £4,406.20	<b>£123.25</b> Per Month Total Payable £4,687.10
<b>60</b> Monthly Payments A deposit will be collected followed by	<b>£30.36</b> Per Month Total Payable £2,071.75	<b>£48.04</b> Per Month Total Payable £3,132.23	<b>£59.74</b> Per Month Total Payable £3,834.17	<b>£70.36</b> Per Month Total Payable £4,471.72	<b>£77.83</b> Per Month Total Payable £4,919.90	<b>£83.09</b> Per Month Total Payable £5,235.52

The deposit assumed in the above calculations has been set at £250. A higher deposit will also be accepted. Please be aware that a higher deposit will act to lower your monthly premium payments.

# Payment Details

## 12 - 60 MONTHS INSTALMENTS ONLY

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

For office use only:

Plan Holder:

Ref No:

<b>Plan Purchaser's Details</b>	<b>Type of Plan</b>	<input type="text"/>
Name	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
Post Code	<input type="text"/>	
	<input type="text"/>	
Tel	<input type="text"/>	
	<input type="text"/>	

**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'**

Compulsory deposit made payable to Golden Leaves Trust  (£250 minimum)

Monthly Payment

Total Amount Payable

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

Bank/Building Society			
To: The Manager of	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>	Service User Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Post Code	Reference	<input type="text"/>
Names of Account Holder(s)	<input type="text"/>		<input type="text"/>
Account No:	<input type="text"/>		<input type="text"/>
Branch Sort Code	<input type="text"/>		<input type="text"/>

**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.



For advice please call your Golden Leaves Consultant - details can be found on the back of your brochure.

goldenleaves.com

## 3. Pay by fixed monthly payments

Your plan guarantees will be fully covered after the first 12 months. Your funeral arrangements are made with Golden Leaves who, in order to provide the benefits under your Plan, purchase a 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 deposit of £25 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, but your Next of Kin would need to pay the 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.

	Bronze	Zinc	Silver	Gold	Platinum
Your Age	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment
50	£17.09	£20.88	£24.32	£26.74	£28.44
51	£17.40	£21.26	£24.76	£27.22	£28.96
52	£17.73	£21.66	£25.23	£27.74	£29.50
53	£18.08	£22.08	£25.72	£28.28	£30.08
54	£18.44	£22.53	£26.25	£28.86	£30.70
55	£18.83	£23.01	£26.80	£29.46	£31.34
56	£19.24	£23.50	£27.37	£30.10	£32.01
57	£19.66	£24.02	£27.98	£30.76	£32.72
58	£20.11	£24.56	£28.61	£31.46	£33.46
59	£20.58	£25.14	£29.29	£32.20	£34.25
60	£21.09	£25.76	£30.01	£32.99	£35.09
61	£21.63	£26.42	£30.78	£33.84	£36.00
62	£22.21	£27.14	£31.61	£34.76	£36.97
63	£22.85	£27.91	£32.51	£35.75	£38.02
64	£23.53	£28.75	£33.49	£36.82	£39.16
65	£24.27	£29.65	£34.53	£37.97	£40.39
66	£25.07	£30.62	£35.67	£39.22	£41.72
67	£25.93	£31.68	£36.90	£40.57	£43.16
68	£26.87	£32.83	£38.24	£42.04	£44.72
69	£27.89	£34.07	£39.69	£43.64	£46.42
70	£28.98	£35.40	£41.24	£45.34	£48.23
71	£30.16	£36.85	£42.92	£47.19	£50.20
72	£31.45	£38.42	£44.75	£49.20	£52.34
73	£32.85	£40.14	£46.75	£51.40	£54.68
74	£34.40	£42.03	£48.96	£53.82	£57.25
75	£36.11	£44.12	£51.39	£56.50	£60.10

### IMPORTANT INFORMATION TO REMEMBER

- You are covered for accidental death immediately
- You are fully covered and your funeral plan guarantees are fully active after just 12 months
- If you live until the age of 90, an example of the total premium payments you would make are outlined below:  
If you took out a **Bronze plan** at the age of **65**, paid **£24.27** per month and you lived until the age of **90**, you'd have paid in **£7,281**.

