



Paying for your Funeral Plan

Whatever your financial circumstances Golden Leaves offer affordable plans and flexible payment options to suit you. Each of our four payment options come with Golden Leaves 30 day money-back guarantee. You can cancel your plan without any reason within 30 days of receiving our written acceptance and we'll refund all payments made.

1. Single payment

One single payment for immediate cover

| Funeral Plan | Copper | Zinc | Silver | Gold |
|----------------------|--------|--------|--------|--------|
| Single payment price | £1,450 | £3,089 | £3,594 | £3,949 |

2. Pay in 12 monthly instalments

Pay by direct debit over 12 monthly payments, for no additional charge

| Funeral Plan | Copper | Zinc | Silver | Gold |
|----------------|-----------|--------------|--------------|--------------|
| Deposit | £250 | £250 | £250 | £250 |
| 12 Instalments | 12 x £100 | 12 x £236.50 | 12 x £278.60 | 12 x £308.25 |
| Total Payable | £1,450 | £3,089 | £3,594 | £3,949 |

- Pay by Direct Debit over 12 months with a deposit
- If you cancel within 12 months, we'll refund everything you have paid without deductions
- If you cancel after 12 months, we will refund everything you have paid minus a cancellation charge* (See our terms and conditions)
- If you pass away within the first 12 months as a result of an accident, we will cover the cost of the plan in full and will not seek to recover any outstanding balance**
- If death occurs in the first 12 months and this is not accidental, all payments paid to the date of death will be refunded but a funeral will not be provided

*The deposit assumed in the above example calculations has been set at £250. Please be aware that a higher deposit will lower your monthly instalment whilst a lower deposit will increase.

**See our terms and conditions for what we mean by 'Accident'.

3. Pay by fixed monthly payments

Pay by Fixed Monthly Payments until the age of 90, or until the date of your passing (whichever is the earlier)

Your Funeral Director's fees are guaranteed to be covered after the first 12 months in all our plans. Cremation fee disbursements (Cremation fee and Ministers fees) are fully guaranteed in the Silver and Gold Plans, whilst the Zinc plan provides only a contribution towards these costs. If the burial choice is selected all of these plans will provide a contribution towards these particular fees. (visit goldenleaves.com for more details)

- If you cancel in the first 12 months, you will receive a full refund of all premiums
- If you cancel after 12 months, you will receive no refund of premiums paid and a cancellation charge of £25 is payable
- If you pass away within the first 12 months as a result of an accident, we will cover the cost of the plan in full and will not seek to recover any outstanding balance
- If death occurs in the first 12 months and this is not accidental, all premiums paid to the date of death will be refunded but a funeral will not be provided
- You are fully covered and your funeral plan guarantees are fully active after just 12 months

| Your Age | Zinc | Silver | Gold |
|----------|-----------------|-----------------|-----------------|
| | Monthly Payment | Monthly Payment | Monthly Payment |
| 50 | £19.63 | £22.86 | £25.13 |
| 51 | £19.99 | £23.28 | £25.60 |
| 52 | £20.37 | £23.72 | £26.08 |
| 53 | £20.77 | £24.19 | £26.60 |
| 54 | £21.19 | £24.68 | £27.14 |
| 55 | £21.63 | £25.20 | £27.71 |
| 56 | £22.10 | £25.74 | £28.30 |
| 57 | £22.58 | £26.31 | £28.92 |
| 58 | £23.09 | £26.90 | £29.58 |
| 59 | £23.64 | £27.53 | £30.27 |
| 60 | £24.22 | £28.21 | £31.02 |
| 61 | £24.84 | £28.94 | £31.82 |
| 62 | £25.52 | £29.72 | £32.68 |
| 63 | £26.25 | £30.58 | £33.62 |
| 64 | £27.05 | £31.50 | £34.64 |
| 65 | £27.90 | £32.50 | £35.73 |
| 66 | £28.82 | £33.58 | £36.91 |
| 67 | £29.83 | £34.75 | £38.21 |
| 68 | £30.94 | £36.03 | £39.62 |
| 69 | £32.15 | £37.44 | £41.17 |
| 70 | £33.46 | £38.97 | £42.85 |
| 71 | £34.88 | £40.62 | £44.67 |
| 72 | £36.41 | £42.41 | £46.63 |
| 73 | £38.08 | £44.35 | £48.76 |
| 74 | £39.89 | £46.46 | £51.08 |
| 75 | £41.89 | £48.79 | £53.64 |

Fixed monthly payment illustrative example

If you took out a Silver plan at the age of 50, paid £22.86 per month and you lived until the age of 90, you would have paid in £ 10,972.80. This figure is an illustration and may vary depending on your age, the deposit amount and the actual plan start date

4. Credit Finance Agreement

Spread the cost from 24 months up to 96 months with a fixed rate of interest per annum*

It is now possible to obtain all of 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 immediately be fully covered with nothing more to pay, should you or the individual who purchased the plan on your behalf passes away in the payment term.

| | Copper | Zinc | Silver | Gold |
|--|-------------------------|--------------------------|--------------------------|--------------------------|
| 24 Monthly Payments: Total Payable: | £68.25 p/m £1,638.00 | £145.40 p/m £3,489.60 | £169.17 p/m £4,060.08 | £185.87 p/m £4,460.88 |
| 36 Monthly Payments: Total Payable: | £48.33 p/m £1,739.88 | £102.97 p/m £3,706.92 | £119.80 p/m £4,312.80 | £131.64 p/m £4,739.04 |
| 48 Monthly Payments: Total Payable: | £38.90 p/m £1,867.20 | £82.87 p/m £3,977.76 | £96.42 p/m £4,628.16 | £105.94 p/m £5,085.12 |
| 60 Monthly Payments: Total Payable: | £33.18 p/m £1,990.80 | £70.68 p/m £4,240.80 | £82.24 p/m £4,934.40 | £90.36 p/m £5,421.60 |
| 72 Monthly Payments: Total Payable: | £29.49 p/m £2,123.28 | £62.83 p/m £4,523.76 | £73.10 p/m £5,263.20 | £80.32 p/m £5,783.04 |
| 84 Monthly Payments: Total Payable: | £26.97 p/m £2,265.48 | £57.46 p/m £4,826.64 | £66.02 p/m £5,545.68 | £73.46 p/m £6,170.64 |
| 96 Monthly Payments: Total Payable: | £24.98 p/m £2,398.08 | £53.22 p/m £5,109.12 | £61.92 p/m £5,944.32 | £68.04 p/m £6,531.84 |

Funeral Safe Representative Example

Loan amount of £1450.00 with an upfront arrangement fee payment of £49.00 and monthly repayments of £66.24 over a term of 24 months at a rate of interest per annum (fixed) of 8.99%. This is the equivalent to 11.50% APR representative. Total amount repayable is £1638.76. We will do a credit assessment of your circumstances when you apply. Credit available subject to status and personal circumstance to UK residents aged 18 years and over. Funeral Safe finance is available over terms of 2 – 8 years with (fixed) APR rates from 11.50% based on your personal circumstances. We reserve the right to refuse any application. Information correct as of 25/10/2022. Funeral Safe limited is authorised and regulated by the Financial Conduct Authority and is the Lender (FRN:765110).

Golden Leaves helps many thousands of customers to plan and fund their future funerals, the scale of which enables is to contract our funeral plans to our funeral directors at beneficial rates which is usually far more cost effective than it would be for them buying from the funeral home at the time of the funeral itself. We have costs of doing business and promotional marketing which are met by our ability to contract funerals to partner funeral directors at a favourable costs and are consequently absorbed into the price of our plans.

The company retains an amount from the price paid by you for your plan, to cover our marketing and sales expenses and to provide for the administrative costs of running the business for the life of each plan. The balance is placed in the Trust in order to pay our trade funeral suppliers. For further information, please see our Commission and Payment Disclosure on [goldenleaves.com](https://www.goldenleaves.com) and refer to our fees and payments breakdown summary table.

If your purchase has been made by way of Fixed Monthly Payments, all payments made by you are paid directly to the insurer. Golden Leaves then receives a commission which covers our fees and expenses. This figure is calculated and determined using an FCA insurance Lauto scale (Life Assurance Unit Trust Regulatory Organisation). This commission payment will vary depending on your age at the time of your purchase and the product you select. For further information, please see our Commission and Payment Disclosure on [goldenleaves.com](https://www.goldenleaves.com) and refer to our fees and payments breakdown summary table.

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 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.

*Subject to status and affordability check

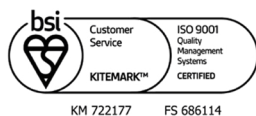


**Golden Leaves
Funeral Plans**

For more information or to apply, visit: goldenleaves.com

Call free on **0800 85 44 48**

Or email on info@goldenleaves.com



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