



Golden Leaves
Funeral Plans

Paying for your Funeral Plan

Whatever your financial circumstances Golden Leaves offer affordable plans and flexible payment options to suit you. Each of our 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	Copper Plus	Silver	Gold
Single payment price	£1,700	£2,449	£3,725	£4,135

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 £325 charge for administration.

2. Pay in 12 monthly instalments

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

Funeral Plan	Copper	Copper Plus	Silver	Gold
Deposit*	£250	£250	£250	£250
12 Instalments	12 x £120.83	12 x £183.25	12 x £289.58	12 x £323.75
Total Payable	£1,700	£2,449	£3,725	£4,135

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 £325 charge for administration. 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. Payment option not available if you have been advised by a doctor of a condition or illness that will cause death within 12 months of applying for a plan.

*Please be aware that a higher deposit will lower your monthly instalment.

For more information or to purchase one of our funeral plans, visit: goldenleaves.com

Call free on 0800 85 44 48 Or email on info@goldenleaves.com



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3. Monthly instalments between 24 to 120 months

Spread the cost from 24 months up to 120 months with an instalment payment fee per annum

You can now purchase a Golden Leaves Funeral Plan with a flexible initial deposit and payment term of up to 10 years to suit your needs. If the plan holder—whether yourself or someone else you have purchased the plan for—passes away due to accidental death within the first 12 months, the plan will provide full cover. If death in the first 12 months is anything other than accidental, all payments made will be refunded but a funeral won't be provided. After the first 12 months, the funeral is provided with nothing more to pay.

Funeral Plan	Copper	Copper Plus	Silver	Gold
Deposit	£250	£250	£250	£250
24 monthly payments	£64.04	£97.12	£153.48	£171.59
Total Payable	£1,787.00	£2,580.94	£3,933.50	£4,368.10
36 monthly payments	£45.26	£68.63	£108.46	£121.26
Total Payable	£1,879.22	£2,720.80	£4,154.51	£4,615.19
48 monthly payments	£35.98	£54.56	£86.22	£96.40
Total Payable	£1,976.97	£2,869.04	£4,388.78	£4,877.10
60 monthly payments	£30.51	£46.27	£73.12	£81.75
Total Payable	£2,080.59	£3,026.19	£4,637.11	£5,154.72
72 monthly payments	£26.95	£40.87	£64.59	£72.21
Total Payable	£2,190.43	£3,192.76	£4,900.33	£5,449.01
84 monthly payments	£24.49	£37.13	£58.68	£65.61
Total Payable	£2,306.85	£3,369.32	£5,179.35	£5,760.95
96 monthly payments	£22.71	£34.44	£54.43	£60.85
Total Payable	£2,430.26	£3,556.48	£5,475.12	£6,091.60
108 monthly payments	£21.40	£32.45	£51.28	£57.33
Total Payable	£2,561.08	£3,754.87	£5,788.62	£6,442.10
120 monthly payments	£20.41	£30.96	£48.92	£54.70
Total Payable	£2,699.74	£3,965.16	£6,120.94	£6,813.63

On all instalment purchases with a duration of 24 to 120 months, an instalment payment fee of 6% per annum is included in the monthly instalment calculations. 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 (see our terms and conditions for what we mean by "Accident"). If death occurs in the first 12 months and is not accidental, all payments paid to the date of death will be refunded but a funeral will not be provided. After 12 months, you are fully covered for both accidental or natural death. If you pass away after the first 12 months, the funeral will be provided and no outstanding balance will be required to be paid.

You can cancel at any time during the first 12 months and get back everything you've paid. For cancellations after 12 months, you'll get your money back but we'll keep a £325 charge for administration and we will also retain 50% of the Instalment Payment Fees (IPF) due up to the date of cancellation. Payment option not available if you have been advised by a doctor of a condition or illness that will cause death within 12 months of applying for a plan.

Please Note: If you want to pay by instalments, and require any additional options, their cost will be paid in advance. This illustration is based on an initial deposit of £250, but amounts will change with the payment of a higher deposit.

For an explanation and further details concerning the Instalment Payment Fee (IPF) breakdown please visit our website: <https://www.goldenleaves.com/payments-disclosure/>