Golden Leaves
Funeral Plans

Funeral planning... made simple

Quality funeral plans from a company you can trust

Golden Leaves Limited is a funeral plan provider is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 960923.

Golden Leaves
Funeral Plans

Funeral plans from a brand you can trust

Protect those close to you from the stress and expense of arranging your funeral with a Golden Leaves funeral 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.

So, talk to us at Golden Leaves and we can help guide you through all of the choices. We have 40 years' experience in helping our customers plan and fund their future funerals. We'll show you how the costs will be covered, so you and your relatives won't need to worry. It's a thoughtful and responsible approach.

You can find more detailed information and apply online at goldenleaves.com or if you would like some help completing your application, call our customer support team for free on 0800 85 44 48.

"Here at Golden Leaves, we have been looking after plan holders and their families for 40 years. So, put your trust in us and we will be there for you when the time comes.

Barry Floyd
Golden Leaves CEO

"I was very pleased with the service that I was given everything explained to me and all my questions were answered twice if needed. I have just what I was looking for. I will be recommending Golden Leaves.

Rated Excellent
Trustpilot

What is a funeral plan?

A funeral plan is a product that enables individuals to select their preferred type of funeral and pay for it in advance. Customers can purchase a plan at today's prices, helping shield them from the effects of funeral price inflation. Our range of funeral plans offer a straightforward way to plan and pay for the funeral you want, with our Golden Leaves prices guaranteed.

We offer a comprehensive range of options and payment plans so talk to us about finding one that suits your budget and requirements. If 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?

- ✓ Fix the cost of a cremation funeral at today's prices
- ✓ Guarantee cremation fees
- ✓ Guarantee funeral director's fees
- ✓ Protection against rising funeral costs
- ✓ Flexible payment options
- ✓ Plan your complete funeral exactly as you want it
- ✓ Ease some of the financial and emotional burden from your loved ones

Golden Leaves
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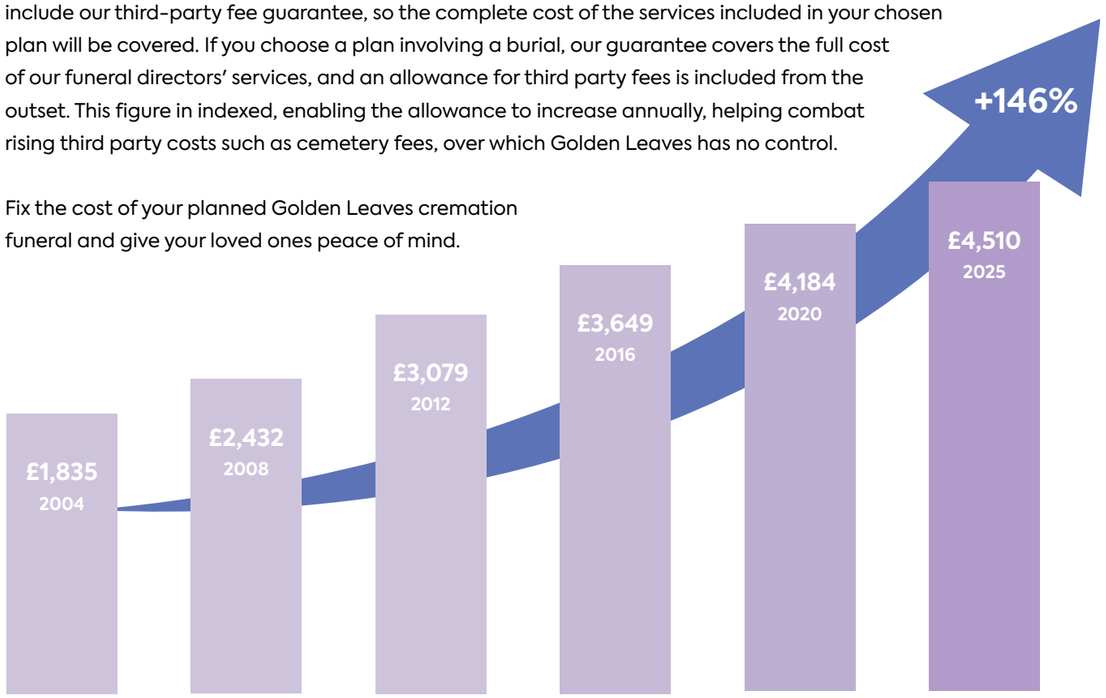
Avoid increases in funeral costs

Purchase a funeral plan now and secure the fairest price.

Since 2004 the average cost of a traditional attended funeral has increased by 146%*. The price has experienced year on year increases across this period, apart from 2022-2023. During these two particular years the average price of funerals dropped for the first time due to the pandemic limiting the type and size of funerals permitted by law and the cost of living crisis. Now that the COVID pandemic is over, the cost of funerals is once again rising faster than inflation and is expected to do so for many years to come. Funeral plans can help you avoid those increases in the cost of the funeral.

All Golden Leaves plans protect you completely from any future increases in funeral directors' professional fees and crematorium fees. If you choose a cremation plan, all plans from our range include our third-party fee guarantee, so the complete cost of the services included in your chosen plan will be covered. If you choose a plan involving a burial, our guarantee covers the full cost of our funeral directors' services, and an allowance for third party fees is included from the outset. This figure in indexed, enabling the allowance to increase annually, helping combat rising third party costs such as cemetery fees, over which Golden Leaves has no control.

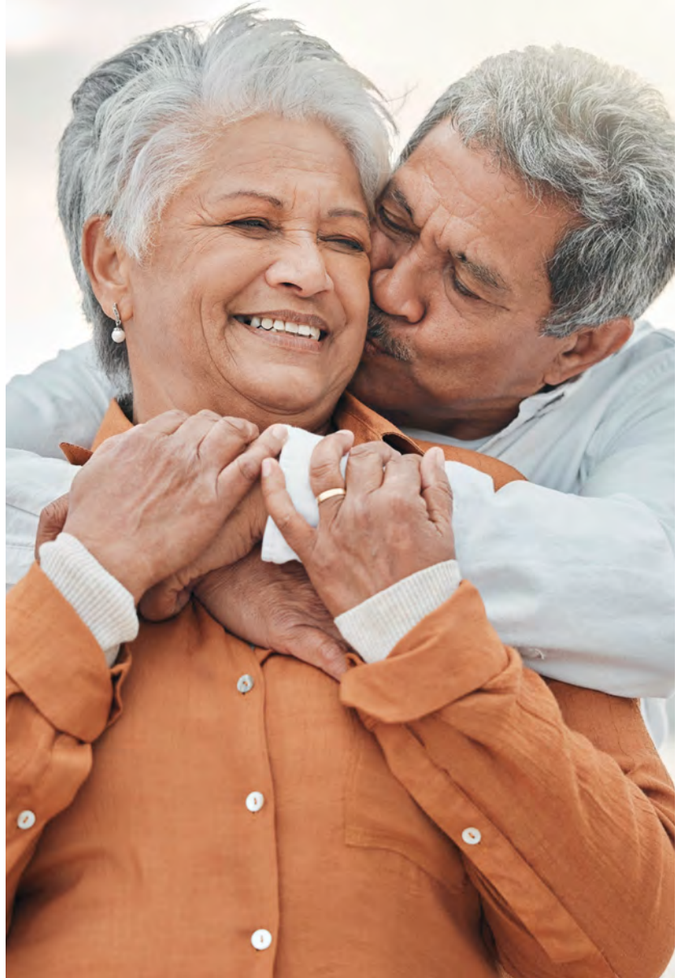
Fix the cost of your planned Golden Leaves cremation funeral and give your loved ones peace of mind.



Price increase from 2004 until 2025

*SunLife's Cost of Dying Report' www.sunlife.co.uk/funeral-costs. 2004 (£1,835) - 2025 (£4,510).
Weighted average cost of traditional attended funeral: cremation/burial fees plus fees for:
funeral director, limousine, mid-range coffin and minister/celebrant fees

> "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 personal responsibility for your passing and make things easier for your loved ones.

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.

Golden Leaves
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Why Golden Leaves?

A trusted funeral provider with a distinguished track record.

A trusted provider of quality funeral plans for 40 years, we place customer service at the heart of our business. We pledge to treat all our customers and their loved ones with the compassion, sensitivity and care that all end of life services deserve.

Accolades & accreditations

- ✓ Golden Leaves was a founding member of the National Association for Pre-Paid Funeral Plans (NAPFP) and helped establish the Funeral Planning Authority (FPA) which regulated funeral plans within the UK before the sector became FCA regulated in July 2022.
- ✓ We are the only independent funeral planning company to hold the internationally recognised business excellence accreditation BSI 9001.
- ✓ Golden Leaves proudly holds the distinction of being one of the founding members of the National Association of Funeral Plan Providers (NAFPP).
- ✓ Our Chairman, Stephen Rowland, holds the esteemed position of being the first Chairman of the Association and played a pivotal role in uniting industry stakeholders to establish the NAFPP.
- ✓ Spain's only UK regulated funeral plan provider giving every customer FSCS protection. No other provider in Spain can offer this level of gold-plated protection for your purchase.
- ✓ 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 founder of Golden Leaves was officially recognised in 2019 for services to the funeral industry by being awarded with an MBE from Her Majesty the Queen.

"

One of the longest-standing companies in the industry, we've been planning funerals since 1984.

Delivering best practice as standard with care and compassion comes naturally to us as we are owned by practising funeral directors whose business has been serving the local community since 1873.

Golden Leaves

* Golden Leaves own records and data

Golden Leaves
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Superior service comes as standard

Putting customers at the heart of everything we do.

Golden Leaves is owned by funeral directors and consequently superlative customer service and having our clients' best interests at heart, have always been behaviours that are central to the company's culture. Our professional team are dedicated to helping provide you with all the information you require, in order for you to make an informed decision on which funeral plan product to purchase.

It is important that your selection is made, with due consideration to your personal requirements and of course, your available budget.

"

My experience with Golden Leaves was brilliant from start to finish they answered all my questions and what I was getting from my plan felt reassured all the way highly recommended.

Rated Excellent

Trustpilot

"

Whether your circumstances change, you move residence, or you need additional support, we are with you and your family every step of the way.

Golden Leaves

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How would you like to be remembered?

We are aware that not everyone wants a traditional styled funeral, or the cost of one. So we have proposed four packaged funeral plan types which should cover most family and individuals funeral choices and a range of budgets. 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.

The Copper Plan – from **£1,700***

This basic plan provides an unattended direct cremation service only on the UK mainland. This unattended service plan includes the professional services of the funeral director and collection of the deceased from the place of death to the funeral director's premises, 24 hours per day. The subsequent conveyance of the deceased to the crematorium and the cremation fees are also all guaranteed. This plan does not include a funeral service or the provision of cars.

"I found the service received to be exceptional. Making the arrangements for my elderly mother was seamless. I had a call from a gentleman from the team who was very respectful, clear and made me feel at ease dealing with something that can feel a very difficult subject.

Rated Excellent
Trustpilot

The Copper Plus Plan – from **£2,449***

This plan provides a simple family led, attended cremation service for up to 20 people at the crematorium. It includes the professional services of the funeral director (via telephone consultation), and a private vehicle to deliver the wood effect coffin to the crematorium chapel. The time and date of the early morning funeral service is set by the funeral director. This plan is fully guaranteed and includes all professional fees and third-party costs listed in the plan.

The Silver Plan – from **£3,725***

This plan provides a cremation or burial service with the professional services of your funeral director, a hearse to meet the mourners at the crematorium or cemetery and a wood effect coffin. It also guarantees the cremation (for a mon-fri service) and ministers fees. If a burial is selected, it includes a contribution towards burial third party fees (so there may be a balance to pay at the time of the funeral).

The Gold Plan – from **£4,135***

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

*Prices shown available to customers paying in full or in 12 months' interest free instalments.

What our plans cover at a glance

Funeral Director Professional Fees:

The professional fees are for the services carried out by funeral directors to conduct either a cremation, or burial funeral. Your allocated funeral directors will assist with all documentation required for a funeral to take place and make the relevant bookings at either the crematorium or cemetery.

They will ensure that when the time comes the planholder is taken into their care and looked after until the day of their funeral. Please take a look at the plan comparison table to the right which shows the services that are included in each of the Golden Leaves funeral plans.

Third Party Fees:

These are costs for essential, non-funeral director services required to carry out a cremation or burial. Funeral directors cannot control these costs and these fees need to be paid at the time of the funeral. These costs are paid by us or by the selected funeral director to other suppliers or professionals to carry out funeral services.

If your plan does not guarantee these costs but includes a contribution only, please note that your estate or next of kin may have to pay the balance if this is more than this amount.

Golden Leaves Funeral Plans Comparison Table	Copper Plan	Copper Plus Plan	Silver Plan	Gold Plan
Retail Plan Price (payment in full or 12 months instalments)	**£1,700**	**£2,449**	**£3,725**	**£4,135**
Funeral Type				
Cremation	✓	✓	✓	✓
Burial	✗	✗	✓	✓
Funeral Directors Fees				
Funeral director's professional services in their premises	✗	✗	✓	✓
Funeral director's professional services telephone consultations only	✓	✓	✗	✗
Advice on registration, documentation and certification	✓	✓	✓	✓
Collection of deceased in mainland UK (24 hrs)	✓	✓	✗	✓
Collection of deceased in mainland UK (during working hours)	✗	✗	✓	✗
Funeral service at the crematorium	✗	✓	✓	✓
Funeral service at the cemetery	✗	✗	✓	✓
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	✗	✗	✓	✓
Early morning service at the crematorium only	✗	✓	✗	✗
Removal of medical implants	✓	✓	✓	✓
Cremation Coffin	✓	✗	✗	✗
Wood effect coffin	✗	✓	✓	✗
Quality wood effect coffin	✗	✗	✗	✓
Attendance of conductor and four pallbearers on day of funeral	✗	✗	✓	✓
Bereavement counselling (where available)	✓	✓	✓	✓
Private ambulance direct to the crematorium	✓	✓	✗	✗
Provision of hearse for service at crematorium / cemetery	✗	✗	✓	✓
Provision of one limousine	✗	✗	✗	✓
Return of Ashes (Monday to Friday excluding Bank Holidays) or scatter at crematorium	✓	✓	✗	✗
Third Party Fees Cremation Funerals:				
Guaranteed cremation fees	✓	✓	✓	✓
Guaranteed minister fees	✗	✗	✓	✓
Third Party Fees Burial Funeral :				
Burial funerals - contribution towards third party fees	✗	✗	✓	✓
What our plans do not include:				
Purchase of an ashes interment plot or a burial plot	✗	✗	✗	✗
Allowance towards flowers or a memorial	✗	✗	✗	✗
Order of service sheets	✗	✗	✗	✗
Church costs for a funeral service	✗	✗	✗	✗
Embalming	✗	✗	✗	✗

Golden Leaves
Funeral Plans

Choose how you'd like to pay

Ways to pay that meet your budget.

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 we confirm that cover is in place.
- ✓ No health checks.

12 months' instalments:

- ✓ A deposit is paid and the remaining balance is spread over 12 months' instalments.
- ✓ Accidental death cover commences immediately after cover is confirmed
- ✓ Full cover commences after 12 months.

24 months' or longer instalments:

- ✓ A deposit is paid and the remaining balance is spread over 24 months or longer instalments. Accidental death cover commences immediately after cover is confirmed.
- ✓ Full cover commences after 12 months.
- ✓ You must complete your instalments by your 80th birthday.
- ✓ 6% annual Instalment Payment Fee payable.

> "Select a repayment method and term that meets your needs and suits your available budget. Once you have decided and put a plan in place, it'll be one less thing to worry about.
>
> *Golden Leaves*

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 £325 charge for administration.

12 months' instalments: You can cancel at any time during the first 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. 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.

24 months' or longer instalments: You can cancel at any time during the first 12 months and get back everything you've paid. 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 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.

Commission and payments disclosure

We help many thousands of customers to plan and fund their funerals. Because of economies of scale, we can sell our plans to our customers at a rate which is usually far more cost effective than it would be for them buying from a funeral director at the time of the funeral itself. As a commercial enterprise, we have costs of doing business and promotional marketing. These costs are met by supply side economies of scale delivered by our ability to purchase funerals in bulk and are consequently absorbed into the price of our plans. We retain an amount from the price paid by you for your plan (which is currently £325) to cover the set up of your plan.

We also retain an amount (which currently ranges between £455 and £680 dependent on which plan you purchase) to cover marketing, sales fulfilment expenses and to provide the business with an element of profit. The balance is placed in the Trust in order to pay the appointed funeral director and other costs of the agreed funeral. For further information, please see our Commission and Payment Disclosure on goldenleaves.com and refer to our fees and payments breakdown summary table.

Golden Leaves
Funeral Plans

How we keep your money safe

Regulated. Audited.

The Golden Leaves Trust

If you purchase your Golden Leaves funeral through single payment or monthly instalments, all the funds for your funeral are 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

"This was a process my husband and I kept putting off, but it couldn't have been more easy and pleasant to do, thanks to the staff at Golden Leaves. Thanks to all concerned.

Rated Excellent
Trustpilot

Golden Leaves
Funeral Plans

How the process works

How to apply – its easy just a few easy steps

Step One

Visit goldenleaves.com or call us on 0800 85 44 48.
One of our friendly consultants will assist you or book you a home visit should you prefer.

Step Two

You will complete a demands and needs assessment and discuss your requirements with your consultant. At this point you will select a plan and payment type. (Please be aware that we cannot provide on advice on what you should choose, just provide you with the available options)

Step Three

If there is a plan that suits your requirement, you will be provided with a demands and needs statement, terms and conditions document and a plan summary document, which will include an outline of the cost of the plan you have selected. These documents will all be emailed to you.

Step Four

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
- ✓ Issue you your funeral plan document
- ✓ You may also receive a brief welcome call

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

"All went smoothly. Received paperwork as promised. Service was brilliant, follow up telephone call as promised on the date and time.

Rated Excellent
Trustpilot

Golden Leaves
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Questions?

You can find answers to our most commonly asked questions below, but if you have a query that isn't listed or if you would just like to speak to someone directly, please don't hesitate to get in touch!

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 expected to rise 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 monthly instalments, what happens if I die before I have paid them all?

If death occurs due to natural causes 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.

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. (Except for the Copper plan or Copper Plus plan where Golden Leaves will select the funeral provider without exception).

Is acceptance for an instalment plan purchase guaranteed?

Anyone aged 18 or over may purchase a plan. If you choose an instalment option longer than 12 months, all payments must be completed before your 80th birthday. When purchasing a plan for someone else, instalments must be completed before their 80th birthday. If you have been advised by a doctor that you have a medical condition or illness that will result in death within 12 months of applying, you may still take out a plan; however, only a single payment option will be available.

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.

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 third party fees may require a further payment at the time of the funeral. However, for those plans where an allowance towards third party fees has been included, we will guarantee any increase to these costs in line with the Consumer Price Index (CPI).

What if I die at home and have a direct cremation plan?

The Copper plan will still be activated and collection is now included in the plan 24 hours a day from mainland UK.

How do I know the money will be there when it's needed?

The money you've paid for your funeral is held in an independently managed Golden Leaves Trust. Independent fund managers are tasked to manage the long-term growth of the fund, specifically to meet the increasing cost of funeral services.

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 £325) to cover the administrative costs of running the business for the life of your plan. In addition, if you pay in instalments over 24 months or longer, an annual 6% instalment payment fee is charged. The balance is placed in the Trust in order to pay our funeral suppliers (for further information if required, please visit goldenleaves.com and refer to our price breakdown summary table, contained in our Commissions and Payment Disclosure).

If I decide to purchase my plan over 24 months or longer instalments, what happens if I die before I have paid them all?

If death occurs from natural causes in the qualifying period (the first 12 months), the plan will be cancelled and all payments refunded to the estate or to the individual who purchased the plan, but no funeral will be provided. If death in the qualifying period was accidental then a funeral will be provided, with no balance to pay. If you die after the qualifying period, the funeral will be provided with no further payments due.

What is the Crematorium Fee Guarantee?

The Golden Leaves plans guarantee the crematorium fees for a single slot Mon-Fri cremation. Weekends or extended services would require additional payments

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.

If I purchase a Copper Plus plan can I choose the crematorium?

The Copper Plus plan is currently available for the funeral service to be carried out at a national network of crematoriums. At the time of plan purchase you will be able to select a crematorium from this network.

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

Yes, you can change your plan but we may charge a small fee for administration. You can then take out a new plan from the currently available plans.

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 pay for your plan by instalments over 12 months or longer, you have extended cancellation rights. You can cancel at any time within 12 months of taking out your plan and get all your money back. If you cancel after 12 months, you can still get your money back but we'll keep a £325 charge for administration. If your instalment period is 24 months or longer then in addition to our administration charge, we will also retain 50% of the Instalment Payment Fees due up to the date of cancellation.

Golden Leaves
Funeral Plans

Regulatory disclosures

Golden Leaves Limited, Golden Leaves, Galago House, 163 Brighton Road, Coulsdon, CR5 2YH is a funeral plan provider 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

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, for the administrative costs of running the business for the life of each plan and to provide an element of profit. The balance is placed in the Trust in order to pay our trade funeral suppliers (for further information if required, please visit goldenleaves.com and refer to our price breakdown summary table, contained in our Payment Disclosure).

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

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.

Golden Leaves
Funeral Plans

Golden Leaves Funeral Plans

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

bsi ISO 9001 Quality Management Systems CERTIFIED FS 686114

NAFD SUPPLIER MEMBER

ASSOCIATE SAIF INDEPENDENT FUNERAL DIRECTORS

Rated Excellent Trustpilot

NAFPP

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