

With an Independent Way Plus Funeral Plan, you'll benefit from:

- Paying now at today's prices
- A guarantee of no more to pay for the funeral director's services included in your plan
- A personalised, local service from your chosen funeral director
- A Will option available with your plan

When you are thinking about something as important as your funeral arrangements, it makes sense to talk directly to the experts - your local independent funeral director. Golden Charter works on behalf of more than 3,000 independent funeral directors - the largest network in the country. This means your arrangements will be carried out by someone you know and trust.

When the time comes, one phone call will activate your plan, relieving your family of the stress of organising funds and making detailed arrangements.

Three simple steps towards peace of mind:

- 1** Speak to your chosen funeral director who will create a plan that suits your requirements
- 2** Pay in full or spread the cost:
 - Pay over 12 months at no extra charge, or
 - Pay over a period of between two and 30 years, depending on your age (available if you are aged 78 or under), or
 - Pay a lower fixed monthly payment until death or age 90, whichever happens sooner. Fully covered after two years' continuous payments (available if you are aged 50 to 80)
- 3** Apply today:
 - Once you are happy with your plan, sign your application form and pass to your funeral director to send on to Golden Charter

Any questions? We're here to help.
Call us free on 0800 833 800.

(Lines are open 9am to 5pm, Monday to Friday)

THE
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Prices applicable from 1 April 2016

The Independent Way Plus Funeral Plan - Will option is available with the plan

Payment Information Sheet PIN119-1116 Golden Charter Funeral Plans

As each funeral plan is priced individually, the prices and payments are for illustrative purposes only. Please call your local funeral director or Golden Charter on 0800 833 800 for more information.

Paying for your funeral plan

Golden Charter is required to invest all funeral plan payments into a trust fund run by an independent Board of Trustees or a life assurance policy regulated by the Financial Conduct Authority and the Prudential Regulation Authority (PRA). This means your money is managed independently from Golden Charter itself. In addition, the Funeral Planning Authority, of which Golden Charter is a member, exists to help protect plan holders' interests.

Payment in full

- Payments in full will be paid into the Golden Charter Trust
- For cancellation details please refer to the Key Features Document and Terms and Conditions
- If selected, either a Will or a Will with 10 years of storage and annual updates is included within your plan

Pay by monthly instalments

We offer two options for paying by instalments: spread the cost of your plan over 12 months at no additional cost or pay for your plan over any period between two and 30 years, depending on your age, with our low cost instalment payment option.

Details of payments when choosing to pay by 12 monthly payments are detailed below. For more information and a quote for paying by the low cost instalment payment option, please call 0800 833 800.

Pay by 12 monthly payments

- Pay for your plan by Direct Debit over 12 months. Payments will be held in the Golden Charter Trust
- For cancellation details please refer to the Key Features Document and Terms and Conditions
- If you die before all instalments have been paid, the outstanding balance will be requested from your family or estate. Alternatively, the plan may be cancelled and we would refund any instalments made, less the cancellation fee (see Terms and Conditions)
- If selected either a Will or a Will with 10 years of storage and annual updates is included within your plan

Initial deposit	£49.00
Plan Price £3,625	£298.00 per month
Plan Price £3,995	£328.84 per month
Plan Price £4,540	£374.25 per month

Instalments are rounded to the nearest penny and the final instalment will be the same or less than the quoted monthly payment above

Low cost instalment option

- Payable by Direct Debit into the Golden Charter Trust over an agreed term between two and 30 years, depending on your age. You will be fully covered at the end of the payment term
- Payment breaks available if you have paid not less than 12 monthly instalments
- If you die within 12 months, all the money you have paid will be returned to your estate
- If you die after 12 months but before all the instalments have been paid, the balance will be requested from your estate so that your funeral may still be carried out
- For cancellation details please refer to the Key Features Document and Terms and Conditions
- If you stop paying after 30 days but within 12 months, you will receive nothing back
- If you stop paying after 12 months, your plan remains in place. When you die, the funeral director will receive all the money you have paid in, less a £399 administration fee, as a contribution towards your funeral
- Your local funeral director will provide you with a quote. Alternatively, you can call 0800 833 800
- If selected, either a Will or a Will with 10 years of storage and annual updates is included within your plan

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Golden Charter Funeral Plans are provided by Golden Charter Ltd, a registered provider with the Funeral Planning Authority.
Golden Charter, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF.



Examples - Low cost instalment option – monthly payment tables

Your low cost instalment monthly payment depends on **your age** when we accept your plan, your chosen **plan type**, the **number of years** you wish to spread the cost over and if you choose to pay a deposit. Please select your payment from the tables below:

Up to age 54	Plan	Plan Price £3,625		Plan Price £3,995		Plan Price £4,540	
	Deposit	Zero Deposit		Zero Deposit		Zero Deposit	
	Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
	2	£162.30	£3,895.20	£178.87	£4,292.88	£203.27	£4,878.48
	5	£71.78	£4,306.80	£79.11	£4,746.60	£89.90	£5,394.00
	10	£42.09	£5,050.80	£46.39	£5,566.80	£52.71	£6,325.20
	20	£28.10	£6,744.00	£30.97	£7,432.80	£35.20	£8,448.00
	30 (Max Age 50)	£24.12	£8,683.20	£26.58	£9,568.80	£30.20	£10,872.00
	Plan	Plan Price £3,625		Plan Price £3,995		Plan Price £4,540	
	Deposit	£49		£49		£49	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable	
2	£160.11	£3,891.64	£176.67	£4,289.08	£201.07	£4,874.68	
5	£70.81	£4,297.60	£78.14	£4,737.40	£88.93	£5,384.80	
10	£41.52	£5,031.40	£45.82	£5,547.40	£52.14	£6,305.80	
20	£27.72	£6,701.80	£30.59	£7,390.60	£34.82	£8,405.80	
30 (Max Age 50)	£23.79	£8,613.40	£26.25	£9,499.00	£29.88	£10,805.80	

Age 55 - 65	Plan	Plan Price £3,625		Plan Price £3,995		Plan Price £4,540	
	Deposit	Zero Deposit		Zero Deposit		Zero Deposit	
	Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
	2	£163.95	£3,934.80	£180.68	£4,336.32	£205.33	£4,927.92
	5	£73.50	£4,410.00	£81.00	£4,860.00	£92.05	£5,523.00
	10	£43.98	£5,277.60	£48.47	£5,816.40	£55.08	£6,609.60
	20 (Max Age 60)	£30.32	£7,276.80	£33.42	£8,020.80	£37.97	£9,112.80
	Plan	Plan Price £3,625		Plan Price £3,995		Plan Price £4,540	
	Deposit	£49		£49		£49	
	Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2	£161.73	£3,930.52	£178.47	£4,332.28	£203.12	£4,923.88	
5	£72.51	£4,399.60	£80.01	£4,849.60	£91.06	£5,512.60	
10	£43.39	£5,255.80	£47.88	£5,794.60	£54.49	£6,587.80	
20 (Max Age 60)	£29.91	£7,227.40	£33.01	£7,971.40	£37.56	£9,063.40	

Age 66 - 78	Plan	Plan Price £3,625		Plan Price £3,995		Plan Price £4,540	
	Deposit	Zero Deposit		Zero Deposit		Zero Deposit	
	Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
	2 (Max Age 78)	£172.34	£4,136.16	£189.93	£4,558.32	£215.84	£5,180.16
	5 (Max Age 75)	£82.48	£4,948.80	£90.90	£5,454.00	£103.30	£6,198.00
	10 (Max Age 70)	£54.13	£6,495.60	£59.65	£7,158.00	£67.79	£8,134.80
	Plan	Plan Price £3,625		Plan Price £3,995		Plan Price £4,540	
	Deposit	£49		£49		£49	
	Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
	2 (Max Age 78)	£170.01	£4,129.24	£187.60	£4,551.40	£213.51	£5,173.24
5 (Max Age 75)	£81.36	£4,930.60	£89.78	£5,435.80	£102.18	£6,179.80	
10 (Max Age 70)	£53.39	£6,455.80	£58.92	£7,119.40	£67.06	£8,096.20	

Pay by fixed monthly payments

If you pay by fixed monthly payments, at the end of the first two years, and as long as you keep making your payments when due, your funeral director's services included within your plan will be guaranteed. Your funeral arrangements are made with Golden Charter, who will use your payments to take out a life assurance policy with AXA Wealth Ltd. This will fund your funeral when you die (for further information see the terms and conditions).

- You can pay by fixed monthly payments if you are a UK resident aged between 50 and 80
- Your fixed monthly payments depend on your age and which funeral plan you choose at the time of taking out your plan
- Payments need to be made every month until you are aged 90, or until you die – whichever is sooner
- Your monthly payments must be made by Direct Debit
- The services included within your funeral plan will only be covered after you've been paying into the plan for two years
- If you were to die within the first two years, the services included within your funeral plan would not be covered. However, your selected funeral director could still carry out the funeral. The funeral director would receive all of the money you have paid in plus an additional 20% to help towards the cost of your funeral (see Terms and Conditions)
- Depending on how long you live, the total cost of the funeral when you die may be less than the total payments made
- If you cancel your plan after 30 days you will not receive any money back. Please refer to the Key Features Document and Terms and Conditions for more details
- If selected, either a Will or a Will with 10 years of storage and annual updates is included within your plan

Fixed monthly payment table

If you would like a personalised quote for paying by fixed monthly payments, please speak to your funeral director or call Golden Charter on 0800 833 800.

Your Age	Plan Price £3,625	Plan Price £3,995	Plan Price £4,540
50	£27.04	£30.60	£33.73
51	£27.55	£31.18	£34.37
52	£28.17	£31.88	£35.13
53	£28.86	£32.67	£36.01
54	£29.61	£33.51	£36.94
55	£30.41	£34.41	£37.92
56	£31.24	£35.35	£38.95
57	£32.09	£36.32	£40.03
58	£32.97	£37.31	£41.14
59	£33.90	£38.36	£42.29
60	£34.88	£39.48	£43.50
61	£35.92	£40.64	£44.80
62	£37.02	£41.91	£46.19
63	£38.21	£43.25	£47.68
64	£39.51	£44.71	£49.30
65	£40.91	£46.30	£51.04
66	£42.43	£48.01	£52.93
67	£44.05	£49.84	£54.95
68	£45.76	£51.79	£57.09
69	£47.57	£53.84	£59.35
70	£49.45	£55.96	£61.67
71	£51.35	£58.12	£64.05
72	£53.28	£60.29	£66.46
73	£55.20	£62.46	£68.86
74	£57.10	£64.62	£71.23
75	£59.05	£66.83	£73.66
76	£61.14	£69.19	£76.27
77	£63.56	£71.93	£79.28
78	£66.65	£75.42	£83.14
79	£71.02	£80.37	£88.60
80	£77.84	£88.10	£97.12

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