

The Society of Will Writers

Pre-payment funeral plans

The thoughtful and
responsible approach

In Partnership with



Leave nothing to chance



Ease the burden on your family, arrange your funeral plan today

Pre-planning your funeral now can help to ease the financial and emotional burden from your family at the moment when they are least able to cope with it.

Making the arrangements while you're still around means you specify the funeral details you'd like and, more importantly, your loved ones are spared the additional distress of organising it and paying for it.

In short, with our funeral plan, you leave little to chance. You're helping your family at one of the most difficult times in their lives. It is a thoughtful & responsible approach.



Golden Leaves
Funeral Plans



It's simply a great way to put your mind at rest while you're alive and - when you're no longer around to tell them yourself - it's a lovely way to show your family that you loved them and cared about them.

A sensible approach to a sensitive matter

If you have a strong idea about the funeral you'd like, a Funeral plan helps to ensure your wishes are carried out by your executors.

Burial or cremation? Church or secular? Which hymns and music? Or perhaps you'd like something a little more unusual? Whatever your needs, we'll help you put together the perfect package that ensures the ceremony you want without adding to the burden of your grieving family.

You pay today's prices and the money is invested in an

independent trust fund on your behalf. This ensures that, however much the actual costs rise in the future, the funeral directors are guaranteed to be covered.

Why pre-paid funeral plans and not insurance plans

Compare our funeral plans with the funeral insurance 'plans' that are simply insurance policies that pay out a cash sum when you die. With these, your monthly premiums might end up costing you more than the sum that's delivered to your family. Moreover, your loved ones still have all the distress of actually sorting out the funeral arrangements.

Our funeral plan removes all these concerns. You can take out a plan at any age and (unlike some insurance policies) there's no intrusive medical or health questionnaire to complete.



Why pay now?



The cost of funerals has historically increased above the normal levels of inflation. A funeral costing just £850 ten years ago, would cost nearer £2,733 now and it's impossible to say what that cost might be in the future.

What's certain, however, is that if you buy a Golden Leaves Funeral Plan today - and you can choose a one-off payment or pay by monthly instalments over one to five years - whatever the cost of your chosen funeral in the future, you're guaranteed exactly the funeral you requested.

There are, unfortunately, some costs outside the Funeral Director's control, which are paid on your behalf. These 'disbursements' include fees paid to doctors, clergy, the crematorium, cemetery or graveyard, memorials and newspaper notices. Happily, Golden Leaves will cover any increase in the costs of these disbursements in line with the Retail Price Index, but cost increases above this may necessitate a further payment at the time of need.

"Thousands of people have not only planned their funerals, but also pre-paid their own funeral expenses – now – at today's prices, beating the soaring cost of funerals in the UK..."

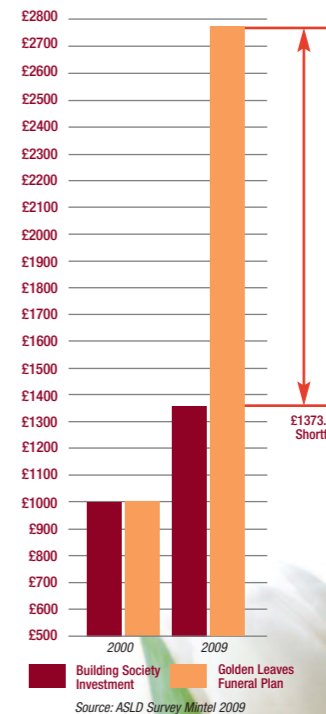
Your funeral plan funds are safe & secure

It would be understandable if you were concerned about buying a pre-paid plan in these uncertain financial times. Please be reassured that all our plans' funds are held in an independently managed trust, where they accumulate stable long-term growth, specifically to cover the increasing cost of funeral services.

The Trustees are required to ensure the levels of funds are available to cover the cost of all funerals when they occur. Our latest actuarial report stated that there were sufficient funds to cover all funeral costs

Your investment financially protected from inflation

A recent Mintel survey has shown that the cost of a funeral has increased by over 40% in the last five years. If, in 2000, you had invested £1000 (the cost of one of our plans back then) in a standard Building Society account, it would have only grown to £1360 by 2009*. The cost of the same funeral had risen to £2,733** by then and so the Building Society investment would not have covered the cost by some £1,373. That's a shortfall no-one would want to have to meet.



* Based on Building Societies Association average quoted deposit interest rates for notice account rates 2000-2009

** Mintel Research Consultancy, Average Funeral Pricing Survey, July 2009

Choose a plan to suit you



It goes without saying that planning a funeral can involve a lot of complicated decision making. But we're here to put all our experience at your disposal to ensure that your application is made very simple.

In addition to the big decisions about cremation or burial, religious or civil ceremony and the choice of venue, we'll help you consider what vehicles you'd like, what type of coffin you'd prefer, whether you want to pre-pay for thank you cards to go to friends and relatives and what sort of catering or refreshments you'd like to provide.

Opal, Pearl, Emerald?

To make the planning process as simple as we can, we have a choice of three inclusive package plans, ranging from the basic plan through to the all inclusive premium plan.

These package plans are a popular and a highly cost-effective way to pre-plan all the key details of a funeral.

Or create your own

While some people like the comfort of tradition when it comes to a funeral styles, you may prefer to choose an eco-friendly woodland burial or simply add some personal elements to the service to better reflect your personality.

These might include, for example, specialist vehicles such as a horse-drawn hearse, live music from a jazz band or bagpipers, the release of white doves, unusually shaped or cardboard eco-coffins.

Your funeral plan representative will help you create a tailor-made day for your relatives and friends to remember.

Funerals for all religions

We are proud to have pre-planned many funerals for clients from every religious denomination and every ethnic group. We have an in-depth understanding, therefore, of the very specific rituals, procedures and specific personnel that many of these funerals require.

All three plans can be paid for in monthly instalments, from one to five years or more if required. Ask your funeral plan representative for more details.

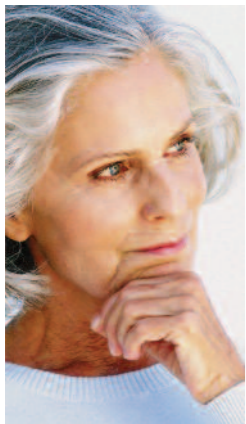
Choose from the following Plans.

	Opal	Pearl	Emerald
Funeral Director's professional services	✓	✓	✓
Advice on funeral registration, documentation and certification	✓	✓	✓
Removal from place of death to Funeral Director's premises within 25 miles in normal working hours	✓	24 Hours	24 Hours
Care of deceased prior to funeral	✓	✓	✓
Chapel of Rest available for family and friends to visit		✓	✓
Basic coffin	✓		
Standard coffin		✓	
High quality coffin			✓
Attendance of conductor and four pallbearers on day of funeral	✓	✓	✓
Provision of hearse for service at Crematorium / Cemetery	✓	✓	✓
Provision of one limousine		✓	
Provision of two limousines			✓
Full listing of floral tributes		✓	✓
Thank you cards			✓
Bereavement counselling (where available)	✓	✓	✓
Disbursements	✓	✓	✓

* Any sum paid towards the disbursements are guaranteed to be met in line with any increase in RPI (Retail Price Index) but may require additional payment from estate/executors if this has been exceeded at the time of the funeral.

Contribution towards Ministers & Doctors fees, Crematorium or Cemetery fees*
Cost of the Funeral Director's services are guaranteed to be met in full.

Your Questions Answered



It will be years before I need a funeral – why should I plan now?

Two things are guaranteed in life – you will need some form of a funeral one day, and it's getting more costly each year. So it makes sense to fix its cost by paying for it now.

Can I plan a church service as well as a service at the chapel?

Within reason you can plan whatever you want, from the venue to the cars and music. For example, you may have a song that means a lot to you or a piece of music you'd like to be remembered by.

What if I die away from home or on holiday?

We recommend that your travel policy includes full repatriation cover.

What happens if I die before I complete the instalment payments?

Your funeral will be arranged in accordance with your Plan. The balance will be paid by your executors or from your estate.

Can I arrange a Plan for someone else?

Yes. Confidentiality is assured. All correspondence will be sent directly to the person arranging the plan.

Will there be any further cost for my executors?

Once paid for, the services of the Funeral Director detailed in your Plan are guaranteed to be covered (in accordance with the Terms & Conditions).

Disbursements may necessitate a further payment from you at the time of need, but we will guarantee any increase in the costs of Disbursements to the RPI (Retail Price Index).

Your executors may of course wish to pay for additional services at the time of the funeral.

Is my acceptance guaranteed?

There is no age limit to securing a pre-paid plan with Golden Leaves and no medical tests or declarations of good health (unlike with insurance policy-based funeral 'plans')

How do I know the money will be there?

Funds for your funeral are held securely in an independently managed Trust.

Merrill Lynch and Quilter are tasked to manage stable long term growth, specifically to cover the increasing cost of funeral services.

Can I choose the Funeral Director?

Unlike some funeral plans, Golden Leaves enables you to appoint your preferred Funeral Directors within the terms of your plan, alternatively we can appoint one for you if you prefer.

Can I pre-arrange my funeral if I live overseas?

Yes you can – if you live overseas Golden Leaves has a plan specifically for you. Our plans have dual country cover which provides for a funeral in the country of residence or in the UK. So even if you decide to move back to the UK you will still be covered.

How do I know you're a reputable company?

Golden Leaves is a founder member of the National Association for Pre-paid Funeral Plans and is a registered provider with the Funeral Planning Authority. Golden Leaves Funeral Plans conform to the Financial Services & Markets Act 2000 (Regulated Activities) Order 2001.

"Everything went without the slightest hitch and I feel so pleased that I took out my own cover when you came to see us..."



Why thousands of customers trust Golden Leaves



Golden Leaves has been at the forefront of Pre-paid Funeral Planning since 1984 when such plans first became available in the UK.

We are founding members of the National Association for Pre-paid Funeral Plans and of The Funeral Planning Authority.

From January 1st 2002, Funeral Planning became a regulated activity by the Financial Services Authority. Golden Leaves is a registered provider with the Funeral Planning Authority which monitors the marketing, financial and service provisions of the Plan providers it regulates.

All Funeral Directors accepted to provide Golden Leaves services must first satisfy a number of stringent requirements. Not least, they must demonstrate outstanding service records in the communities they serve, and must be affiliated to accredited professional associations.

Golden Leaves' UK appointees are members of the National Association of Funeral Directors (NAFD) and / or The Society of Allied and Independent Funeral Directors (SAIF).

Have you made a Will?

You may know that your family are not legally obliged to follow any funeral requests that you make in your Will and often, of course, the Will isn't even read until after the funeral.

Nevertheless, it is eminently sensible to make a Will to help with the management of your finances and 'estate' when the time comes.

Golden Leaves can provide an economical way to do this with one of our recommended solicitors or specialist Will writing companies.

Contact us for details.

How to make a complaint: *If our services have not met your expectations please contact us in the first instance. Should the complaint not be resolved between us then please refer to the: Funeral Planning Authority, Knellstone House, Udimore, Rye, East Sussex TN31 6AR Tel. 0845 601 9619*



Your next steps

How to apply - This is all you have to do:

Step One complete the Application Form – follow the instructions on our simple application form.

Step Two complete the Payment Form indicating your method of payment, cash, cheque, credit card or instalment option. **Cheques are made payable to Golden Leaves Trust.**

Step Three return both completed forms along with your payment method in the freepost envelope provided

Assistance: If you need any help with the forms, or help in choosing the Plan that suits you best, just speak to your local representative or call Golden Leaves direct on **Freefone 0800 85 44 48**

Payment Options:

There are two simple payment options available to Planholders:

a) Lump Sum Payment, where the whole sum is paid within 30 days of application.

b) Instalment Option, whereby you may pay a monthly fee over 1 to 5 years or more if required. (See 'Detail & Costs' form for payment schedules.)

Naturally, there's no obligation to take out a plan and we're more than happy to sit down and discuss all the options available at any of our representatives' premises.

When your application has been processed and payment method confirmed, Golden Leaves will...

- *Check the details of your application to see that it is complete*
- *Contact you for more information if required*
- *Issue Plan documentation*
- *Issue receipt of payment*
- *Issue an Emergency Card for you to carry at all times*
- *Provide you with several copies of your Plan to distribute as you wish.*



In partnership with:



For further information call 0800 838270

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Your local SWW member is:



**Golden Leaves
Funeral Plans**

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