

With a Golden Charter funeral plan, you'll benefit from:

- Peace of mind, knowing everything is taken care of in advance
- Paying now at today's prices – saving you money
- Reassurance for your family – no uncertainty or difficult decisions
- A guarantee of no more to pay for your funeral director's services
- Flexible ways to pay – and a choice of plans to suit you
- A personalised, local service from your chosen funeral director

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.

Taking out a Golden Charter Funeral Plan is one of the most thoughtful decisions you could make

Three simple steps towards complete peace of mind:

1 Choose the funeral plan that best suits your needs from our choice of three plans

2 Choose how you wish to pay:

- Immediate cover – pay in full by debit card, credit card or cheque
- Spread the cost – pay over any period up to 10 years (with no extra charge if paid within 12 months)
- Low monthly payments – pay by fixed monthly payments from as little as 74p per day (available if you are aged 50 – 80)

3 Apply today:

- Contact your local independent funeral director who can complete the application form for you, or
- Complete and return your application form in the envelope provided, or
- Call us free on 0800 171 2073 to apply by phone, or
- Visit yourfuneraldirectors.co.uk to take out your plan online

Any questions? We're here to help. Call free on 0800 171 2073.

(Lines are open 9am – 7pm Monday to Thursday, 9am – 6pm on Friday, and 10am – 2pm on Saturday)



Golden Charter
Funeral Plans 

The Simple Way From £3,285.00

The Traditional Way From £3,665.00

The Exclusive Way From £3,999.00

The plan prices shown are standard prices available in most areas of the UK. In a few areas plan prices may vary. We will advise you of any variance that applies before processing your application.

Paying for your Funeral Plan

Golden Charter is required to invest all funeral plan payments into a trust fund regulated by the Funeral Planning Authority (FPA) 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 FPA, of which Golden Charter is a member, exists to help protect plan holders' interests.

Pay in full with a single payment

- Pay in full by debit card, credit card or cheque
- If you cancel within 30 days, we'll refund the payment you've made
- If you cancel after 30 days, we'll refund the payment you've made, less the cancellation fee (See terms & conditions)
- There are no medical questions and the plan is available to anyone

	The Simple Way	The Traditional Way	The Exclusive Way
One Single Payment	£3,285.00	£3,665.00	£3,999.00

Pay by monthly instalments

- Pay instalments by direct debit over any period up to 120 months
- There is no extra charge if you choose to pay within 12 months
- If you cancel within 30 days, we'll refund the payment you've made
- If you cancel after 30 days, we'll refund the payment you've made, less the cancellation fee (See terms & conditions)
- If you die before all payments 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 payments made less the cancellation fee (See terms & conditions)
- There are no medical questions and the plan is available to anyone

Payment type	Minimum deposit	£3,285.00		£3,665.00		£3,999.00	
		Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
12 monthly payments	£199.00	£257.17	£3,285.00	£288.84	£3,665.00	£316.67	£3,999.00
24 monthly payments	£199.00	£152.38	£3,855.91	£171.14	£4,306.21	£187.63	£4,702.00
36 monthly payments	£199.00	£109.52	£4,141.37	£123.00	£4,626.82	£134.85	£5,053.50
48 monthly payments	£199.00	£88.08	£4,426.82	£98.93	£4,947.42	£108.46	£5,405.00
60 monthly payments	£199.00	£75.23	£4,712.28	£84.49	£5,268.03	£92.63	£5,756.50
120 monthly payments	£199.00	£49.51	£6,139.55	£55.61	£6,871.05	£60.96	£7,514.00

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

Please make cheques payable to 'Golden Charter Trust'

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 paying your payments when due, your funeral director's services 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
- There are no medical questions
- Your fixed monthly payments depend on your age and which funeral plan you choose
- 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 within 30 days, your payment will be refunded to you
- If you cancel after 30 days, or stop paying your payments, your funeral plan will be cancelled and you won't receive anything back



Direct Debit Guarantee: This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, AXA Wealth Ltd will notify you

10 working days in advance of your account being debited or as otherwise agreed. If you request AXA Wealth Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of request. If an error is made in the payment of your Direct Debit by AXA Wealth Ltd or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society. If you receive a refund that you are not entitled to, you must pay it back when AXA Wealth Ltd asks you to. You can cancel a Direct Debit at any time by contacting your Bank or Building Society. Written confirmation may be required. Please also notify AXA Wealth Ltd.

The table below shows the fixed monthly payments for each plan

1. Refer to the column for your chosen plan (the plan names are at the top of the table).
2. Go to the row that indicates your current age.

If you need any assistance choosing a payment option, or selecting your fixed monthly payment, please call us on 0800 171 2073.

Fixed monthly payment tables

Your Current Age	The Simple Way Monthly Payment	The Traditional Way Monthly Payment	The Exclusive Way Monthly Payment
50	£22.36	£25.30	£27.89
51	£22.78	£25.78	£28.42
52	£23.29	£26.36	£29.05
53	£23.87	£27.01	£29.77
54	£24.49	£27.71	£30.54
55	£25.14	£28.45	£31.36
56	£25.83	£29.23	£32.21
57	£26.53	£30.03	£33.10
58	£27.26	£30.85	£34.01
59	£28.03	£31.72	£34.97
60	£28.84	£32.64	£35.97
61	£29.70	£33.61	£37.04
62	£30.61	£34.65	£38.19
63	£31.60	£35.76	£39.42
64	£32.67	£36.97	£40.76
65	£33.83	£38.28	£42.20
66	£35.08	£39.70	£43.76
67	£36.42	£41.21	£45.43
68	£37.84	£42.82	£47.20
69	£39.33	£44.51	£49.07
70	£40.88	£46.26	£50.99
71	£42.46	£48.05	£52.96
72	£44.05	£49.85	£54.95
73	£45.64	£51.64	£56.93
74	£47.21	£53.43	£58.89
75	£48.82	£55.25	£60.90
76	£50.55	£57.21	£63.06
77	£52.55	£59.47	£65.55
78	£55.11	£62.36	£68.74
79	£58.72	£66.45	£73.25
80	£64.36	£72.84	£80.29