Payment Information Sheet

PIN126-0117

All prices applicable until 31 March 2017

PLANS DISCOUNTED UNTIL 31 MARCH

Paying for your Golden Charter Funeral Plan

To make it as easy as possible to pay for your funeral plan, we offer a range of flexible payment options. Just pick the one that best suits you and your budget.

- **A** Payment in full
- **B** Pay by 12 monthly payments
- **C** Low cost instalment option
- **D** Fixed monthly payments

A Payment in full

- Payments in full will be paid into the Golden Charter Trust
- 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 and conditions)
- There are no medical questions and the plan is available to everyone
- Annual updates for 10 years and 10 years' storage are included for your Will, when paying in full

Base Plan £2,800

	WAS	NOW	SAVE
Standard Plan	~~£3,625~~	£3,295	£330
Select Plan	~~£3,995~~	£3,650	£345
Premier Plan	~~£4,540~~	£3,899	£641

The plan prices are standard prices available in most areas of the UK. In some areas, prices may vary. We will advise you of any variance before processing your application.

B Pay by 12 monthly payments

- Minimum deposit of £49 plus 12 monthly payments by Direct Debit into the Golden Charter Trust
- If you cancel within 30 days, we'll refund the payment you've made
- If you cancel after 30 days, we'll refund the payments you've made, less the cancellation fee (see terms and 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 instalments made less the cancellation fee (see terms and conditions)
- There are no medical questions and the plan is available to everyone
- A Will is included in your plan

Initial deposit: £49.00

Per month:

Base Plan £229.25

	WAS	NOW	MONTHLY SAVING
Standard Plan	~~£298.00~~	£270.50	£27.50
Select Plan	~~£328.83~~	£300.09	£28.74
Premier Plan	~~£374.25~~	£320.84	£53.41

Your final monthly payment may vary slightly.

C 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 (maximum age 78). Please refer to the table overleaf
- You will be fully covered at the end of the payment term
- The minimum deposit is £49. If you would like to pay a higher deposit to reduce your monthly payments, please call us on 0800 171 2077
- Payment breaks available – after 12 months of consecutive payments
- If you die within 12 months, all the money you have paid will be returned to your estate
- If you die after making 12 monthly instalments but before the amount payable has been paid, all sums paid by you less a £399 administration fee will be treated as a contribution towards the cost of your funeral. The remaining balance will be requested from your estate so that your funeral may still be carried out
- If you cancel within 30 days we'll refund the payment you've made
- 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
- A Will is included in your plan

Turn over now to choose your low cost instalment option monthly payment

C Low cost instalment option, continued

Choosing your monthly payment

Your monthly low cost instalment payment depends on:

1. **Your age** when we accept your plan
2. **Your payment term** – the number of years you wish to spread the cost over
3. **Your chosen plan type**

Please select your payment from the tables below (payments based on £49 deposit):

For example, a 56 year old choosing to pay for their Standard Plan over a period of 10 years would pay £39.38 per month.

1	2	3							
Age	Payment Term (Years)	Base Plan		Standard Plan		Select Plan		Premier Plan	
		Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
Up to 54	2 (Max age 78)	£123.17	£3,005.08	£145.33	£3,536.92	£161.23	£3,918.52	£172.37	£4,185.88
	5 (Max age 75)	£54.47	£3,317.20	£64.27	£3,905.20	£71.30	£4,327.00	£76.23	£4,622.80
	10 (Max age 70)	£31.94	£3,881.80	£37.69	£4,571.80	£41.81	£5,066.20	£44.70	£5,413.00
	20 (Max age 60)	£21.33	£5,168.20	£25.17	£6,089.80	£27.92	£6,749.80	£29.85	£7,213.00
	30 (Max age 50)	£18.30	£6,637.00	£21.60	£7,825.00	£23.96	£8,674.60	£25.61	£9,268.60
55 to 65	2 (Max age 78)	£124.42	£3,035.08	£146.81	£3,572.44	£162.86	£3,957.64	£174.13	£4,228.12
	5 (Max age 75)	£55.78	£3,395.80	£65.82	£3,998.20	£73.02	£4,430.20	£78.06	£4,732.60
	10 (Max age 70)	£33.38	£4,054.60	£39.38	£4,774.60	£43.69	£5,291.80	£46.71	£5,654.20
	20 (Max age 60)	£23.01	£5,571.40	£27.15	£6,565.00	£30.12	£7,277.80	£32.20	£7,777.00
	25 (Max age 55)	£21.23	£6,418.00	£25.05	£7,564.00	£27.79	£8,386.00	£29.71	£8,962.00
66 to 78	2 (Max age 78)	£129.50	£3,157.00	£154.32	£3,752.68	£171.20	£4,157.80	£183.04	£4,441.96
	5 (Max age 75)	£61.19	£3,720.40	£73.86	£4,480.60	£81.93	£4,964.80	£87.60	£5,305.00
	10 (Max age 70)	£39.47	£4,785.40	£48.47	£5,865.40	£53.77	£6,501.40	£57.48	£6,946.60

Other payment terms are available. You can also reduce your monthly payment by paying a higher deposit. Call us on **0800 171 2077** to discuss your requirements.

D Fixed monthly payments

If you would like more information about paying by fixed monthly payments, please call us on **0800 171 2077**. Discounted pricing is not available when paying by fixed monthly payments.

Direct Debit Guarantee

DIRECT Debit

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, Golden Charter Ltd will notify you 10 working days in advance of your account being debited or otherwise agreed. If you request Golden Charter Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit by Golden Charter 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 Golden Charter 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 Golden Charter Ltd.

Funeral Planning Authority

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 (FCA) 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. Golden Charter will receive funds for the provision of Will Services from the Trust. Please refer to the funeral plan terms and conditions for further information.

FPA FUNERAL PLANNING AUTHORITY REGISTERED

Golden Charter is Proud to Support

poppy scotland

THE ROYAL BRITISH LEGION

£25 donation when you take out a plan

£25 from the sale of your funeral plan (when you take out your plan by 31 March 2017 and do not cancel) will be paid to Royal British Legion Trading Limited which gives its taxable profits to The Royal British Legion (Charity no. 219279) and Poppyscotland (Scottish Charity No. SC014096)

Golden Charter
Later Life Planning

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. Registered Office: Golden Charter Ltd, One London Wall, London EC2Y 5AB. Prices applicable until from 1st April 2016 and subject to change without notice.

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