

All prices applicable from 1 June 2017

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 a cancellation fee of £249 (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

Optional third party cost guarantee: For an additional £100, you can guarantee that third party costs will be covered if you die within 5 years of the plan start date. Please see terms and conditions for details.

	Single Payment	Single Payment including third party cost guarantee
Value Plan	£2,895	£2,995
Standard Plan	£3,295	£3,395
Select Plan	£3,650	£3,750
Premier Plan	£3,899	£3,999

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 a cancellation fee of £249 (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 of £249 (see terms and conditions)
- There are no medical questions and the plan is available to everyone
- A Will is included in your plan

Optional third party cost guarantee: For an additional £100, you can guarantee that third party costs will be covered if you die within 5 years of the plan start date. Please see terms and conditions for details.

	Initial deposit £49.00	
	Monthly Payment	Monthly Payment including third party cost guarantee
Value Plan	£237.17	£245.50
Standard Plan	£270.50	£278.84
Select Plan	£300.09	£308.42
Premier Plan	£320.84	£329.17

Your final monthly payment may vary slightly from the figures above.

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 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
- 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, we will refund the money you have paid minus a £249 cancellation fee
- 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 £249 cancellation 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 **your payment term** – the number of years you wish to spread the cost over – and **your chosen plan type**. Please note, there are restrictions on the maximum length of your payment term, depending on your age when we accept your plan, as indicated in the first column below.

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

Plan	Value Plan		Standard Plan		Select Plan		Premier Plan	
Deposit	£49		£49		£49		£49	
Years	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
2 (max age 78)	£123.59	£3,015.16	£140.96	£3,432.04	£156.37	£3,801.88	£167.19	£4,061.56
5 (max age 75)	£52.41	£3,193.60	£59.78	£3,635.80	£66.32	£4,028.20	£70.90	£4,303.00
10 (max age 70)	£28.81	£3,506.20	£32.86	£3,992.20	£36.46	£4,424.20	£38.98	£4,726.60
20 (max age 60)	£17.25	£4,189.00	£19.67	£4,769.80	£21.82	£5,285.80	£23.33	£5,648.20
30 (max age 50)	£13.59	£4,941.40	£15.50	£5,629.00	£17.19	£6,237.40	£18.38	£6,665.80

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

We also offer fixed monthly payments where you pay a fixed monthly amount by Direct Debit, based on your age (at time of application) and choice of funeral plan, which is payable until the age of 90 or death if earlier. This option is available if you are aged 50 to 80. You will be fully covered after two years' consecutive payments. The total payable could potentially be higher than the cost of your funeral plan.

This option is available when you take out your plan over the phone or online. For more information, please refer to the Key Features document or call us on **0800 171 2077**.

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, 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.



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 from 1 June 2017 and subject to change without notice.

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