

D Fixed monthly payments

A fixed monthly payment for life or until age 90

- Pay a fixed monthly payment by Direct Debit based on your age (at time of application) and choice of funeral plan
- Payable for life or until the age of 90
- This option is available if you are aged 50 to 80
- Your payments will be paid to a UK life assurance company and managed by them
- You will be fully covered after two years' consecutive payments
- The total payable could potentially be higher than the cost of your funeral plan

The fixed monthly payment option is only available when you take out your plan over the phone or online. For more information, please 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.



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 for immediate cover

A one off single payment

B Pay by 12 monthly payments at no extra charge

Spread the cost over 12 monthly payments by Direct Debit

C Low cost instalment option

Spread the cost over a period between two and 30 years for a lower monthly payment. Available if you are aged 78 or under

D Fixed monthly payments

A fixed monthly payment for life or until age 90. Available if you are aged between 50 and 80 and a UK resident

Prices and terms for each option are given inside.

- For a personalised quote, call us on 0800 171 2077. Remember, there are no medical or health questions to answer when you apply and our plans are available to everyone, regardless of age.
- 30 day money-back guarantee: If you're not completely satisfied, you can cancel your plan within 30 days of the start date and we'll refund all payments made.
- For full details of our payment terms, please read this leaflet in conjunction with the enclosed Key Features and Terms and Conditions.

A Payment in full

One single payment for immediate cover

	Value	Standard	Select	Premier
Single Payment	£2,895	£3,495	£3,850	£4,099
Single Payment including third party cost guarantee	£3,095	£3,695	£4,050	£4,299

- Your payment will be paid into the Golden Charter Trust
- This option includes annual updates for 10 years and 10 years' storage for your Golden Charter Will (where applicable)
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249
- Optional third party cost guarantee:** For an additional £200, you can guarantee that third party costs will be covered if you die within 5 years of the plan start date. Not available with burial.

B Pay by 12 monthly payments

Spread the cost over 12 monthly payments by Direct Debit at no extra charge

	Value	Standard	Select	Premier
Initial Deposit	£49.00	£49.00	£49.00	£49.00
Monthly Payment	£237.17	£287.17	£316.75	£337.50
Monthly Payment including third party cost guarantee	£253.84	£303.84	£333.42	£354.17

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

- Pay a minimum deposit of £49 plus 12 monthly payments by Direct Debit into the Golden Charter Trust. You can also reduce your monthly payment by paying a higher deposit. Call us on 0800 171 2077 for a personalised quote
- You will be fully covered at the end of the payment term
- 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 of £249
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249
- Optional third party cost guarantee:** For an additional £200, you can guarantee that third party costs will be covered if you die within 5 years of the plan start date. Not available with burial.

C Low cost instalment option

Spread the cost over a longer term for a lower monthly payment

Term	Value		Standard		Select		Premier	
	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable	Monthly payment	Total payable
30 years (max age 50)	£13.59	£4,941.40	£16.45	£5,971.00	£18.15	£6,583.00	£19.34	£7,011.40
20 years (max age 60)	£17.25	£4,189.00	£20.88	£5,060.20	£23.03	£5,576.20	£24.54	£5,938.60
10 years (max age 70)	£28.81	£3,506.20	£34.89	£4,235.80	£38.48	£4,666.60	£41.00	£4,969.00
5 years (max age 75)	£52.41	£3,193.30	£63.46	£3,856.60	£70.00	£4,249.00	£74.59	£4,524.40
2 years (max age 78)	£123.59	£3,015.16	£149.64	£3,640.36	£165.06	£4,010.44	£175.87	£4,269.88

Your monthly payment depends on the term – the number of years you wish to spread the cost over – and your choice of plan. Please note, there are restrictions on the maximum length of your payment term, depending on your age when we accept your plan, as shown in the first column above.

Please select your monthly payment from the table above. **Payments are based on the minimum £49 deposit.** Other payment terms are available. You can also reduce your monthly payment by paying a higher deposit. Call us on 0800 171 2077 for a personalised quote.

- The low cost instalment option is payable by monthly Direct Debit into the Golden Charter Trust over an agreed term of between two and 30 years
- You will be fully covered at the end of the payment term
- Payment breaks are available after 12 months of consecutive payments
- If you die before 12 monthly payments have been made, all the money you have paid will be returned to your estate
- If you die after 12 monthly payments have been made, but before all the payments have been paid, the balance will be requested from your estate so that your funeral may still be carried out
- If you wish to cancel after 30 days but within 12 months, we'll refund the payments you've made less a cancellation fee of £249
- If you stop paying after 12 months, your plan will remain 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