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Golden Charter 
Funeral Plans

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S. STIBBARDS & SONS

Family Funeral Directors & Memorial Consultants

**THE INDEPENDENT WAY
PLUS FUNERAL PLAN**

In association with:
GOLDEN CHARTER



THE MOST THOUGHTFUL DECISION YOU COULD MAKE

Consideration for others is the most common reason for taking out an Independent Way Plus Funeral Plan and peace of mind is the most common benefit.

With a funeral plan from S. Stibbards & Sons, you choose the funeral you want and pay for the services included within the plan at today's prices, relieving your family of worries and uncertainty at what will inevitably be a distressing time. You will have made the arrangements in advance, selected the funeral director and taken care of the costs.

More than a million people in the UK have taken out a funeral plan, over 500,000 of them with our chosen partner, Golden Charter, the UK's largest independent funeral plan provider.

Our funeral plans put your mind at ease with a unique combination of benefits:

- Guaranteed nothing more to pay for the funeral director's services included in your plan
- Personalise the arrangements to reflect your wishes
- The plan can be transferred to anyone in your family*
- Will option available as part of your plan

THE S. STIBBARDS & SONS FUNERAL PLAN GUARANTEE

The price of funerals, like everything, keeps going up. However, with an Independent Way Plus Funeral Plan, in association with Golden Charter, you can protect yourself against these rising costs.

No matter how much the cost of the funeral director's services included in your plan may have increased by the time they are required, they will be covered. You can be sure that once you've paid for your plan, there will be nothing more to pay for these services.

Each plan also includes an allowance to cover the third party costs that are not within the funeral director's control. These include the fees for the burial or cremation and officiant (where applicable). Only if these costs were to increase more than the growth of the plan might there be a balance to pay at the time of the funeral. Plus, with an Independent Way Plus Funeral Plan from us, you have the option to add a Will to your plan to make sure your wishes are known.

*Terms and conditions apply



AN INDEPENDENT WAY PLUS PLAN GIVES YOU FREEDOM OF CHOICE

Some funeral planning companies restrict your choice of funeral director or limit you to 'set' plans. Our chosen partner, Golden Charter, believes that you should have the freedom to choose what you want in your funeral plan, including what is perhaps the most important choice – which funeral director will look after you and your family to ensure your wishes are carried out.

Golden Charter works on behalf of more than 3,300 independent funeral directors – the largest network in the country. These funeral directors, like us are often family-run businesses who have served their communities for generations. They take pride in offering the best local service to you and your family.



PLANS TO SUIT EVERY NEED, WITH FLEXIBLE WAYS TO PAY

We understand that choice is important, which is why we offer a range of plans that let you choose the kind of funeral you want, from the service and type of coffin, to the music, flowers and readings.

We also offer a range of flexible payment options, so you can spread the cost of your plan to suit your circumstances. Please refer to the enclosed 'Payment Information Sheet' for more details about ways to pay.

A SOUND FINANCIAL DECISION

When you take out an Independent Way Plus Funeral Plan, you have the reassurance that your money is protected. You select how you wish to pay for your plan and your money is paid into the Golden Charter Trust. The Golden Charter Trust is a separate entity, run by an independent Board of Trustees, whose sole purpose is to manage the Trust's funds.

Your money grows, and when the time comes, your selected funeral director receives the payment, including any growth, and uses this money to provide the agreed services to your family. No matter how much costs have risen in the intervening period, your loved ones will not be asked for a penny more for the guaranteed services included in your plan.

TRANSFER THE FUNERAL PLAN TO ANYONE IN YOUR FAMILY

Although the plan is designed for your own use, it can be transferred and used for the funeral of a spouse or other family member (terms and conditions apply).

Should you wish to use your plan to arrange the funeral of a family member, we will make everything as simple as we can. If the funeral is to take place as planned, but for a different person, we will simply transfer the plan. There may be extra costs if the funeral arrangements differ from those set out in your own plan. For example, if burial is chosen instead of cremation, if an additional limousine is required, or if the funeral takes place at a different location. You will be advised of any additional costs before the funeral takes place.

PROTECTION AGAINST RISING FUNERAL COSTS

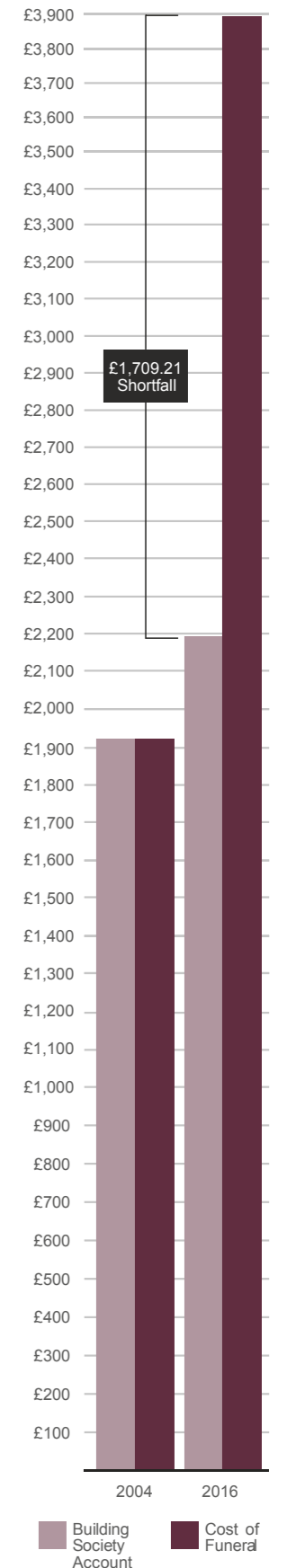
Back in 2004, an average funeral cost around £1,920. However, recent research† shows the average cost of a funeral in the UK is now £3,897 - an increase of 103% in 12 years, well above the general level of inflation‡.

If this trend continues, the average cost of a funeral in 2026 could be more than £7,000*. Paying in advance for your funeral is a sensible decision that could save you money, benefiting your family or estate. We guarantee that, as long as your plan is paid for, there will be no more to pay for the services within our control.

A REAL ALTERNATIVE TO SAVING

We believe a funeral plan offers a better option than saving for your funeral. In 2004, if you had put £1,920 (then the average cost of a funeral*) into a building society, you would have seen it grow to only £2,188** over the next 12 years.

However, with the average cost of a funeral now £3,897†, your family would have to find an additional £1,709 at a very difficult time.



Sources:

† SunLife Cost of Dying Report 2016

* Projections by Golden Charter based on SunLife Cost of Dying research.

** Building Societies Association, average savings rates Jan 2004–Aug 2016. Past performance is not necessarily a guide for the future.

PLAN DETAILS

Every Independent Way Plus Funeral Plan fully guarantees our funeral director's services included in the plan and includes an allowance, as detailed in the current application form, towards the fees for burial or cremation and, where applicable, the recommended payment to the officiant.



IF YOU ARE CONSIDERING BURIAL

Our plan prices do not include the purchase of a grave. Please bear in mind that the current costs and availability of graves vary considerably throughout the country and special arrangements may have to be made.

Should you choose burial instead of cremation, our plans include an allowance towards the opening of a new or existing grave. The purchase of a grave and monumental work would need to be arranged separately or included as an additional fee within the plan. We will assist you with this.

IF YOU WISH FOR A RELIGIOUS SERVICE

Each plan includes an allowance towards the fees of officiants attending at the crematorium or cemetery.

Any specific requirements at the crematorium, such as an organist or choir, may incur additional costs. If you would like an additional ceremony elsewhere prior to the cremation, any fees for the place of worship, heating, lighting or other services may also incur additional costs. Any of these additions can be added to your plan as personalisation options (see page 8).

OPTIONAL WILL INCLUDED IN YOUR PLAN

When arranging your funeral plan, it's a good idea to make sure you have a Will in place and that it's up to date – that's why you have the option of a Will to be included within your plan.

A Will lets you safeguard the important things in your life, for the people you love. It allows you to specify who inherits your money, property, possessions, personal mementos or charitable donations. Even if you already have a Will, it's important that it reflects current circumstances. If you already have an up-to-date Will, you may wish to gift the Will to a friend or family member.

A choice of four funeral plans	The Value Plan	The Crystal Plan	The Pearl Plan	The Ruby Plan
<u>FUNERAL DIRECTORS SERVICES</u>				
Provision of the Funeral Directors services to make the funeral	✓	✓	✓	✓
Advice and guidance on all aspects of the funeral arrangements	✓	✓	✓	✓
Advice on the Certification and Registration of death and related documentation	✓	✓	✓	✓
24 hr Conveyance of the deceased, within mainland UK, to our Chapel of Rest within a 25 mile radius	During normal office hours	During normal office hours	✓	✓
Care of the deceased prior to burial or Cremation.	✓	✓	✓	✓
The use of a chapel of rest by pre-arranged appointment	✗	During normal office hours	✓	✓
Dressing of the deceased in their own clothes or provision of a gown & embalming	✗	✓	✓	✓
Hearse, Conductor & necessary bearers	✓	✓	✓	✓
Limousine provision (6 people)	✗	✗	1 Limousine	2 Limousines
The Coffin, fully lined & fitted	A Basic Coffin	A Simple Coffin	Wood Veneer	Oak Veneer Coffin
Funeral procession from home address or funeral home	✗	Funeral Home Only	Home Address or Funeral Home	Home Address or Funeral Home
Mutual agreement on date & time of the funeral	✗	✓	✓	✓
Confidential advice concerning bereavement counselling	✗	✓	✓	✓
Ability to transfer plan to another family member	✓	✓	✓	✓
Ability to add additional services	✗	✗	✓	✓
<u>THIRD PARTY SERVICES</u>				
An allocation (currently £1100.00) towards the fees for the Crematorium, the Minister and Cremation Certificates or burial if selected. *	✓	✓	✓	✓
The service at a local church	✗	✗	The church may charge extra fees ✓	The church may charge extra fees ✓



PERSONALISE YOUR PLAN

Your personal wishes can be included in any plan. Floral tributes and newspaper notices are the most frequent requests, but there is nothing to stop you from having something more elaborate or unique.

To add personalisation options to your plan, please speak to one of our friendly funeral arrangers or call into one of our local offices and we will establish the additional cost for you. When you're completely happy about the extra arrangements and the price, they will be added to your preferred plan.



FUNERAL SERVICES

Hearses	Headstones & memorials	Gowns & interiors
Limousines	Personal tributes	Music
Horse drawn funerals	Photography	Repatriation
Coffins & caskets	Green funerals	Memorial jewellery
Chapel of rest	Cremated remains containers	Female funeral directors

AN INDEPENDENT WAY PLUS FUNERAL PLAN OFFERS PEACE OF MIND, NO MATTER WHICH PLAN YOU CHOOSE

When you plan for the future by making a Will or taking out life assurance, you think about your loved ones and what you would like to leave them after you've gone.

An Independent Way Plus Funeral Plan takes care of many of the things you would prefer not to pass on, such as funeral costs and the distress of making detailed funeral arrangements. Instead, you give your family the comfort and reassurance that they are carrying out your specific wishes.



AN EXTRA BENEFIT THROUGH THE WOODLAND TRUST

Since 1995, Golden Charter has helped the Woodland Trust – the UK's leading conservation charity – plant over 300,000 trees through our unique relationship.

As a corporate sponsor of the Woodland Trust they make an annual donation to help to create woodland across the UK. If you would like details of the Woodland Trust sites in the UK and information on legacies, please visit www.woodlandtrust.org.uk



HOW TO TAKE OUT YOUR PLAN

Once you have selected your plan, all you have to do is decide how you wish to pay, please refer to the enclosed 'Payment Information Sheet' for more information.

You can apply for an Independent Way Plus Funeral Plan in a number of ways:

SELF COMPLETE

Simply fill in the enclosed application form and return it to us, with your chosen method of payment, in the enclosed pre-paid envelope. When we receive the completed application we will carefully check it on your behalf before forwarding onto Golden Charter. Golden Charter will store the information provided and send you your certificate of entitlement, which should be kept in a safe place. We will also receive a copy of your plan for safe keeping.

VISIT ONE OF OUR LOCAL OFFICES

If you would like someone to help you with the process you can visit any one of our conveniently located local offices where one of our funeral arrangers will be able to give you friendly impartial advice as to the plan that would best suit your needs.

HOME VISITS

We understand that many of our clients feel more comfortable discussing these arrangements in their own homes or may not be able to visit one of our offices. We will therefore, by pre-arranged appointment, visit your home at a time convenient to you to help with any decisions you may need to make.

WHAT YOU'LL RECEIVE

If you are paying by single payment, Golden Charter will send you a Certificate of Entitlement to funeral services and a membership card, which should be kept in a safe place.

You'll also receive a copy of the Certificate of Entitlement to give to your next of kin so they are aware that you hold a plan, and know how to proceed when the time comes.

If you are not paying by a single payment, your application will be acknowledged and a provisional membership card will be issued. If you decide to take out a Will, Golden Charter's legal services team will call you to make arrangements for your Will. Taking out an Independent Way Funeral Plan is one of the most thoughtful decisions you could make.

YOUR QUESTIONS ANSWERED

Here are some answers to the most frequently asked questions about Independent Way Plus Funeral Plans. However, if you have any further questions, we are here to help. Just call us on (01702) 558717



WHAT IF I MOVE TO A DIFFERENT AREA?

We are still able to look after the arrangements if you prefer although there may be some additional fees for our attendance. Alternatively you may select a different Funeral Director. Golden Charter should be advised of any permanent change of address as this may affect the plan entitlements (see terms and conditions).

WHAT IF DEATH OCCURS WHILE I'M ON HOLIDAY?

As an additional benefit, Golden Charter will pay the transportation charges if death occurs away from your permanent address, but still within mainland UK. If you intend to travel overseas, we recommend that your travel or medical insurance policy includes cover for repatriation costs back to the UK as your funeral plan covers the cost of transportation of your body from the relevant UK airport or port to the funeral directors' premises.

WHAT IF I'M NOT IN GOOD HEALTH?

Golden Charter promise to accept your application, regardless of your state of health.

WHAT IF I WANT TO TAKE OUT A PLAN FOR SOMEONE ELSE?

Complete the plan holder's representative box on the application form, and Golden Charter will arrange for all correspondence to be sent to you. Complete confidentiality is assured.

WHAT IF I LIVE TO BE 100 YEARS OLD?

No matter how old you are, no matter how much funeral directors' costs may rise, you and your loved ones will never be asked for a penny more for the funeral director's services guaranteed within your funeral plan (see terms and conditions).

WHAT IF I ALREADY HAVE A WILL IN PLACE?

That's fine, the Will is optional. However, it's important to remember that even if you already have a Will, it should reflect current circumstances, so now is a good opportunity to include a Will within your funeral plan. Alternatively you could gift the Will to a close relation.

OUR COMMITMENT TO CUSTOMER SERVICE

If you are not satisfied with any aspect of your plan, you should in the first instance contact us, so we can resolve any issues you have.

Customer Resolution number:
01702 558 717

Email:
hadleigh@stibbards.co.uk

Or write to:
4 Commonhall Lane
Hadleigh, Benfleet
Essex
SS7 2RN

If you are still not satisfied, you can contact Golden Charter directly:

Customer Resolution freephone number:
0800 171 2955

Email:
customer.resolution@goldencharter.co.uk

Or write to:
Canniesburn Gate 10
Canniesburn Drive
Bearsden, Glasgow
G61 1BF

Golden Charter will acknowledge your complaint within seven working days of receipt and aim to resolve it within no more than 20 working days of receipt. If Golden Charter cannot resolve your complaint to your satisfaction then you should contact the Funeral Planning Authority.



THE FUNERAL PLANNING AUTHORITY

Golden Charter is a Registered Provider of funeral plans and complies with the Rules and Code of Practice of the Funeral Planning Authority. Non-compliance with these Rules may render Golden Charter liable to disciplinary action by the Funeral Planning Authority.
www.funeralplanningauthority.co.uk



THE NATIONAL SOCIETY OF ALLIED AND INDEPENDENT FUNERAL DIRECTORS

Golden Charter is the only funeral plan provider recommended by the National Society of Allied and Independent Funeral Directors (SAIF), which serves independent funeral directors nationwide.
www.saif.org.uk