

since 1867



S. STIBBARDS & SONS

FUNERAL DIRECTORS & MEMORIAL CONSULTANTS

Care, Compassion and Support in all That We Do

The Independent Way Funeral Plan

Proudly serving our local
communities for over 150 years

In association with

FUNERAL PLANS FROM
Golden Charter

Smart Planning for Later Life



since 1867

— SSS —

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Care, Compassion and Support in all That We Do

Plan ahead the Independent Way, with, S. Stibbards & Sons, your local family run funeral director, in association with Golden Charter.

Thank you for your interest in the Independent Way funeral plan, the only funeral plan we fully endorse as a company.

Whilst no-one likes to think about death or funerals, whether it's our own or our loved ones', having a plan can often help to make things that little bit more bearable. It can be very comforting to know that when the time comes, your funeral wishes will be taken care of.

With the Independent Way funeral plan you get the best of both worlds – the personal care and attention of one of the area's longest established and most trusted family funeral directors, with the security of one of the UK's largest funeral plan providers.¹

We're here to help

We understand that it can be hard to think about your funeral and you may not be sure where to start. As your local expert, with a wealth of knowledge of our local community and the area we serve, we can answer any questions you may have, discuss the finer details of your funeral wishes and tailor a plan to suit you.

We are local people serving our local community, as we have for 5 generations before us. Being so close to our community we have a genuine interest to ensure that we provide the very best in care and service to you. Golden Charter funeral plans allow us to offer you financial security and excellent value for money for your later life planning.

Golden Charter funeral plans are available to all UK residents, regardless of age and state of health.

WHEN YOU NEED US, WE'LL BE THERE

1. Based on recent market share of funeral plans sold. For details please see Funeral Planning Authority statistics 2018 at [funeralplanningauthority.co.uk/statistics](https://www.funeralplanningauthority.co.uk/statistics) and Golden Charter Annual Review 2018/19 at [goldencharter.co.uk](https://www.goldencharter.co.uk)

The safe, simple way to secure peace of mind

The Independent Way funeral plan is an easy way to organise your funeral arrangements in advance, specify your wishes and pay for the funeral director's services included in your plan. It's a chance to help get peace of mind, for you and the ones you care about.

What is a funeral plan?

A funeral plan is an easy way to pre-arrange the funeral you want and pay for the funeral director's services.

A plan can save your family worry and expense, and help make things easier for your loved ones at a difficult time. As our customers often tell us, that can be a big weight off your mind.

It's an easy way to do something amazing for your family

Few people like to talk about their funeral. A funeral plan can help make things easier for everyone – so that when the time comes, just one phone call to your funeral director is all that's needed to activate your plan. Everything will then be taken care of, and carried out according to your wishes, helping to relieve your family of the stress and financial worry they may otherwise have to face.

What are the benefits of planning ahead?

- ✓ Enjoy the peace of mind of knowing you have helped save your family from the worry of funeral costs and arrangements
- ✓ Arrange the send off you really want with a trusted, local independent funeral director
- ✓ By paying for your funeral director's services at today's prices, you can avoid any potential future increases in the cost of these services



Why planning ahead makes great financial sense

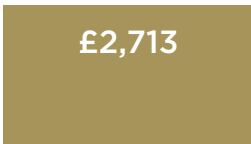
You might be surprised to hear that, while the average cost of a funeral in 2010 was £2,713, by 2020 it was £4,184.¹ That’s an increase of 54% in 10 years – well above inflation.

A smart alternative to savings

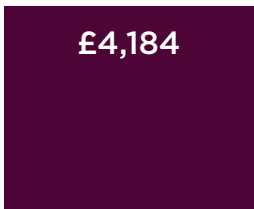
With the rise in funeral costs outstripping inflation over recent years¹, there’s no guarantee that, when the time comes, your bank or building society savings will cover the cost of your funeral. Your family may need to make up the shortfall or wait until assets from your estate are available.

Nobody wants their family to face money worries in the future. A funeral plan lets you fix the cost of the funeral director’s services covered by your plan at today’s prices. Our plans also include an allowance towards third party costs, such as cremation or burial fees.

UK national funeral cost¹



2010



2020

Even if prices rise in the future, once your plan is paid for² you’ll have the reassurance of knowing there’ll be nothing more to pay for funeral director services included in the plan – guaranteed.

What about Over 50s plans?

Over 50s plans usually pay out a lump sum on death which can be used to pay for a funeral. But as the lump sum is fixed at the outset of the plan, any future increase in funeral prices could mean the payment won’t cover the cost of the funeral.

An Independent Way funeral plan will pay for the funeral director’s services covered by your plan at the time they are required, no matter what happens to prices in the future. If your plan includes a contribution towards third party costs this may also grow over time (see page 6 for details).

| How do they compare? | Funeral Plan | Over 50s Insurance Policy |
|---|--------------|---------------------------|
| Does it help protect against rising funeral costs? | ✓ | ✗ |
| Can you specify your funeral wishes with a trusted, independent funeral director? | ✓ | ✗ |
| Can it help save loved ones from the worry and stress of funeral arrangements? | ✓ | ✗ |
| Does it offer the option to pay in monthly instalments? | ✓ | ✓ |

1. SunLife Cost of Dying Report 2021. 2. Or after 2 years’ consecutive payments if paying by the fixed monthly payment option.

A plan that's tailored to your needs

With the Independent Way funeral plan you can create a send off that's as unique as you are. And deciding on the main details now is a thoughtful way to plan ahead and save your family from uncertainty later on.

Your funeral. Your way.

Over the years, we've learned that just as no two people are the same, no two funerals are either. Whether for a burial or cremation, the Independent Way funeral plan lets you arrange the funeral you really want.

Your funeral director will take care of every aspect of your plan in a personal way. From flowers and music, to personal touches and unusual requests, they'll take the time to understand your needs and tailor a plan that fits your wishes exactly.

With a plan in place, you can rely on your funeral director to carry out your wishes and for your family to receive truly personal service and support.

Why choose a tailor-made plan?

- ✓ Plan the funeral exactly as you want it
- ✓ Include unique and personal touches
- ✓ Save your family from the worry of funeral arrangements

Less than 1% of people knew all their loved one's funeral wishes¹

1. SunLife Cost of Dying Report 2021



The funeral costs you need to think about

As well as the funeral director's services, which are guaranteed to be covered as set out in your plan, there are other costs associated with a funeral you need to consider.

Funeral director services

These are the funeral director's own services for either a cremation or burial. The services you select are guaranteed to be covered by your Independent Way funeral plan. They typically include:

- Professional services and making arrangements for cremation or burial
- Transportation of the deceased from place of death to the funeral director's premises, chapel of rest or other suitable location
- Care of the deceased and preparations for family viewing if requested
- Advice on the certification and registration of death and related documentation
- Provision of funeral vehicles
- Advice on bereavement counselling
- Coffin or casket requested

Third party costs

These are the costs for essential, non-funeral director services required to carry out a cremation or burial which need to be paid at the time of the funeral. These costs are outside the control of your funeral director but you can include a contribution towards them in your plan. They may include:

- Crematorium fee
- Minister or Officiant's fee
- Purchase of burial plot
- Cemetery fee: the opening of a new or existing grave for burial or interment of ashes
- Hire of church or other venue
- Fees of organist or soloist
- Memorial, such as a headstone, entry in a book of remembrance, or the planting of a tree
- Catering, floral tributes and funeral announcements

Tailor the plan to your budget

Your funeral director will discuss your funeral requirements with you and give you a price for your plan based on your wishes. You just need to think about the services that are important to you – from the type of coffin to whether you need a limousine for family and friends – and whether you would like to include a contribution towards third party costs.

Choose how you would like to pay for your plan

Spread the cost or make a one-off payment. We offer a number of ways to pay for your funeral plan – simply choose the one that's right for you.

Single payment option

You can make a one-off single payment for immediate cover.

12 monthly payment option

If you would prefer to spread the cost, you can pay over 12 monthly payments by Direct Debit at no extra charge.

Low cost instalment option

If you would like to spread the cost over a longer period for a lower monthly payment, our low cost instalment option offers terms of between two and 30 years payable by Direct Debit.

Fixed monthly payment option

We also offer a fixed monthly payment option 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 for life or until the age of 90.

Administration fee

As well as covering the delivery of your funeral as per the terms and conditions of your plan, your plan price includes a one-off £249 administration fee which Golden Charter receives to cover the cost of setting up, managing and administering your funeral plan throughout its lifetime.

For more detailed information on the payment options, please refer to the separate Payment Information and Key Features documents.

Your payments are safe and secure in the Golden Charter Trust

With a Golden Charter funeral plan your payments are protected.

Your money is paid into the Golden Charter Trust¹ which is run by a Board of Trustees, completely independent of Golden Charter.

The Trustees are chosen for their skills and experience, and safeguard the payments made by our customers.

They make sure all future funerals can be paid for, which means we can guarantee the funeral director's services included in your plan will be delivered at the time they are required.

To find out more about the Trust and how it protects customers' funds, visit goldenchartertrust.co.uk

1. This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them.

Golden Charter
Trust 

Peace of mind without compromise

With something as important as your funeral arrangements, it's vital to know exactly what you're buying and what your plan includes. With some funeral plans, what looks like a good deal may come at a price; one that could leave your family with an unexpected bill, or a level of service that doesn't meet expectations.

Golden Charter is a trusted funeral plan provider for a reason

First and foremost, we're owned by independent funeral directors across the UK. These are genuinely local businesses, with roots in the community and a reputation for service and support. This means you and your family receive local, personal service when it matters most.

We believe our plans also offer value for money and choice. Plans are priced to ensure you receive the funeral you expect at the time it is required, with no hidden charges or fees and, crucially, with no compromise on service and quality. Your payments are protected and, once your plan is paid for¹, they are guaranteed to cover the funeral director's services within your plan.

Having that reassurance is essential when you're planning for later life. And we believe it's one of the main reasons why 94% of our customers in a survey said they were satisfied or very satisfied with our service, and 93% would recommend us to a friend.²

1. Or after 2 years' consecutive payments when paying by the fixed monthly payment option. 2. Based on independent research by CJM Research 2019/2020 average.

"We thought arranging our funerals would be difficult and a bit morbid. Our local funeral director talked us through it all and even made it fun! We are really happy that we have taken this burden away from our children and grandchildren."

"The funeral directors were very helpful in setting up the plan and I can now be confident that when my time comes I have left a plan that reflects my funeral wishes and will be less hassle for the family to sort out."

"I chose Golden Charter because the funeral directors who cared for my late husband are part of this group. The service we received as a family was exceptional and I wanted to make sure I could use their service when my time came."

Customer quotes taken from Trustpilot.

Ready to take the next step? Get in touch today

As well as the comfort of having a plan in place, you'll have the peace of mind that comes with being able to help save your family from worry and expense in the future. So why not take the next step?

Remember, our plans are available to all UK residents, not just those aged over 50, and there are no medical or health questions to answer when you apply.

Looking after you as a customer

As a Golden Charter customer you'll receive personalised plan documents, which include a summary of your plan, your funeral director's details, your plan holder certificate and a personal membership card for you to carry in your purse or wallet.

Your funeral director will hold full details of your funeral plan. When the time comes, one phone call is all it takes to activate your plan and get the arrangements underway.





Below is a list of the questions we're asked most and our answers. If you can't find what you're looking for, your funeral director will be able to help.

Q Can anyone apply for an Independent Way funeral plan?

A Our plans are available to all UK residents, regardless of age or state of health. If you choose to pay by low cost instalments then you must be 78 or under when you apply. If you choose the fixed monthly payment option then you must be aged between 50 and 80.

Q What happens once I've bought my plan?

A We'll send you a plan documents folder with all the information about your plan, as well as a membership card.

Q What if I change my mind?

A If you cancel within 30 days we will refund the payment you have made. For details of cancellation terms after 30 days of receiving our written acceptance, please see the separate Payment Information and Key Features documents.

Q What happens when I die?

A Your plan documents folder contains the contact details for your funeral director. When the time comes your family simply contacts the funeral director and quotes your plan number. The funeral director will then take care of all the arrangements.

Q What if I die while in another country?

A If you intend to travel overseas, we recommend that your travel or medical insurance policy includes cover for repatriation costs back to the UK. Your funeral plan covers the cost of transportation of the deceased from the relevant UK airport or port to the funeral director's premises.

Q What happens if I die before I've made all the payments?

A This will depend on the type of payment method you have chosen. Please refer to the separate Payment Information and Key Features documents for more information.

Q Can I transfer my plan to someone else?

A For all payment options, except the fixed monthly payment option, you can transfer the benefit of your funeral plan to a nominated family member or friend who dies before you. Where you pay by the low cost instalment option you can only transfer the benefit of the funeral services if the total cost has been paid.

Any change of arrangements following such a transfer (for example, a change of address for the nominated family member or friend leading to increased transportation costs) may mean that we have to appoint a different funeral director. It may also mean that you need to pay additional sums.

Q Can I take out a plan for someone else?

A Yes, just complete the plan holder's representative section on the application form, and we'll arrange for all correspondence to be sent to you. If paying by the fixed monthly payment option, please note the plan holder will be contacted directly by the life assurance company that provides this payment option.

Q What if I move to a different area?

A Please let us know you are moving so we can update our records. You will have the option to move your plan to a different funeral director, if required.

Our commitment to customer service

We hope that you are happy with your plan arrangements and the service you receive from Golden Charter. However, if you are not satisfied with any aspect of your experience, please contact us so we can resolve it:

- ✓ Call our Customer Service Team on Freephone **0800 833 800**
- ✓ Email **contact@goldencharter.co.uk**
- ✓ Write to us at **Golden Charter Ltd, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF**

Normal opening hours, 9am-5pm,
Monday to Friday.

We aim to resolve any issues as quickly as possible. If we cannot resolve your complaint to your complete satisfaction, you can contact the Funeral Planning Authority (FPA).

Because we're an FPA-registered provider, you benefit from the protections available through its regulations.

www.funeralplanningauthority.co.uk

How did we do?

At Golden Charter we are continually looking to improve our service so that we can provide an even better experience to customers. We would value your views and feedback on how we have performed. You can let us know by calling our Customer Service Team on **0800 833 800** or by emailing **contact@goldencharter.co.uk**. You can also share your experience of Golden Charter on our page of the Trustpilot review website: **www.uk.trustpilot.com**

Recommendations and approvals

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

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Call (01702) 558717

In association with

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life



Golden Charter funeral plans are provided by Golden Charter Ltd,
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