

The Independent Way funeral plan



Personalised
& local
unattended
cremation
available

since 1867



S. STIBBARDS & SONS

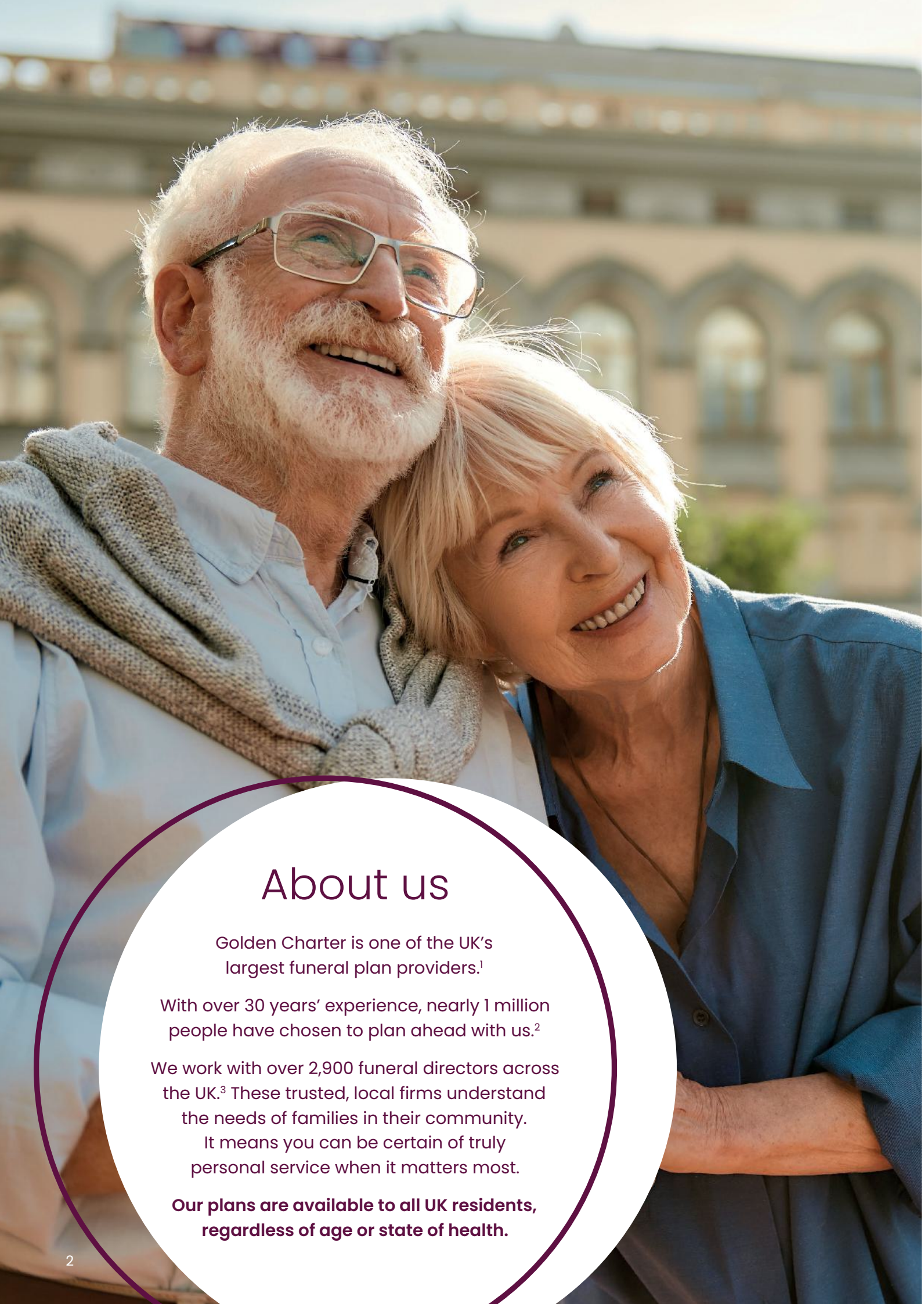
Care, compassion and support in all that we do

A funeral plan from your local, family run funeral directors, bespoke to you



Now available online
at www.stibbards.co.uk





About us

Golden Charter is one of the UK's largest funeral plan providers.¹

With over 30 years' experience, nearly 1 million people have chosen to plan ahead with us.²

We work with over 2,900 funeral directors across the UK.³ These trusted, local firms understand the needs of families in their community.

It means you can be certain of truly personal service when it matters most.

Our plans are available to all UK residents, regardless of age or state of health.

The easy way to take care of your funeral, and your family

Thank you for your interest in a Golden Charter funeral plan from your local independently-owned funeral director. We know it's never easy to think about death, and that many people put off planning for their funeral or even avoid it altogether. And yet there are several very good reasons why having a funeral plan in place makes perfect sense – from an emotional, practical and financial point of view. So don't put off planning ahead any longer. Now is the time to get started.

What is a funeral plan?

A funeral plan is an easy way to organise your funeral arrangements in advance, specify your wishes and pre-pay the funeral director's services included in your plan.

Our plans can also include an allowance towards third party costs (see page 8 for details).

When the time comes, just one phone call to your funeral director is all that's needed to activate your plan and get arrangements under way. Your wishes will be taken care of and carried out according to your plan, helping to relieve your family of the stress and worry they may otherwise have to face.

With around one in five families experiencing notable financial concern when paying for a funeral⁴, taking steps now is a simple, thoughtful way to plan ahead that can save your family worry and expense, and help make things easier at a difficult time.



Leave memories. Not worries.

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



Why it's important to
fix costs at today's prices

Average funeral
costs have risen by

134%

since 2004.

SunLife Cost of Dying Report 2025.



Why pre-paying makes financial sense

You may be surprised to hear that the average cost of a funeral has more than doubled in the last 20 years.⁴ It means there's no guarantee that, when the time comes, your bank or building society savings will cover the cost of your funeral.

A smart way to plan ahead

The opportunity to pre-pay your funeral director services and fix their costs at today's prices is one of the key benefits of planning ahead with a funeral plan.

Plus, there's the comfort of knowing that however much the cost of these services increase in the future, once your plan is paid for⁵ there will be nothing more to pay for them – guaranteed.

No waiting, no worrying

An added worry could be that funeral costs need to be paid straight away, leaving your family to pick up the bill. They may not have immediate access to your savings and, as it can take some time to wind up an estate, they could have a long wait until other assets become available.

Nobody wants their family to face money worries. With a funeral plan in place, you can be sure the cost of the funeral director's services will be taken care of, so your family can focus on taking care of each other.



What about Over 50s policies?

Over 50s insurance policies usually pay out a lump sum on death which can be used towards a funeral. But in most cases, 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.

A Golden Charter 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.

By paying for the funeral director's services in your plan at today's prices, you can avoid any future increases in the cost of these services



Arrange the send-off that's right for you.

One of the best things about a funeral plan from Golden Charter is that you and your funeral director can arrange a send-off that's as unique as you are. From a traditional funeral to a no-fuss direct cremation, you can tailor a plan that suits your needs perfectly. And it might cost less than you think.

Your wishes. Your way.

Over the years, we've learnt that just as no two people are the same, no two funerals are either. Whether for a burial or cremation, our funeral plans let 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 unique touches and unusual requests, they'll take the time to understand your needs and tailor a plan that fits your wishes exactly. Deciding on the main details now is a thoughtful way to plan ahead and save your family from uncertainty and stressful decisions later on.

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.

A plan that's tailored to your needs

- Plan the funeral exactly as you want it
- Include unique and personal touches
- Include an allowance for third party costs (see page 8 for details)
- Save your family from worry and uncertainty over your wishes and arrangements



Why specifying your wishes really matters

Only 1% of people know all of their loved one's final wishes.

SunLife Cost of Dying Report 2025.



It's a chance to take control, feel prepared and get peace of mind for you and the loved ones you care about



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. Your funeral director can answer any questions you may have, discuss the finer details of your funeral wishes and tailor a plan to suit you.

What's covered by your funeral plan?

The funeral director services included in your plan will be tailored to your wishes. Think about what's important to you – from the type of coffin you want – to whether you need a limousine for family or friends.

The 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 plan.

These typically include:

- Their professional services and making all arrangements for the funeral
- The coffin or casket
- The provision of funeral vehicles
- 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
- Advice on bereavement counselling

What do I get as a plan holder?

We'll send you a plan documents pack with all the information about your plan, including your funeral director's details. The funeral director will also hold details of your plan. If you've opted to have a nominated representative, they will receive a letter with details of your plan and appointed funeral director.



Optional allowance towards third party costs

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. Referred to as third party costs, these are for other essential 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. Third party costs 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

The value of any allowance in your plan for third party costs may grow over time. However, there may be more to pay for third party costs if they exceed the allowance in your plan at the time of the funeral.



I'm leaving behind
memories, not worries
about my funeral
arrangements



A range of ways 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.

Flexible payment options

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. You will be fully covered once all payments are made.

Instalment payment option

For a lower monthly payment, you can also choose to spread the cost of your plan between two and 15 years.⁶

This option includes the added benefit of our **Golden Charter Pledge**. This ensures that if you die at any time after you have made 12 payments, the funeral director services included in your plan will be provided.

An instalment charge is included based on your age and the term you select, and is included in the overall cost of your funeral plan. For monthly payments and more information please ask your funeral director.

Arrangement 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 arrangement fee which Golden Charter retains as a contribution towards setting up your funeral plan.

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



The Golden Charter Trust

Payments to your Golden Charter funeral plan are protected

Your funeral plan payments are held within the Golden Charter Trust.

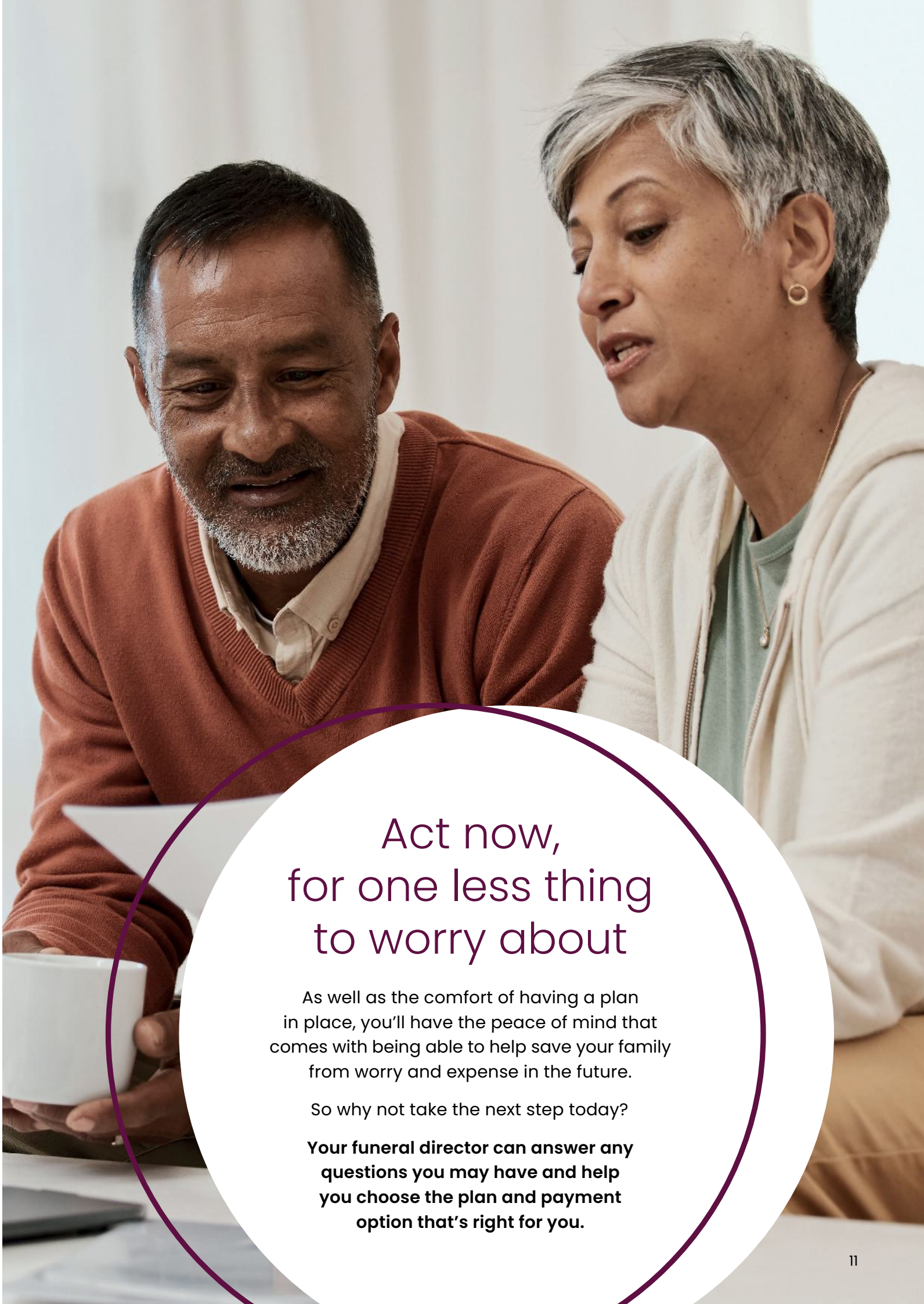
With almost £1.2 billion under management,⁷ the Trust is operated by a Board of Trustees, completely independent of Golden Charter.

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

The Trust's role is to hold your payments and ensure that the funeral director services in your plan can be paid for at the time they are required – however far in the future that may be.

For more information on how we protect your payments, please visit goldencharter.co.uk/faqs

Notes: 1. Based on Golden Charter analysis and independent research of funeral plan market size, as at May 2024. 2. As at August 2024. 3. Based on number of funeral director branches in the UK accepting Golden Charter plans, as at October 2024. 4. SunLife Cost of Dying Report 2025. 5. Or, if you choose the instalment payment option, after 12 consecutive payments and as long as your payments remain up to date. 6. For the instalment payment option, you must be aged under 78 at the start date of your plan and pay the total cost by your 80th birthday. Please refer to the Key Features document for eligibility of each payment option. 7. Confirmed by Golden Charter Trust's audited accounts as at 31 March 2024. 8. Golden Charter customer survey, April 2024.



Act now, for one less thing to worry about

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 today?

Your funeral director can answer any questions you may have and help you choose the plan and payment option that's right for you.

The Independent Way Funeral Plan

A Funeral Plan from your local, family run Funeral Directors, bespoke to you



since 1867



S. STIBBARDS & SONS

FUNERAL DIRECTORS

Care, Compassion and Support in all That We Do



Your local
Golden Charter
approved
funeral director



Now available online at www.stibbards.co.uk

To speak to our Funeral Plan consultants, call



01268 920 925

GOLDEN CHARTER
FUNERAL PLANS



Trustpilot

Golden Charter are rated 'Excellent' on Trustpilot

Introduction

Thank you for your interest in Independent Way pre-paid funeral plans from Golden Charter. Please carefully read the enclosed Funeral Plan Brochure, which should answer all your questions on what a funeral plan is, what may be included in your plan and how to take your plan out.

This document sets out what we include in your plan and any exclusions that you may want to consider. We have tried to use language that is clear and concise, but if you have any questions, we are only a phone call away.

To understand our relationship with Golden Charter, S. Stibbards & Sons Limited is an appointed representative of Golden Charter Limited trading as Golden Charter Funeral Plans which is authorised and regulated by the Financial Conduct Authority (FRN:965279).

Golden Charter does not pay us any commissions or incentives for selling their funeral plans.

Family
Owned

S. Stibbards & Sons, a family company.....

FAMILY OWNED AND MANAGED SINCE 1867

As one of the oldest companies in Essex still in family ownership, we are proud of our heritage and reputation for outstanding care and service built up over 6 generations. For over 150 years, those recently bereaved have turned to us in their times of need, safe in the knowledge that they and their loved one will always be central to all that we do.

RELIABILITY & STABILITY

As a local, family owned company, our reputation is everything to us. You can be assured that our commitment to ensure an on-going relationship with our local communities, means we only want the best for you and your family. Taking a funeral plan out with us ensures your family will be cared for by local people, who know what it takes to support a family in uncertain times. In partnership with Golden Charter, you can be confident in the knowledge that not only are your funds protected but we will be here to carry out your instructions to your exact requirements whenever we are called upon.

FOR THE COMMUNITY, IN THE COMMUNITY

By supporting a local company, you support your local community. S. Stibbards & Sons supports many local charities and organisations and it is the trust and faith placed in us over the generations, which allows us to continue supporting local good causes.

CARE LOCAL TO YOU

With seven offices in the local area, we are local to you. You can be assured of personal attention from our dedicated and trained colleagues and use of our modern and spacious facilities. One of the most common reasons for taking out a funeral plan is to prevent unnecessary stress for relatives. However, many people don't actually consider the practicalities of what happens when they actually die. Our local knowledge ensures that we can support your relatives to make informed decisions based on your wishes.

A PLAN FOR YOUR NEEDS

From a simple set plan to a completely bespoke funeral, our knowledge and flexibility means you will be given accurate information based on your particular circumstances. We know our local area, practices and customs. Purchasing a funeral plan from S. Stibbards & Sons, in association with Golden Charter, ensures you benefit from local knowledge, with the peace of mind of a secure financial plan.

'Brought to you by your local independent funeral director
for truly personal service and support when it matters most'




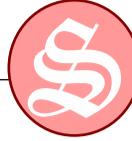














































Golden Charter are rated 'Excellent' on Trustpilot



OUR PLANS

Our plans have been designed to reflect the facilities and options available locally and are representative of the costs charged by our local crematoria and burial authorities. As a local company we are able to tailor our plans to ensure that the cost you pay today represent the true cost of a funeral held locally.

<p>A choice of four options. Prices applicable from 01.04.26 and subject to change without prior notice. All plans sold as Independent Way Plan from Golden Charter</p>	 Option 1* (Non-attended or direct cremation)	 Option 2 (A no-fuss funeral)	 Option 3 (Traditional Funeral)	 Option 4 (A funeral service with a church service)
PLAN DESCRIPTION	A cremation with no-one in attendance.	A 'no frills' funeral that offers a simple, fuss-free goodbye	What may be considered a 'Traditional Funeral' that can be personalised	A 'two-venue' funeral which has a service immediately before the committal
A service that the family can attend				
Expert help & guidance to arrange the funeral				
A choice of Burial or Cremation <small>(Including return of ashes to local office, if requested)</small>	Cremation Only	Cremation Only	Cremation or Burial	Cremation or Burial
24 hr transfer into our care <small>(within 25 miles)</small>	within office hours			
Local care & accommodation for the person who has died	Cremation to take place with 21 days	 <small>28 days duration</small>		
The use of a chapel of rest				
Dressing of the deceased & embalming				
Hearse, conductor & up to four bearers	Specialist vehicle & necessary staff			
Limousine provision <i>(for 6 people)</i>			1 limousine	1 limousine
A Coffin, fully lined & fitted	Basic coffin	Simple coffin	Oak veneer coffin	Oak veneer coffin
Flexible route for the funeral procession		Hearse will meet family at the crematorium		
Choice of date and time of funeral service		Some restrictions will apply		
A service at a separate service venue, <u>prior</u> to the committal, i.e. a church				
Ability to transfer plan to another family member				
THIRD PARTY FEE ALLOCATION Within your plan £1350.00 is allocated to cover Third Party Fees. ⁽¹⁾ Currently these fees will cover a funeral at Southend Crematorium and the fee for the officiant to lead the service	Reduced allocation of £350.00 for our choice of crematoria, officiant not required.			 <small>Church or venue fees not included in plan cost</small>
Golden Charter Arrangement Fee ⁽²⁾	£350.00	£350.00	£350.00	£350.00
TOTAL PLAN COST⁽³⁾	£2159.00	£4115.00	£5380.00	£5755.00

* OUR FLEXIBLE DIRECT CREMATION OPTIONS (Option 1)

Unlike a national provider, we allow you to enhance our Direct Cremation Plan with a range of options such as 24-hour transfer into our care, chapel visits or changing the coffin selected. These enhancements allow you to consider the needs of your individual circumstances and the wider wishes of your loved ones without the need for a 'traditional funeral'.

INFORMATION REGARDING BASILDON CREMATORIUM & OTHER VENUES

Third party fee allocations are based on the cremation, if selected, taking place at Southend Crematorium. You may select Basildon Crematorium or another venue as your chosen crematorium but there may be a higher fee being charged at this facility. A supplementary fee to is added to your plan when taking it out to cover these additional fees to ensure transparency and best practice. By adding this supplemental fee at the time that the plan is taken out, any growth within the plan should lessen the need to ask your family for any future additional payments to cover any third party shortfall.

ENHANCE YOUR PLAN

We want your plan to be a true reflection of your wishes for your funeral. If you have any specific requests, please do not hesitate to contact us for a free, no obligation conversation. Below, we have included some of the more popular services that people add to their plans.

● Service at Basildon Crematorium from £325.00	Other crematoria/venues	£P.O.A
<small>(N.B. - This is a Third Party cost and is the difference between the fee charged by Southend Crematorium and Basildon Crematorium, service times between 10am - 4pm)</small>		

Order of Service

● Provision of Orders of Service for the funeral <i>(other quantities available)</i>					
● 40 copies	£135.00	50 copies	£155.00	100 copies	£255.00

Exclusive for Options 1 & 2

Family visits for a meaningful goodbye

● Embalming, dressing in own clothes and 3 family visits at our Head office during office hours	£395.00
<small>(Please note embalming, dressing in own clothes and family visits are already included in options 3 & 4)</small>	
● Our immediate attendance for local transfer into our care 24 hrs a day for Option 1 only	£100.00
<small>(Please note this service is already included in options 2, 3 & 4)</small>	

Exclusive for Options 3 & 4

Vehicles

● Provision of additional following limousines	per vehicle	£315.00
● Provision of black or white horse drawn hearse and pair of horses		£1195.00

With a pre-paid Golden Charter funeral plan, you're not just taking care of your funeral, you're taking care of your family.



HOW APPLY FOR YOUR PLAN

Visit one of our offices by appointment

If you would like someone to help you take out your plan or you need further guidance, book an appointment at one of our conveniently located offices with one of our Funeral Plan consultants. We will be able to give you further advice and guidance and complete the application process with you, We'll even put the kettle on!

Telephone or Video Appointment

With the advent of modern technology, we can arrange your plan remotely by telephone or secure video link. We will talk you through all the options, complete the on-line forms and send any documents directly to your nominated email account. Golden Charter will contact you to arrange secure payment.

Online via www.stibbards.co.uk

It is very simple to purchase a funeral plan online via our website, the plans can be accessed from our homepage where you will then be redirected to our secure online portal, provided by Golden Charter. If you require any support whilst using this service, you can speak directly to us.

Home Visits

We understand that many clients may 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 discuss your plan.

Third party costs

These costs are for essential, non-funeral director services required to carry out a funeral, which need to be paid at the time of the funeral. These costs are outside the control of your funeral director, but a contribution is included towards them in your plan. Examples of third party costs that may be covered by the allowance included in your plan are cremation or interment fees and the Minister or Celebrant's fee to conduct the service. Please check what's included with your chosen plan using the table. If the amount included in your plan for third party costs doesn't fully cover the fees at the time of need, then the additional sum will need to be paid at the time of your funeral by your family or estate.

Substantiations

1. Prices are set by third parties (e.g. the crematorium), not by the funeral director. Further details above in the third party costs section.
2. Plan price includes a one-off £350.00 arrangement fee which Golden Charter retains as a contribution towards setting up your funeral plan.
3. Your payments are held in the Golden Charter Trust. For more information on how your payments are protected, please visit goldencharter.co.uk/faqs

The pre-paid funeral plan that offers the best of both worlds

When you take out a Golden Charter funeral plan, you get the best of both worlds – the personal care and attention of a trusted local funeral director, with the security of one of the UK's largest funeral plan providers.¹

since 1867



S. STIBBARDS & SONS

Care, compassion and support in all that we do

Rayleigh Weir

533 Rayleigh Road,
Benfleet, Essex, SS7 3TN

Southend-on-Sea

239 London Road,
Southend-on-Sea, SS0 7BP

Shoeburyness

74 Ness Road,
Shoeburyness, SS3 9DG

Hockley

7 Spa Road,
Hockley, SS5 4AZ

Leigh-on-Sea

1034 London Road,
Leigh-on-Sea, SS9 3ND

Hadleigh

4 Commonhall Lane, Hadleigh,
Benfleet, SS7 2RN

Canvey Island

22 Canvey Road, Canvey
Island, SS8 0LW



Visit www.stibbards.co.uk



Call 01268 920 925



Trustpilot



Rated **Excellent**

Based on **2,944** reviews at September 2025.

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GOLDEN CHARTER
FUNERAL PLANS

