

Golden Charter
Funeral Plans 

Presented by

NEVILLE
FUNERAL SERVICE
Established 1875

The Old Church, Flitwick Road
Ampt Hill, Bedfordshire MK45 2NT
Tel: (01525) 406132
ampt Hill@nevillefuneralservice.com

48 Roff Avenue, Bedford
Bedfordshire MK41 7TE
Tel: (01234) 359529
bedford@nevillefuneralservice.com

75 Marlowes, Hemel Hempstead
Hertfordshire HP1 1LF
Tel: (01442) 252395
hemel@nevillefuneralservice.com

96 Walsworth Road, Hitchin
Hertfordshire SG4 9SU
Tel: (01462) 444910
hitchin@nevillefuneralservice.com

Neville House, Marsh Road, Leagrave
Luton, Bedfordshire LU3 2RZ
Tel: (01582) 490005
luton@nevillefuneralservice.com

24 Clifton Road, Shefford
Bedfordshire SG17 5AE
Tel: (01462) 813258
shefford@nevillefuneralservice.com

590 Hitchin Road, Stopsley
Luton, Bedfordshire LU2 7UG
Tel: (01582) 414037
stopsley@nevillefuneralservice.com

3 Aspley Hill, Woburn Sands
Buckinghamshire MK17 8NH
Tel: (01908) 588490
woburnsands@nevillefuneralservice.com

www.nevillefuneralservice.com

Head Office:
Canniesburn Gate,
10 Canniesburn Drive,
Bearsden, Glasgow G61 1BF

Registered Office:
One London Wall,
London EC2Y 5AB
Company no. 02511598



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NEVILLE
FUNERAL SERVICE
Established 1875

Your complete guide to
funeral plans from your
independent funeral director



Will option
available
as part of
your plan

The UK's
No.1 provider



in partnership with
Golden Charter
Funeral Plans 



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The safe, simple way to secure peace of mind for you and your family, with your local independent funeral director.

Our plans provide an easy way to organise your arrangements in advance, specify your wishes and take care of the costs. It's a chance to avoid the rising costs of funerals and gain peace of mind, for you and the ones you care about.

With a Golden Charter Funeral Plan, you choose the funeral you want and pay for the services included within your plan at today's prices.

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

More than half a million people have trusted Golden Charter with their funeral arrangements to date.

The Golden Charter Funeral Plan guarantee

The price of funerals, like everything, keeps going up. However, with a Golden Charter Funeral Plan, 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 your funeral director's control. These can include the fees for the burial or cremation and the officiant. 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 a Golden Charter Funeral Plan, you have the option to add a Will to your funeral plan to make sure your wishes are known.

Planning ahead makes good financial sense

When you take out a Golden Charter Funeral Plan, you have the reassurance that your money is protected. You select how you wish to pay for your plan and, depending on your choice, your money is paid into the Golden Charter Trust or to one of the UK's leading life assurance companies. 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 within your plan. Golden Charter will receive funds for the provision of Will services from the Trust. Please refer to the terms and conditions for further information.

A local funeral director, for reassurance when it matters most

Another important advantage of taking out a funeral plan with Golden Charter is that we work with over 3,300 independent funeral directors across the UK, giving you the widest choice. These are often family run businesses who have held a trusted place in their community for generations.

Unlike some funeral planning companies who restrict your choice of funeral director or limit you to 'set' plans, we believe 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.

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 your own intentions: for example, burial instead of cremation, an additional limousine or a different location. You will be advised of any additional costs before the funeral takes place.

Money-back guarantee

We want you to be absolutely certain that a Golden Charter Funeral Plan is right for you. Therefore, within 30 days of taking out the plan, if you are not completely satisfied or have simply changed your mind, we'll give you a full refund.

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 £3,693 – an increase of 92% in 11 years, well above the general level of inflation. If this trend continues, the average cost of a funeral in 2025 will be £6,713*.

Paying in advance for your funeral is a sensible decision that will save money, benefiting your family or estate. We guarantee that, as long as your plan is paid for, there'll be nothing more to pay for your funeral director's services included in the plan.

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 £2,177** over the next 11 years.

However, with the average cost of a funeral now £3,693, your family would have to find an additional £1,516, at a very difficult time.

Plans to suit every need, with flexible ways to pay

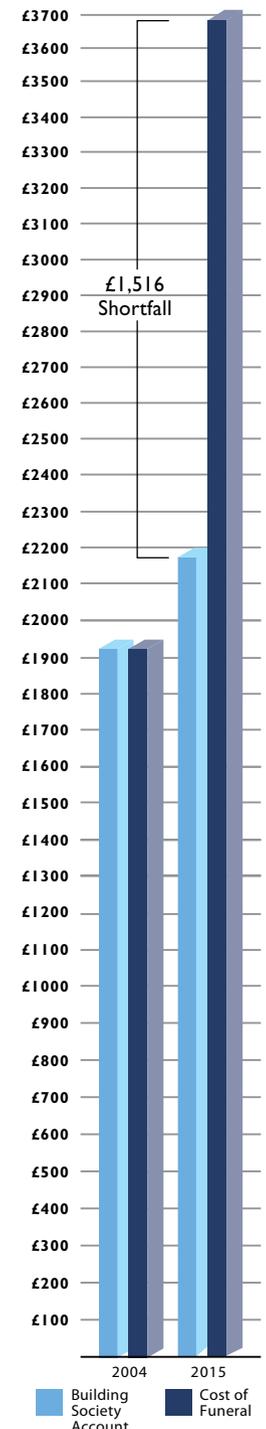
We understand that choice is important, which is why we offer a range of plans that lets you choose the kind of funeral you want, from the service and type of coffin, to the music, flowers and readings.

We also offer 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.

Sources: [†] SunLife Cost of Dying Report 2015

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

**Building Societies Association, average savings rates Jan 2004–Aug 2015. Past performance is not necessarily a guide for the future.



Choosing the perfect plan for you

Every Golden Charter plan fully guarantees the 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, payments for an officiant. If the current costs in your area differ to those allowed, we will liaise with your local funeral director and let you know.

For full price details, please refer to the enclosed 'Payment Information Sheet'.

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 any monumental work would need to be arranged separately.

If you wish 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 7).

Will option with your funeral 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 a Will option is available as part of 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 your current circumstances. If you already have an up-to-date Will, you may wish to gift the Will to a friend or family member. Simply tick your selected Will option on the application form.

Please note from May 2015, a change to the law in Scotland means that for deaths registered in Scotland there is no longer a fee payable for a second doctors' certificate where cremation is selected. Similar legislation is also being considered for the rest of the UK. In anticipation of this change, we have removed doctors' fees from our plans.

Here's how the plans compare

The funeral director's services guaranteed within your plan:	The Simple Way	The Traditional Way	The Exclusive Way
Advice and guidance on all aspects of the funeral arrangements	✓	✓	✓
Advice on the certification and registration of the death and related documentation	✓	✓	✓
The coffin	A simple coffin	A high quality coffin	A superior coffin
Transportation of the deceased to a suitable resting place within a 15 mile radius (see page 9 for what happens if you die whilst on holiday in the UK or abroad)	During normal office hours	✓	✓
Care of the deceased prior to burial or cremation (excludes embalming)	✓	✓	✓
Use of a chapel of rest or service rooms	✓	✓	✓
A hearse to a local cemetery or crematorium	✓	✓	✓
Limousines	X	One	Two
Family viewing during office hours	X	✓	✓
A list provided to the family of mourners who sent flowers	X	X	✓
Confidential assistance with bereavement counselling, if required	Bereavement advice book	✓	✓

Additional benefits:

Will option	✓	✓	✓
An allowance towards third party costs at the time of the funeral (see page 2)	✓	✓	✓

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 your funeral director or one of Golden Charter's friendly advisers, who 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 (please note that if you select the Fixed Monthly Payment option, your plan cannot be changed. Any changes would need to be made and paid for at the time of need).

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 we 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.

Buying your plan is easy

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 then take your plan out with your local independent funeral director - Golden Charter works with a network of 3,300. They will take you through the application process and even arrange any personalisation options. Details of your local funeral director will be enclosed within the brochure pack.

If you are unsure who your local funeral director is, visit our easy-to-use website, **yourfuneraldirectors.co.uk**. Simply search for the nearest funeral director in your local area – you can even buy your plan online.

Alternatively, you can call our friendly, UK-based customer service team on **0800 833 800** and ask them which funeral directors are nearest to you. Lines are open 9am–5pm, Monday to Friday – they're always happy to help.

Looking after you as a plan holder

Once you have arranged your plan, we will send you a membership pack, which includes a summary of your plan and a personal membership card for you to carry in your purse or wallet.

Once your plan is fully paid (or after two years' consecutive payments if paying by fixed monthly payments), you'll receive two plan certificates - one for you and a spare certificate to give to your next of kin. Your funeral director will hold full details of your funeral plan. When the time comes, one simple phone call is all it takes to activate your plan.

Our legal services team will call you to make arrangements for your Will.



Your questions answered

Here are some answers to the most frequently asked questions about Golden Charter Funeral Plans. If you have any further questions, we are here to help. Just call our customer service team on **0800 833 800**.

What if I move to a different area?

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 only covers the cost of transportation of the body from the relevant UK airport or port to the funeral director's premises.

What if I'm not in good health?

We 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 we'll arrange for all correspondence to be sent to you. If paying by fixed monthly payment, please note the plan holder will be contacted by the life assurance company who provide this payment option directly.

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 services and costs guaranteed within your funeral plan (see terms and conditions).

What if I already have a Will in place?

That's fine, you can decide to make your Will arrangements at a later date or you can gift your Will to a friend or family member at any point during the life of the funeral plan. However, it's important to remember that, even if you already have a Will, it should reflect your current circumstances.

Our commitment to customer service

If you are not satisfied with any aspect of your plan, you should in the first instance contact Golden Charter.

Call our Customer Resolution freephone number: **0800 171 2955**

Or write to us at our Head Office:

**Canniesburn Gate
10 Canniesburn Drive
Bearsden
Glasgow G61 1BF**

Or email: **Customer.Resolution@goldencharter.co.uk**

We 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 entire satisfaction, then you should contact the Funeral Planning Authority.

The Funeral Planning Authority

Golden Charter is a registered provider with the Funeral Planning Authority. This means that you will benefit from any applicable protections available through the Funeral Planning Authority's regulations but only for your funeral services and not for your Will services.

funeralplanningauthority.co.uk



Recommendations and approvals

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.

saif.org.uk

