

50+ Funeral Plans

The most thoughtful decision you could make

With a 50+ funeral plan from Golden Charter, you choose the funeral you want and pay for your funeral director's services at today's prices, relieving your family of worry 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.

Nearly a million people have taken out a funeral plan, over 250,000 of them with Golden Charter, the UK's largest independent funeral plan provider.

50+ funeral plans have a unique combination of benefits:

- **Guaranteed** no more to pay for your funeral director's services
- **Specify the arrangements** to reflect your wishes
- **Receive £40 of Marks & Spencer vouchers** when you take out a plan

Taking care of your 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 £3,091 – an increase of 61% in seven years, well above the general level of inflation. If this trend continues, the average cost of a funeral in 2018 will be almost £5,000.

You can avoid these rising costs by paying in advance for your funeral – a sensible decision that will save money, benefiting your family or estate.

A real alternative to saving

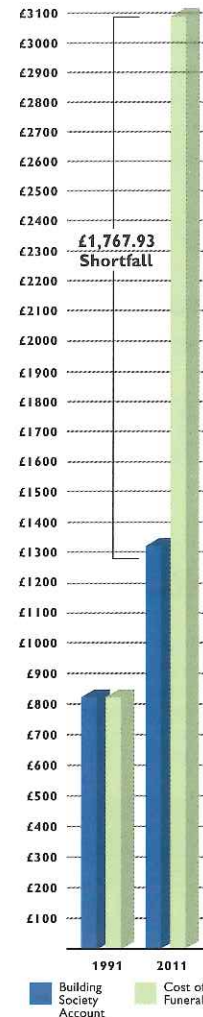
We believe a funeral plan offers a better option than saving for your funeral.

As you'll see from the graph, in 1991, if you had put £820 (then the average cost of a funeral) into a building society, you would have seen it grow to only £1,323.07* over the next 20 years. However, with the average cost of a funeral now £3,091†, your family would have to find an additional £1,767.93, at a very difficult time.

Flexible ways to pay

The most popular option is to pay by fixed monthly payments. No deposit is required and the amount you pay depends upon your age, gender and which plan you choose.

Alternatively, you can cover the full cost of your plan in a single payment, or pay over 12 months, at no extra cost.



†Mintel September 2011

*Sources: The Investment Research Partnership © 2010 Jan 1991 to 31st March 2010 UK Savings 2500 + index, source Morning Star © 2010; Building Societies Association Jul 2011. Past performance is not necessarily a guide for the future.

Choose a plan to suit you ✓

A choice of four funeral plans What each plan provides:	50+ Base Plan	50+ Standard Plan	50+ Select Plan	50+ Premier Plan
The funeral director's services	✓	✓	✓	✓
Advice and guidance on all aspects of the funeral arrangements	✓	✓	✓	✓
The coffin	A simple coffin	A simple coffin	A superior coffin	A high quality coffin
The use of a chapel of rest, or rest rooms or service rooms, or the conveyance of the deceased to a suitable location	✓	✓	✓	✓
Family viewing			✓	✓
Cremation or burial*		✓	✓	✓
Hearse and limousine provision	Hearse only	Hearse only	Hearse and one limousine	Hearse and two limousines
Doctors' and clergy fees		✓	✓	✓
Confidential advice concerning bereavement counselling	Bereavement advice book	Bereavement advice book	✓	✓

* Each plan (excluding 50+ Base Plan) includes an allowance towards the fees for burial or cremation and the recommended payments to doctors and the clergy. Any specific requirements such as an organist or choir, or an additional ceremony elsewhere from the crematorium, will incur additional charges.

Plans do not include the purchase of a grave, but include an allowance towards the opening of a new grave (excluding 50+ Base Plan). Please see terms and conditions for full details.

Key benefits of a 50+ funeral plan

- **Peace of mind** knowing that everything is taken care of in advance
- **Save money** by fixing your funeral director's costs at today's prices
- **Reassurance** that your family won't face any uncertainty or worries
- **A guarantee** of no more to pay for your funeral director's services
- **A personal, caring service** from a local independent funeral director
- **Low monthly payments** using the fixed monthly payment option
- **Guaranteed acceptance** with no health restrictions

Call Free on 0800 990 3524 for more information.

Golden Charter, the UK's **largest** independent funeral planners

Golden Charter works on behalf of the largest network of independent funeral directors in the UK – over 2,100 in fact – giving you the widest choice. Over 60% of funerals in the UK are carried out by independent funeral directors, and many of these are family run businesses that have served their communities for generations. We believe this offers you a local, personal service that makes a difference.

For more information call:

Franco Lazzeri
Senior Consultant

Tel: **0800 990 3524**

Email: info@will-scotland.co.uk

Golden Charter 
Funeral Plans

HEAD OFFICE:
Canniesburn Gate,
10 Canniesburn Drive,
Bearsden,
Glasgow G61 1BF

REGISTERED OFFICE:
Crowndale House,
1 Ferdinand Place,
Camden,
London NW1 8EE

50+ Funeral Plans



**FREE
£40**

OF M&S VOUCHERS WHEN
YOU TAKE OUT A PLAN

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Call Free on 0800 990 3524 for more information.

Peace of mind for you
and those close to you

Registered Provider
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FUNERAL
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AUTHORITY
REGISTERED

Founding Member
F P C
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PLANNING
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Recommended by
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DIRECTORS
The National Society of Allied &
Independent Funeral Directors

From **Golden Charter** 
Funeral Plans

The UK's largest independent funeral plan provider