

Funeral Plans



Funeral Plans

Increasingly, pre-paid funeral plans are becoming an integral part of later life planning for people in the 50+ age group, enabling them to specify their funeral wishes in advance.

With a pre-paid plan, the funeral is paid for at today's prices, and most plans include the funeral director's services together with an allowance for third-party costs such as the minister's fee and the fees charged by the cemetery or crematorium.

The pre-paid plan is agreed in advance by the chosen funeral director, who undertakes to honour the arrangements set out in the plan.

The average funeral in 1991 cost £820*

The average cost of a funeral in 2000 was £1,215**

This had risen to £4,078 in 2017***

The cost is expected to rise to £6,220 by 2022 and to over £11,000 by 2031*

* Mintel 2013

** The University of Bath Institute Cost of Dying Survey 2013

*** Sun Life Cost of Dying Report 2017

We are authorised agents for the FROM50 Funeral Plans provided by **Golden Leaves**. They have been providing funeral plans for over 30 years and are registered with the Funeral Planning Authority and the National Association of Funeral Plan Providers. This means that the marketing, financial and service provisions of **Golden Leaves** plans are carefully regulated and monitored. **Golden Leaves** works in association with independent funeral directors throughout the country.

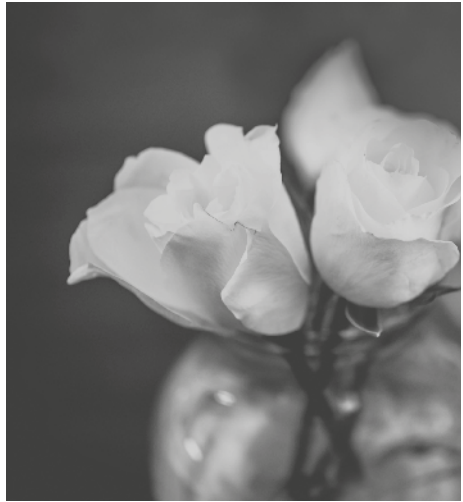
Golden Leaves describe the advantages of their funeral plans as:

- Inclusive plans with no hidden costs
- Inflation-beating prices
- No age or health restrictions
- Availability of either a standard or a tailor-made plan
- Secure, independently managed funds
- 24-hour emergency helpline

Payment options include a single payment, instalments over 12 to 60 months with an accompanying deposit or a fixed monthly payment option (which requires a £99 advance arrangement fee). Monthly payments cease on the plan's anniversary date prior to the plan holder's 90th birthday or on death. The monthly payment option allows for a repayment if the monthly payments total more than the sum paid out. Fixed monthly payments must be paid for at least 12 months before the plan becomes effective, unless death is accidental. Except for the "Bronze" plan, the plans include an allowance for third party expenses, but they do not include the cost of medical certification for those living in England and Wales.

There are no age limits to acceptance if the plan is either paid in full or over 12-60 monthly instalments. If the plan is purchased by a fixed monthly payment, the plan holder must be between 50 and 75 years of age at the outset. There are no medical exclusions.

Where a FROM50 plan is paid for in full by a single payment or over 12 to 60 months, **Golden Leaves** safeguard the fund by paying it into the Golden Leaves Trust. Where a plan is paid for by monthly payments, these are paid to Phoenix Life Ltd trading as SunLife which issues a whole of life policy. All funds are managed independently and securely.



A FROM50 Plan lets the plan holder record funeral wishes, such as poems, readings and music. **Golden Leaves** make no charge for changing or adding to these wishes at any time. However, they will advise the plan holder if any such requests would incur extra costs which are not included in the plan.

If you are interested, we can supply more information from Golden Leaves, when we meet you to discuss the terms of your funeral plan. We will also advise you to read Golden Leaves' terms & conditions of sale before completing their application form.

Correct as at March 2018

A comparison of the cover provided across the FROM50 range.

FROM50 plans	Copper	Bronze	Zinc	Silver	Gold	Platinum
Funeral Director's professional services	✓	✓	✓	✓	✓	✓
Advice on funeral registration, documentation and certification	✓	✓	✓	✓	✓	✓
Collection of the Deceased from Hospital or Coroner. In normal working hours	UKwide					
Removal from place of death to Funeral Director's premises within 25 miles in normal working hours		✓	✓	✓	24 hours	24 hours
Care of deceased prior to funeral (excludes embalming)	✓	✓	✓	✓	✓	✓
Chapel of Rest available for family and friends to visit		✓	✓	✓	✓	✓
Customer has no choice over the date and time of the funeral	✓		✓			
Basic coffin	✓	✓	✓	✓		
Standard coffin					✓	
High quality coffin						✓
Attendance of conductor and four pallbearers on day of funeral		✓	✓	✓	✓	✓
Provision of hearse for service at Crematorium / Cemetery		✓	✓	✓	✓	✓
Provision of one limousine					✓	
Provision of two limousines						✓
Full listing of floral tributes				✓	✓	✓
Thank you cards					✓	✓
Bereavement counselling (where available)		✓		✓	✓	✓
Allowance towards Disbursements	✓		✓	✓	✓	✓

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