

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life



Your wishes, your way

Discover the peace of mind a funeral plan
from Golden Charter can bring

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

Penrose
Funeral Services



Peace of mind. Protected payments.[†] And the send-off you really want.

Thank you for your interest in a Golden Charter funeral plan from your local independently-owned funeral director.

It's never easy to think about death, and many people put off planning for their funeral or even avoid it

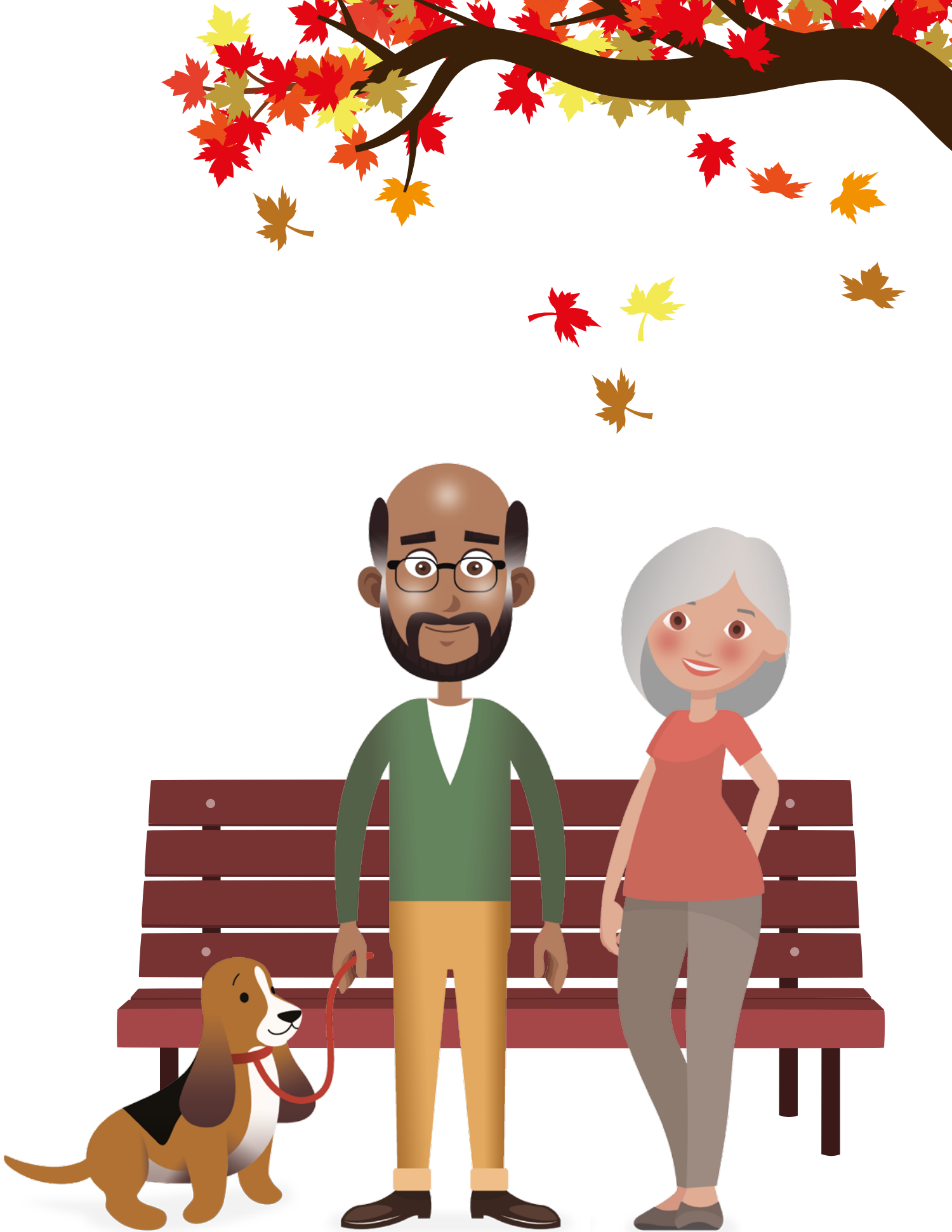
altogether. Yet there are several very good reasons why having a funeral plan in place makes perfect sense – from an emotional, practical and financial point of view.

So don't put off planning ahead any longer. Now is the time to get started...



Your local funeral director, **Penrose Funerals Limited**, is proud to serve families in your community. As an appointed representative of Golden Charter, they offer our full range of plans to give you choice and peace of mind.

Penrose 
Funeral Services



*Your payments will be held in the Golden Charter Trust, see page 11 for details.

The smart way to plan ahead for your funeral

Whatever kind of funeral you want, with Golden Charter you can get the plan that's right for you. It's a chance to take control, feel prepared, and 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 included in your plan.

A plan lets you decide on all the main details about your funeral now, so there's no uncertainty and fewer stressful decisions for your family later on. It's a simple, thoughtful way to plan ahead.

Fix the funeral director's costs at today's prices

Nobody wants their family to face money worries in the future. A funeral plan lets you pre-pay the funeral director's services included in your plan.

By paying for these services at today's prices, you can avoid any potential future increases in the cost of these services. Even if prices rise in the future, once your plan is paid for[†] you'll have the reassurance of knowing there'll be nothing more to pay for your funeral director services – guaranteed.

You can find out more about the services covered by your plan on page 9.

**DID YOU KNOW
AVERAGE FUNERAL
COSTS HAVE RISEN BY**

116%

SINCE 2004?

SunLife Cost of Dying Report 2023



*Or after 12 consecutive payments and as long as your payments remain up to date if you choose the instalment payment option.

Traditional funeral?

Fuss-free direct cremation?

Choose the plan that's right for you

One of the best things about a funeral plan from Golden Charter is that you can arrange a send-off that's as unique as you are. From a traditional funeral to a no-fuss direct cremation without a service, you can choose a plan that suits your needs.



Whether for a burial or cremation, we make sure our plans are as flexible as possible. From personal touches to unusual requests, your funeral director will take the time to understand your needs and find a plan that fits your wishes exactly.

- A traditional funeral service or unattended direct cremation?
- A simple or superior coffin?
- A hearse to the cemetery or crematorium?
- Limousines for family?
- Special requests or personal touches?

Ask your funeral director about the plan options available.



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

**DID YOU KNOW
LESS THAN 1%
OF PEOPLE KNOW ALL
OF THEIR LOVED ONE'S
FUNERAL WISHES?**

SunLife Cost of Dying Report 2023

What's covered by your funeral plan?

Your funeral director will discuss your funeral requirements with you and help you choose a plan that's based on your wishes. Think about the services that are important to you – from the type of coffin you want – to whether you need a limousine for family or friends.



**Welcome to your
local independent
funeral director**

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**

Allowance towards third party costs

As well as the cost of the funeral director's services, there are other funeral costs you need to think about.

Referred to as third party costs, these are for other essential services such as cremation or burial fees, and the minister or officiant's fee to perform the service. These are outside of your funeral director's control but will need to be paid for at the time of the funeral.

Ask your funeral director about third party costs.

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.

A plan that offers the best of both worlds

Golden Charter is one of the UK's largest funeral plan providers.¹ With over 30 years' experience, almost 900,000 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 your funeral plan offers the best of both worlds – the personal service and support of a local funeral director when it matters most, and the reassurance and security of a leading funeral plan provider.¹

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. We believe our plans offer value for money and choice. Plans are priced to ensure you receive the funeral you expect with no hidden charges or fees and, crucially, with no compromise on service and quality. Having that reassurance is essential when planning for later life.





A range of ways to pay

We offer a range of ways to pay for your plan. You can make a one-off payment for immediate cover or spread the cost over 12 months at no extra charge. For a lower monthly payment, you can choose to spread the cost of your plan between two and 15 years with our instalment payment option.⁴ Simply choose the option that's right for you.

The Golden Charter Pledge

Our instalment payment option includes the added benefit of the Golden Charter Pledge. This ensures that if you die at any time after you have made 12 payments and your payments are up to date, the benefits of your plan will be provided, with no further sums to be paid.

Ask your funeral director about the different ways to pay. You can also find out more in our Key Features and Terms and Conditions.

Your payments and the Golden Charter Trust

With Golden Charter your payments are transferred and held in the Golden Charter Trust. With £1.2 billion under management,⁵ the Trust is operated by a Board of Trustees, completely independent of Golden Charter. Their 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

1. Based on a Golden Charter analysis and independent research of the funeral plan market size as at January 2023. 2. Correct at March 2023. 3. Based on number of funeral director branches in the UK accepting Golden Charter plans as at March 2023. 4. 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. 5. Confirmed by Golden Charter Trust's audited accounts at 31 March 2022.



- ✓ Specify your wishes in advance and arrange the send-off you really want
- ✓ Help protect your family from the worry and expense of your funeral
- ✓ Fix the cost of the funeral director services included in your plan
- ✓ Choose from a range of plans and flexible ways to pay
- ✓ Just one phone call to your funeral director is all that's required to activate your plan

Act now for one less thing to worry about

Why not take the next step towards peace of mind and speak to your funeral director about a Golden Charter funeral plan? They can tell you more about planning ahead, answer any questions you may have and help you choose the plan and payment option that's right for you.

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

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Penrose
Funeral Services



www.penrosefunerals.co.uk