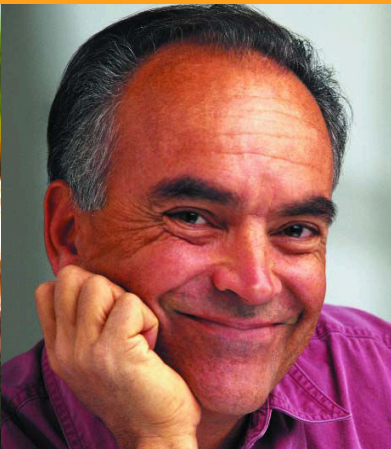


Leaves

Pre-paid funeral plans

You're never too young to pre-plan and pre-pay your funeral expenses



Golden



A thoughtful & responsible approach



Leaves



Golden

Take the thoughtful and responsible approach to personal planning with Golden Leaves.

Pre-plan your funeral details for peace of mind, and pre-pay its cost for financial protection.

You're never too young to pre-plan and pre-pay your funeral expenses.

Why Golden Leaves?

A Golden Leaves Funeral Plan is a secure way to pre-plan and pre-pay for your funeral. This is not an insurance policy as some plans are. No health check is required and no personal questions need to be asked. Anyone can take out a Golden Leaves plan and at any age.


Many thousands of people in the UK and expatriates abroad have now planned and paid for their funerals as part of a sensible and responsible approach to organising their lives.

Golden Leaves Limited has been at the forefront of Pre-paid Funeral Planning since 1984 when such plans first became available in the UK. Golden Leaves is a founder member of the **National Association for Pre-paid Funeral Plans**.

From January 1st 2002, Funeral Planning became a regulated activity by the Financial Services Authority. Golden Leaves is a registered provider with the **Funeral Planning Authority** which monitors the marketing, financial and service provisions of the Plan providers it regulates.

Golden Leaves is now available throughout the UK, Europe and other countries and is provided to you locally by authorised Funeral Directors, Financial Service Advisers and authorised representatives.

All Funeral Directors accepted to provide Golden Leaves services must first satisfy a number of stringent requirements. Not least, they must demonstrate outstanding service records in the communities they serve, and must be affiliated to accredited professional associations. Golden Leaves' UK appointees are members of the National Association of Funeral Directors (NAFD) and/or The Society of Allied and Independent Funeral Directors (SAIF) or the Funeral Standards Council (FSC).

A photograph of a woman with short, curly brown hair, wearing a white turtleneck sweater, holding a young child with short brown hair wearing a red t-shirt. They are both looking down at a single yellow maple leaf held between their hands. The background is a soft-focus scene of autumn trees with yellow and orange leaves.

Take the thoughtful and responsible approach, secured through the experience of the Golden Leaves Trust.

"Thousands of people have now woken up to the fact that they can not only pre-plan their funerals, but also pre-pay their own funeral expenses – now – and at today's prices, beating the soaring cost of funerals in the UK..."

Funeral arrangements... they shouldn't be the last thing on your mind



Golden Leaves
Funeral Plans

Pre-planning and Pre-paying

Pre-planning gives you the peace of mind of knowing that the arrangements you particularly want, will be conducted sensibly, in dignified respect to your wishes.

Pre-paying now will save you, your family or your estate a great deal of money. Bought now at today's prices, the Funeral Director's cost are guaranteed no matter when it is needed or how much the costs of a funeral have risen in the mean time.

Why Plan Now?

Sharing the intimate details of your preferred funeral service 5, 10 or 15 years ahead of its time can be quite a difficult concept to consider. If you write it down, who will you entrust the paper to? If you tell your partner, sons or daughters, how will they remember and plan your every wish in their time of sadness? Only you can advise sensibly on such individual requirements – Burial or Cremation? Church? Hymns? Music? Cars? Memorialisation? Or perhaps you have an environmental requirement such as woodland burial for instance?

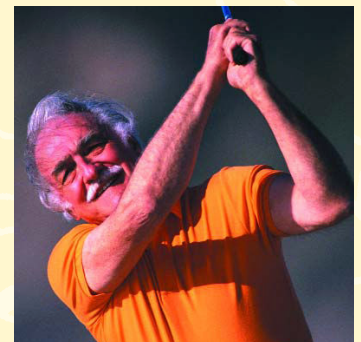
Bereaved relatives have grief and anger to contend with. Adding the administrative burden of arranging the funeral to their confused and emotional state may lead to mistakes being made and unnecessary costs being incurred. Two cars are ordered when it should have been three; or a service at the church might be overlooked altogether. Planning and paying for your funeral in advance saves your family the anguish and grief of doing anything other than remembering you.

Why Pay Now?

The cost of funerals has historically increased above the normal levels of inflation and this is a theme that is predicted to continue. A funeral costing just £850 ten years ago, would cost nearer £2,500 now. It is impossible to say what that cost might be in five or ten more years time.

What is certain is, with a Golden Leaves Funeral Plan, bought now at today's prices or paid for in convenient monthly instalments, the quality of the service provided by the Funeral Director in respect of your planned wishes will not cost your family one penny more – whenever it is ultimately needed.

There are some costs outside of the Funeral Director's control, which they pay on your behalf - these are known as Disbursements and include fees such as; Doctors, Clergy, Crematoria, Cemeteries and Grave-yards, Memorials and Newspaper notices. Any rise in the cost of these Disbursements may necessitate a further payment from you at the time of need, but Golden Leaves will guarantee any increase in the costs of Disbursements to the RPI (Retail Price Index).



"...Everything went without the slightest hitch and I feel so pleased that I took out my own cover when you came to see us..."

Mr W.A., Thatcham.

Golden Leaves Guarantee of Trust

A Golden Leaves Funeral Plan is a safe and secure way to pre-plan and pre-pay for your funeral. Your wishes are entrusted to our safekeeping, benefitting from over twenty years of respectful service.

Financial security is assured by the Golden Leaves Trust which is managed by an independent Board of Trustees and regulated to comply with the Financial Services & Markets Act 2000 (Regulated Activities) Order 2001.

Peace of Mind

A Golden Leaves Funeral Plan will give you the peace of mind of knowing your affairs are in safe hands, your funeral details are planned and well managed, and its costs have been covered at today's prices.

Your acceptance is guaranteed

There is no age limit to securing a pre-paid plan with Golden Leaves and no medical tests or declarations of good health. This is a funeral plan not an insurance plan.

Security of Funds

Funds for your funeral are held securely in an independently managed Trust. Merrill Lynch and Morgan Stanley Quilter are tasked to manage stable long term growth, specifically to cover the increasing cost of funeral services.

Your chosen plan is secured

You choose from a selection of suggested plans and can tailor your choice to suit specific needs. The details are then secured until they are ultimately required and your wishes are respected with care and dignity.

Your choice of Funeral Director

Unlike some funeral plans, Golden Leaves enables you to appoint your preferred Funeral Directors within the terms of your plan, but will appoint one for you if you prefer.

Available throughout Europe

Golden Leaves provide for UK residents as well as expatriates who choose to live and travel abroad. Golden Leaves services are available throughout Europe and other selected countries.

Recognition and association

Golden Leaves is a founder member of the National Association for Pre-paid Funeral Plans and is a registered provider with the Funeral Planning Authority. Golden Leaves Funeral Plans conform to the Financial Services & Markets Act 2000 (Regulated Activities) Order 2001.



Choosing a Plan to suit you

Golden Leaves representatives have a reputation for providing friendly and informative advice. Their experience will help you to choose the outline of a plan and to identify the specific details personal to you.

To make planning easier, we have identified the most common variations in funeral requirements, and encompassed the detail into a variety of all-inclusive Plans.

Golden Leaves all-inclusive Plans are presented in the 'Details & Costs' form accompanying this brochure. All Plan details apply to both Burial and Cremation, though the prices quoted here are based on Cremation only. If you require a bespoke service, such as a Woodland Burial, just ask your local representative, or speak directly to Golden Leaves Head Office, and we can tailor a Plan individually for you.

You decide...

You decide what's right for you. Burial, Cremation, Repatriation; which funeral director to use; whether to include a church service or go straight to the cemetery or crematorium chapel; which minister should officiate if any; you can even choose the music. Make the choices that suit you. We provide the guidance now, just as we will be proud to provide the care and attention later, when your family need our help.



"...I have nothing but praise from beginning to end for your firm and how everything was handled for Andy..."

N.W., Croydon.

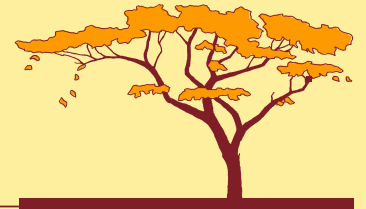
Making changes...

You shouldn't worry about taking the decision to make your plans now, we know that circumstances change with the years so are happy to take direction from you should you wish to make changes to your initial Plan. Although certain additions may increase the cost, you can be certain that the details you want will be respected in the service you get.

Burials

If you are planning to include a burial as part of your Funeral Plan, please consult the 'Burials & Repatriation' form accompanying this brochure (this applies to the UK only).

Golden Leaves includes a contribution for disbursements toward burial or cremation. Should this contribution not be sufficient for your particular plan your funeral director or Golden Leaves will advise you of the difference in cost and this can be added to your plan. The cost of graves and their availability, vary enormously from one part of the country to another, so it is impossible to create a standard tariff for burial.



Golden Leaves
F U N E R A L P L A N S

Your Questions Answered:

It will be years before I need a funeral – why should I plan now?

You can certainly wait to make your plans if you feel you have time. Two things are guaranteed in life – you will need some form of a funeral one day, and it's getting more costly each year. So even if you don't need to plan it now – it makes sense to fix its cost by paying for it now.

Can I plan a Church service as well as a service at the chapel?

Within reason you can plan whatever you want. Many of our Planholders select their favourite hymns to accompany the service. Others have a song that means a lot to them or a piece of music they know they will be remembered by.

What if I die away from home or on holiday?

We recommend that your travel policy includes full repatriation cover.

What happens if I die before I complete the instalment payments?

Your funeral will be arranged in accordance with your Plan. The balance will be paid by your executors or from your estate.

Can I arrange a Plan for someone else?

Yes. Confidentiality is assured. All correspondence will be sent directly to the person arranging the plan.

Will there be any further cost for my executors?

Once paid for, the services of the Funeral Director detailed in your Plan are guaranteed to be covered (in accordance with the Terms & Conditions).

Disbursements may necessitate a further payment from you at the time of need, but Golden Leaves will guarantee any increase in the costs of Disbursements to the RPI (Retail Price Index).

Your executors may wish to pay for additional services at the time of the funeral.



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Golden Leaves
Funeral Plans

Registered England & Wales Reg No: 2935393



FOUNDER National Association **N·A·P·F·P** MEMBERS
For Pre-Paid Funeral Plans