

Introduction

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

- *The Opal Plan*
- *The Pearl Plan*
- *The Emerald Plan*

This document details each of the above Plans, including costs.

All Plan details apply to both Burial and Cremation, though the prices quoted here are based on Cremation only – see “Burials” below if you wish to be buried instead of cremated.

If you require a bespoke service, just call Golden Leaves free on 0800-85-44-48 (or +44-20-8684-3464 if calling from outside the UK), or email: info@goldenleaves.co.uk and we'll tailor an individual Plan 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.

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

Golden Leaves is proud of the range of burial services we provide as part of a Pre-paid Funeral Plan. The prices listed in this document include a contribution for disbursements toward burials. 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.

We are pleased as well as able to make such provisions as part of your Funeral Plan with Golden Leaves. Such arrangements need to be made on an individual basis, in consultation with Golden Leaves directly on 0800 85 44 48 or +44 20 8684 3464 if calling from outside the UK.

So if your preference is for burial, please contact us and let us know your requirements and we will discuss and secure them with your chosen Funeral Director. We will secure the grave site and the cost so that we can price your Plan appropriately.

The Opal Plan

... is for a simple very basic funeral and includes the following services

- Administration of plan.
- Funeral directors professional services.
- Removal from place of death to funeral directors premises within 25 miles during normal working hours.
- Care of deceased prior to funeral.
- A basic coffin.
- One hearse direct from funeral directors to crematorium or cemetery chapel on day of the funeral, including a conductor and four coffin bearers.
- Service at Crematorium or Cemetery Chapel – if there are extra charges like an organist etc. then these costs can be added to the plan.
- Crematorium / Cemetery fees.
- Doctors' fees.
- Minister's fee.
- Bereavement counselling (where available).

The Opal Plan - Costs

Funeral Director Services Costs	£1680.00
Disbursement Costs*	£800.00
Plan Administration Fee	£170.00
Overall Total Costs	£2650.00

* Disbursements

Golden Leaves guarantee to cover the funeral directors services in full.

Disbursement costs are guaranteed to the RPI (Retail Price Index) and may require additional payment from your estate/next of kin at the time of the funeral.

Paying by Instalments based on the above Overall Total Costs

12 Monthly Instalments of: (interest free over 12 months)	£221.00
Total after 12 months	£2650.00
6 Monthly Instalments of:	£82.71
Total after 36 months	£2977.54
60 Monthly Instalments of:	£55.76
Total after 60 months	£3345.56

If you are paying by instalment, there will be an interest charge of 6% per annum, except for the first 12 months.

Alternative instalment periods are available – please ask.

The Pearl Plan

... is for a standard funeral and includes the following services

- Administration of plan.
- Funeral directors professional services.
- Removal from place of death to funeral directors premises within 25 miles – any time of day or night.
- Care of deceased prior to funeral.
- Full use of chapel of rest for visiting by family and friends during normal hours.
- A standard coffin.
- One hearse on the day of the funeral, including a conductor and four coffin bearers.
- One limousine for mourners on the day of the funeral.
- Service at Crematorium/Cemetery Chapel or Church – if the church charges service and/or heating fees, etc. then these costs can be added to the plan.
- Full listing of floral tributes
- Crematorium / Cemetery fees.
- Doctors' fees.
- Minister's fee.
- Bereavement counselling (where available).

The Pearl Plan - Costs

Funeral Director Services Costs	£2130.00
Disbursement Costs*	£850.00
Plan Administration Fee	£170.00
Overall Total Costs	£3150.00

*** Disbursements**

Golden Leaves guarantee to cover the funeral directors services in full.

Disbursement costs are guaranteed to the RPI (Retail Price Index) and may require additional payment from your estate/next of kin at the time of the funeral.

Paying by Instalments based on the above Overall Total Costs

12 Monthly Instalments of: (interest free over 12 months)	£262.50
Total after 12 months	£3150.00
6 Monthly Instalments of:	£98.32
Total after 36 months	£3539.34
60 Monthly Instalments of:	£66.28
Total after 60 months	£3976.80

If you are paying by instalment, there will be an interest charge of 6% per annum, except for the first 12 months.

Alternative instalment periods are available – please ask.

The Emerald Plan

... is for a comprehensive funeral and includes the following services

- Administration of plan.
- Funeral directors professional services.
- Removal from place of death to funeral directors premises within 25 miles – any time of day or night.
- Care of deceased prior to funeral.
- Full use of chapel of rest for visiting by family and friends during normal hours.
- A high quality coffin – this coffin will generally be the first or second coffin in the funeral directors range.
- One hearse on the day of the funeral, including a conductor and four coffin bearers.
- Two limousines for mourners on the day of the funeral.
- Service at Crematorium/Cemetery Chapel or Church – if the church charges service and/or heating fees, etc. then these costs can be added to the plan.
- Full listing of floral tributes
- Thank you cards
- Crematorium / Cemetery fees.
- Doctors' fees.
- Minister's fee.
- Bereavement counselling (where available).

The Emerald Plan - Costs

Funeral Director Services Costs	£2430.00
Disbursement Costs*	£900.00
Plan Administration Fee	£170.00
Overall Total Costs	£3500.00

* Disbursements

Golden Leaves guarantee to cover the funeral directors services in full.

Disbursement costs are guaranteed to the RPI (Retail Price Index) and may require additional payment from your estate/next of kin at the time of the funeral.

Paying by Instalments based on the above Overall Total Costs

12 Monthly Instalments of: (interest free over 12 months)	£292.00
Total after 12 months	£3500.00
6 Monthly Instalments of:	£109.24
Total after 36 months	£3932.60
60 Monthly Instalments of:	£73.64
Total after 60 months	£4418.67

If you are paying by instalment, there will be an interest charge of 6% per annum, except for the first 12 months.

Alternative instalment periods are available – please ask.