

GOLDEN CHARTER

FUNERAL PLANS



A funeral plan is an easy way to arrange the funeral you want in advance. A plan allows you to specify your wishes and pay for the funeral director's services included in your plan. As customers often tell us, that can bring peace of mind to you and your family. A plan from Golden Charter also includes an allowance towards third party costs. These are essential, non-funeral director services such as the cremation or burial fees, plus the minister or officiant's fee to perform the service.

At J Freeman & Son Ltd, we work in partnership with Golden Charter to provide you with a simple way to plan ahead. As one of the UK's largest funeral plan providers¹, Golden Charter has helped over 1 million people to plan ahead², so we're completely confident in offering their plans to you.

Everyone has different needs when it comes to funeral planning, so we make sure the plans we offer are as flexible as possible. When you get in touch, we'll be happy to discuss your funeral requirements and tailor a plan to suit you. Rest assured a plan from Golden Charter is available to all UK residents regardless of age or state of health.

A plan to suit your needs

As an independently owned funeral director, we'll take the time to understand your wishes and tailor a plan to suit you. We can discuss these at our premises or in your home, at a time that is convenient for you. If you'd prefer to discuss this over the phone or via email, we can assist with this too. You can tell us about any preferences you have in mind – the type of funeral you would like to have, hymns, music or any other personal touches – and we'll make sure your plan takes these into account.

What's included in a pre-paid funeral plan?

Our funeral director's services will be covered in your funeral plan, which means our fees will be fixed at today's prices and protected against rising costs. These services typically include:

- Professional services and making arrangements for the funeral
- Transportation of the deceased from the place of death to our 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
- Provision of funeral vehicles
- Advice on bereavement counselling
- Coffin or casket requested

Although a pre-paid funeral plan can cover all of the services above, there are some additional third-party costs to consider. These are the costs for essential, non-funeral director services required to carry out a cremation or burial which need to be paid at the time of the funeral. These costs are outside our control. Depending on the plan type chosen, a Golden Charter funeral plan can include a contribution towards some third-party costs. They may include:

- Crematorium fee
- Minister or officiant's fee
- Cemetery fee: the opening of a new or existing grave for burial or interment of cremated remains

Other third-party costs that may be associated with a funeral include:

- Purchase of grave or lair
- Hire of church or other venue
- Fees for organist or soloist
- Memorial, such as a headstone, entry in a book of remembrance, or the planting of a tree
- Catering, floral tributes and newspaper announcements

There will only be more to pay at the time of the funeral if the third-party costs exceed the allowance when you buy your plan, or if the costs increase by more than the growth of your plan.

However, even if prices rise in the future, you'll have the reassurance of knowing there'll be nothing more to pay for our funeral director's services included in the plan once your plan is fully paid for – guaranteed.

Payment options to suit you

With a Golden Charter funeral plan, you can pay for your plan in several ways. Spread the cost or make a one-off payment – simply choose the one that's right for you. We will provide you with the information you need to make an informed decision.

The retail price of your funeral plan is representative of the equivalent cost of a funeral today plus an arrangement fee of £350 which is retained by Golden Charter to help cover the costs of setting up your plan.

Your payments are held within the Golden Charter Trust. With almost £1.21 billion under management³, 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 into the future that may be. For more information on how your payments are protected, please visit goldencharter.co.uk/faqs

Looking after you as a customer

As a Golden Charter plan holder, you'll receive personalised plan documents, which include a summary of your plan, our details, your plan holder certificate and a personal membership card for you to carry in your purse or wallet. You can add a nominated representative to your plan if you wish to do so. Your nominated representative will receive a letter which will provide details of your plan and our details, as your chosen funeral director. They will have no authority to make changes to your plan.

You'll also receive a statement from Golden Charter every three years which will be sent via post.

As your funeral director, we'll hold full details of your funeral plan. When the time comes, one phone call is all it takes to activate your plan and get the arrangements underway.

Ready to take the next step? Get in touch today

As well as the comfort of having a plan in place, you'll have the peace of mind that comes with being able to help save your family from worry and expense in the future. So why not take the next step?

¹Based on a Golden Charter analysis and independent research of the funeral plan market size as at December 2024.

²Correct at July 2025.

³Confirmed by Golden Charter Trust's audited accounts at 31 March 2025.

J Freeman & Son (Netherton) Ltd is an appointed representative of Golden Charter Limited trading as Golden Charter Funeral Plans which is authorised and regulated by the Financial Conduct Authority (FRN:965279).