

Your Funeral Plan - How does it work and what is the cost?

Everyone has different needs when it comes to funeral planning, so we make sure the plans we offer are as flexible as possible. By choosing a tailor-made option, this allows you to completely customise your funeral to your needs and wishes. Meaning, you select the finer details that you would like to see, and you can work closely with our team who will be with you every step of the way.

The plan options listed below provide an illustration of the funeral plans available. The retail price of your funeral plan is representative of the equivalent cost of a funeral today plus an arrangement fee of £325 which is retained by Golden Charter to help cover the costs of setting up your plan. Also included in the plan price is an allowance towards third party costs. Prices are applicable from 22nd October 2024 and subject to change without prior notice. Plans and prices are examples only. Contact us for more details. We will discuss your funeral requirements with you and give you a price for your plan based on your wishes. We have a range of options available, examples of which are displayed below.

Fixed Price Plan options (A-E):

(Prices based on a single payment option)

| Plan A – An example of a natural plan | £6,364 |
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| If you would like to take a 'natural' approach, this plan includes: | |
| ✓ A Meeting with a Funeral Director in the comfort of your own home | |
| ✓ Choice of date & time | |
| ✓ All additional arrangements including obituaries, printing, etc. | |
| ✓ Funeral procession from family home or other location | |
| ✓ Service in church or venue of your choice | |
| ✓ Transport for clergy | |
| ✓ Bio-degradable shroud | |
| ✓ Natural coffin made with sustainable and eco-friendly materials that are biodegradable | |
| ✓ Funeral Director and four funeral staff to attend funeral | |
| ✓ 1 x limousine | |
| ✓ Flexible viewing times | |
| ✓ Information on natural burial options | |
| Plan B – An example of a superior plan | £6,234 |
| If you would like a grander send-off, this plan includes: | |
| ✓ A Meeting with a Funeral Director in the comfort of your own home | |
| ✓ Choice of date & time | |
| ✓ All additional arrangements including obituaries, printing, etc. | |
| ✓ Funeral procession from family home or other location | |
| ✓ Service in church or venue of your choice | |
| ✓ Transport for clergy | |
| ✓ Superior veneer coffin – (light or dark oak) | |
| ✓ Funeral Director and four funeral staff to attend funeral | |
| ✓ 2 x limousines | |
| ✓ Flexible viewing times | |
| Plan C – An example of a classic plan | £5,769 |
| If you'd prefer a classic service, this plan includes: | |
| ✓ A meeting with a Funeral Director in the comfort of your own home | |
| ✓ Choice of date & time | |
| ✓ All additional arrangements including obituaries, printing, etc. | |
| ✓ Funeral procession from family home or other location | |
| ✓ Service in church or venue of your choice | |
| ✓ Transport for clergy | |
| ✓ Basic veneer coffin | |
| ✓ Funeral Director and four funeral staff to attend funeral | |
| ✓ 1 x limousine | |
| ✓ Flexible viewing times during office hours | |

(Prices based on a single payment option)

| Plan D – An example of a simple plan | £3,584 |
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| If you want to keep things simple, this plan includes: | |
| ✓ Meeting with a Funeral Director at our office during office hours | |
| ✓ Date and time allocated by Coles | |
| ✓ All additional arrangements including obituaries, printing, etc. | |
| ✓ Hearse direct to local crematorium or cemetery for funeral service | |
| ✓ Transport for clergy | |
| ✓ Plain medium-density fibreboard (MDF) coffin | |
| ✓ Funeral Director and three funeral staff to attend funeral | |
| ✓ A viewing appointment allocated for you during office hours | |

| Plan E – An example of a direct cremation plan | £1,669 |
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| If you're looking to go directly to the Crematorium, this plan is an example of an unattended direct cremation and doesn't include any kind of service: | |
| ✓ Bringing the deceased into our care from a local hospital within a 30-mile radius | |
| ✓ Management of all professional arrangements | |
| ✓ Cardboard coffin | |
| ✓ Dignified transportation of the deceased to a local crematorium | |
| ✓ Crematorium fees | |
| ✓ An unattended cremation | |
| ✓ Ashes returned in a biodegradable casket | |

Are there any other costs?

As well as covering the delivery of your funeral as per the terms and conditions of your plan, your plan price includes a £325 arrangement fee, which Golden Charter retains as a contribution towards setting up your funeral plan and a £49 Administration fee. 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. 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. 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 our services included in the plan – guaranteed.

How Can I Pay?

There are various, flexible payment options for all needs & budget:

| Single Payment Option | 12 Monthly Payments Option | Instalment Payment Option |
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| With a one-off lump sum payment you can rest assured that everything is settled in advance | If you would prefer to spread the cost, you can pay over 12 monthly payments by Direct Debit at no extra charge. You will be covered once all payments are made. | For a lower monthly payment, you can also choose to spread the cost of your plan between two and 15 years. This option includes the added benefit of the Golden Charter Pledge, which ensures that if you die at any time after you have made 12 payments, the benefit of your plan will be provided, with no further sums to be paid. An instalment charge is included based on the term you select and is included in the overall cost of your funeral plan. |

Coles Funeral Director 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). All prices are correct at the time of publication, 1/04/2025.