

202

Funeral Plan

With You Every Step of the Way



Arrange a Golden Charter Funeral Plan

It can be daunting to think about making your own funeral arrangements. But taking the time to consider your wishes is one of the most considerate things you can do for the family and friends you are leaving behind. Plus, it means you can celebrate your life your way and arrange the service to the smallest detail.

You might be surprised to hear that funeral costs are on the rise again. Take the weight off your mind and help save your family from worry and expense. Golden Charter funeral plans offer a way to arrange funeral director services in advance. The plans also provide an allowance towards third party costs such as cremation or burial fees, plus the minister or officiant's fee to perform the service.

With easy, flexible payment options, you can have peace of mind that the funeral fulfils your wishes and is truly reflective of you, and your life.

A meeting with our Funeral Plan team takes approximately one hour of your time.



"Our experience, flexibility, and meticulous approach ensures that the families we work with have memorable moments that matter, even in grief..."

A handwritten signature in black ink that reads "Gareth Coles".

Gareth Coles
CEO



Golden Charter Funeral Plan Examples

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.

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 on the opposite page.

Paying for your Funeral Plan

Paying for your funeral plan shouldn't be daunting. You can plan ahead with Coles with various, flexible payment options available.

You can choose from the following options:

01

Single Payment Option

With a one-off lump sum payment you can rest assured that everything is settled in advance.

02

12 Monthly Payments Option

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.

03

Instalment Payment Option

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, and your payments are up to date, 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.

The plan options listed on the next page 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 £350 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 1st April 2026 and subject to change without prior notice. Plans and prices are examples only. If you have any further questions about our payment options or plans, our team would be happy to help, and this can be discussed in a face-to-face meeting.

Examples of Funeral Plans

FUNERAL TYPE	DETAILS
<p>Natural Coffin</p>	<p>An example of a natural type of plan If you would like to take a 'natural' approach, this plan includes:</p> <ul style="list-style-type: none"> • A meeting with a Funeral Director in the comfort of your own home • Choice of date and time • All additional arrangements including obituaries, printing, etc. • Funeral procession from family home or other location • Service in a church or a 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 the funeral • 1 x limousine • Flexible viewing times • Information on natural burial options
<p>Superior</p>	<p>An example of a superior type of plan If you would like a grander send-off, this plan includes:</p> <ul style="list-style-type: none"> • A meeting with a Funeral Director in the comfort of your own home • Choice of date and time • All additional arrangements including obituaries, printing, etc. • Funeral procession from family home or other location • Service in a church or a venue of your choice • Transport for clergy • Superior veneer coffin (light or dark oak) • Funeral Director and four funeral staff to attend the funeral • 2 x limousines • Flexible viewing times
<p>Classic</p>	<p>An example of a classic plan If you'd prefer a classic service, this plan includes:</p> <ul style="list-style-type: none"> • A meeting with a Funeral Director in the comfort of your own home • Choice of date and time • All additional arrangements including obituaries, printing, etc. • Funeral procession from family home or other location • Service in a church or a venue of your choice • Transport for clergy • Basic veneer coffin • Funeral Director and four funeral staff to attend the funeral • 1 x limousine • Flexible viewing times during office hours
<p>Simple</p>	<p>An example of a simple plan If you want to keep things simple, this plan includes:</p> <ul style="list-style-type: none"> • 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 the funeral • A viewing appointment allocated by Coles during office hours
<p>Direct</p>	<p>An example of a direct cremation plan 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:</p> <ul style="list-style-type: none"> • 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

Frequently Asked Questions

What is a Funeral Plan?

A funeral plan is an easy way to pre-arrange the funeral you want and pay for our funeral director services.

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 £1.2 billion under management¹, 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

¹Confirmed by Golden Charter Trust's audited accounts at 31 March 2025.

My funeral wishes are included in my Will. Do I still need a Funeral Plan?

Wills are often left unread until after the funeral, so your wishes may not be passed on until after the service. Plus, planning ahead in this way does not offer a chance to fix the costs of our funeral director services at today's prices.

What are the costs?

You can contact your nearest funeral home for the most up-to-date pricing to suit your wishes and budget.

What will my loved ones need to do when the time comes?

As your funeral director, we will 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.

Are there any additional costs I need to be aware of?

As well as covering the delivery of your funeral as per the terms and conditions of your plan, your plan price includes a £350 arrangement fee, which Golden Charter retains as a contribution towards setting up your funeral plan and a £59 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.



Contact details:

Rumney Funeral Home

792 Newport Road,
Cardiff, CF3 4FH
02920 797516

Birchgrove Funeral Home

2-4 Heathwood Road,
Cardiff, CF14 4XE
02922 093388

Llandaff Funeral Home

98 Cardiff Road,
Cardiff, CF5 2DT
02922 091299

Whitchurch Funeral Home

1 Old Church Road,
Cardiff, CF14 1AA
02921 684439

¹ Confirmed by Golden Charter Trust's audited accounts at 31 March 2025.

Coles Funeral Directors 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).

CUT HERE AND RETURN



Register your interest

If you're ready to start pre-planning your funeral arrangements or perhaps if you have some additional questions, our expert team is here to support you every step of the way.

To set up an initial no-obligation consultation, simply complete the form below, return it to your nearest Coles funeral home and a member of our team will be in touch.

Name:

Address:

Phone Number:

Email address:

Funeral type of interest:

Are there any considerations we need to be aware of?

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