



Golden Leaves
Funeral Plans

The **ultimate 'green'** pre-paid funeral plan

Kind to your family,
kind to the environment



www.thegreenfuneralplan.com



A photograph of a forest with tall, thin trees and a ground covered in purple flowers. The trees have yellow leaves, suggesting autumn. The ground is covered in a dense carpet of small purple flowers, likely crocuses. The scene is brightly lit, creating a warm and vibrant atmosphere.

Pre-planning your green funeral with Golden Leaves is a thoughtful and responsible way to show that you care about your family - and that you care about the world we live in, too.

Be kind to your family and kind to the environment with a greener goodbye

Choose a greener funeral

As concerns about the environment loom larger in our daily lives, more and more people are choosing ecologically conscious funerals. These particular funeral services use natural, biodegradable coffins that have a minimal impact on the environment - whether cremated or buried. Many clients decide to take their green funeral a step further too, and opt to leave a natural memorial, plant a tree or donate to conservation projects.

Pre-planned for peace of mind

Pre-planning your green funeral today can take away the financial and emotional burden from your family at the moment when they are least able to cope. Making the arrangements in advance means you're guaranteed the funeral you'd like and, more importantly, your loved ones are spared the additional distress of organising it and paying for the funeral director's services.

Golden Leaves and **Greener Goodbyes** have combined to create the UK's ultimate "Green" Pre Paid Funeral Plan package. With a financial structure and investment vehicle that is green to the core - with the funds held securely within an independently managed Green Trust - our new plan now includes additional options for eco coffins, carbon rebalancing, woodland conservation and rain forest protection, as well as charitable ecological projects that will provide a community legacy for future generations to come. *Greener Goodbyes is the only funeral package to be endorsed by Greenpeace.*





Make everything easier for you and your family

Why plan ahead?

You'll understand how complicated arranging a funeral can be if you've ever had to organise one. There are some delicate matters to consider and difficult decisions to be made. These are matters that you won't want to leave for your family to deal with, so let us help you decide now.

We'll discuss the costs, too – we want you to be reassured that everything will be covered. And if there's anything that concerns you, or you're not sure about, just ask us.

Who can apply for a plan?

You don't have to worry about how old you are because you can apply for a Golden Leaves Green Funeral Plan at any age – there are no health or intrusive medical checks to take or questions that you'll have to answer. You'll be guaranteed acceptance and guaranteed the peace of mind that our plans provide.

We'll be there with you every step of the way, explaining any problems you may have and leading you through the whole process to ensure everything is clear and right just for you.

It's a wonderful way to put your mind at rest while you're alive and when you've gone it's a lovely way to show your family that you loved and cared about them.





Pay now - save money

Why pre pay?

It makes perfect sense to pay now and deal with the financial side of your funeral as it can save your family a considerable amount of money in the long term. Why? Because you will pay at today's price and not at tomorrow's or next year's prices. Consequently, pre paid plans have a major advantage over many other forms of funding your funeral.

Why pre pay and not insure

An advantage of a pre paid funeral plan over a traditional insurance policy or savings account, is that the funeral director's costs are guaranteed to be covered in full and all disbursements are guaranteed to increase with the Retail Price Index (RPI). Insurance plans guarantee to pay a fixed amount that may not cover the costs in years to come, and you may pay more in than the policy actually pays out.

It's comforting to know that whenever it is needed in the future, the cost of the funeral director's fees will be met and won't be a financial burden for your relatives, no matter how long you live.

Secure finance

Funeral costs have risen dramatically in recent years and are still on the rise. When you put your money in a Building Society or take out an insurance policy there are no guarantees at all that your investment will increase in line with the potential rise in the cost of your funeral (*see graph opposite for details*).

You can avoid these spiralling increases by purchasing a Golden Leaves Funeral Plan now. There are a variety of flexible payment options to suit you, just talk to us and we can help you secure the funeral you want and ensure that it will be paid for in the future.

And the funds are safe

When you purchase a Golden Leaves plan to pre pay for your funeral services, you pay at today's prices for your arrangements, and not the price level that they might be in say ten years' time.

All the funds are placed into the Golden Leaves Green Trust, to be invested to ensure stable growth. The Golden Leaves Green Trust manages the funds to achieve stable long term growth. The Fund is overseen independently by a board of trustees and regulated in compliance with the Financial Services and Markets Act 2001

The fund is annually audited and subject to strict actuarial reporting. It is solid, stable and above all completely secure.

And, as expected, the Golden Leaves Green Trust only invests the funds in green and ethical products, both in the UK and globally, so you can rest assured that the funds are being invested in an ecologically thoughtful manner.



Financial protection

You don't need us to tell you that everything seems to go up in price every year. Unfortunately it's just the same with funeral costs.

- If, in 2004, you had put £1920 (then the average cost of a funeral*) into a deposit savings account, then you would have seen this grow to about £2,150** over the following 10 years.
- However, over the same period, the average cost of a funeral has increased dramatically to £3,590*.

But because this Plan pre-pays your agreed funeral director's services at today's costs, you are unaffected by any future price rises on these fees. In addition to this, there is also an allowance for disbursements included in this suite of plans from the outset and this figure is indexed, which enables the sum to increase annually, to help it combat rising disbursement costs.

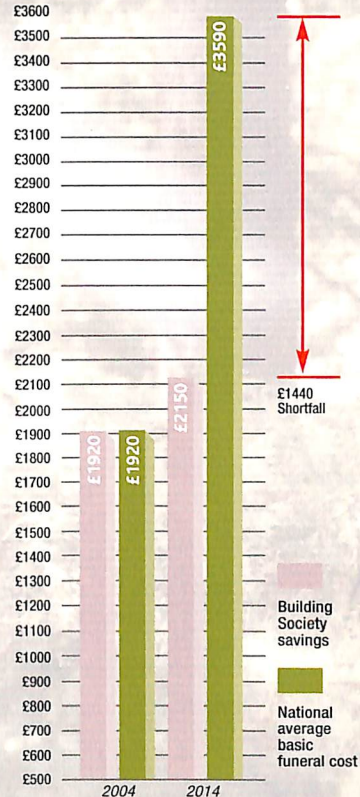
A plan like this can offer a better financial option than putting money in a savings account to pay for future funeral costs.

Since 2004, funeral costs have soared – but interest paid on savings accounts has remained very low. The amount of money, which would have paid for a funeral back then, plus the small amount of interest earned over the years, would not cover the cost of an average funeral today. Your family would be left with a substantial extra amount to find, quite apart from having to access your savings account to pay for the funeral.

* Average of quotes for standard cremation and burial arrangements from a sample of UK funeral directors. SunLife Cost Of Dying report, Mintel 2004 / YouGov 2014.

** Using average gross Bank and Building Society instant access deposit account interest rates Aug 2004 – Aug 2014, from Bank Of England ref IUMTHAK/IUMB6VK.

Past performance is not necessarily a guide for the future.





The natural alternative

Most people know what a traditional style of funeral service looks like but what about opting for a more natural and environmentally friendly alternative?

What is a green funeral?

Does it just mean a more environmentally kind, biodegradable coffin made of Willow for instance or even a biodegradable urn for your cremated remains or a burial in a woodland setting - or can it mean more than this? Can the individual take this all to another level and really leave a lasting legacy that benefits the world we live in and generations to come?

With a Golden Leaves Green Funeral Plan you have the opportunity to not only have a beautiful environmentally kind funeral but you can also take comfort in the knowledge that every aspect of the funeral service, right down

to the investment of every last penny of the funds required to pay for them, has been carefully considered for its ethical correctness and impact on our environment.


The brochures are produced on fully biodegradable recycled paper with environmentally kind inks, the coffins are produced from products deliberately made from sustainable sources, utilising waste wood, lined with biodegradable cotton and constructed using water based glues and polishes.

The entire carbon footprint of the funeral service's emissions will be rebalanced by planting trees in conservation areas or by donating funds to preserve endangered rainforest around the world. In addition and on your behalf, we will contribute to a fund that will nationally and locally tackle

climate change for the benefit of today's populace and our future generations.

Now with the United Kingdom's ultimate and totally comprehensive Green funeral plan, all of these considerations have been taken into account and are already included in our ground breaking package. In choosing a funeral plan that is constructed in this way, you are not only shielding your family from much of the emotional stress and financial burden created by your passing but you are also making a positive statement of intent to help care for and preserve the world that we live in.



A photograph of a forest floor covered in a dense carpet of purple crocuses. The flowers are in full bloom, with some showing yellow centers. The background consists of many thin, vertical tree trunks, likely birches, creating a textured, vertical pattern. The lighting is soft, suggesting a dappled sunlight filtering through the trees.

With a Golden Leaves Green Plan, there are no complicated choices or calculations. All that's needed is your wish for a greener funeral.



Choosing your plan

We have three Green plans for you to choose from, the **Glade**, **Meadow** or **Woodland** (see opposite page).

Step One

Each plan differs by the level of services provided by the funeral director, the number of vehicles required and the style of coffin type selected.



If you require a simple service, the **Glade plan** is most probably the level of service that would best suit your requirements. The cortege will travel directly to the crematorium or cemetery and all mourners meet at the place of committal. There is no allowance for visitation in the funeral director's Chapel of Rest.

If however you wish to have visitation in the Chapel of Rest included and have the cortege travel via a residence and mourners transported in a limousine, then you would need to select the **Meadow plan**.

The **Woodland plan** provides all the services in the Meadow plan but provides an additional limousine and a better grade coffin.

Step Two

Once you have decided on your plan and coffin type, the next step in the process is to select your natural Memorial option

There are three choices:

- A:** a sapling delivered to your nominated beneficiary for personal plantation,
- B:** opting to have the sapling planted in established woodland, or
- C:** opting for us to pay the financial equivalent into a Rainforest conservation charity.

Just tick the required box on your application form.

Step Three

Finally if you wish for a burial service or decide to make a contribution to the third party expenses associated with a funeral, ie minister's fees, cemetery fees, crematorium fees and doctor's fees, then please contact us and we will provide you with an estimate of the costs associated with your chosen funeral plan.

Contact us free on **0800 85 44 48** and we will indicate the level you, should allow as regional variances do apply.

Our Pre paid Funeral Plans

Choose from the following plans.

	Glade	Meadow	Woodland
Funeral Director's professional services	✓	✓	✓
Advice on funeral registration, documentation and certification	✓	✓	✓
Local removal from place of death to funeral director's premises within 25 miles	Normal working hours	24 Hours	24 Hours
Care of deceased prior to funeral / Hygienic treatments / Excludes Embalming	✓	✓	✓
Chapel of Rest available for family and friends to visit		✓	✓
Veneer coffin	✓		
Bamboo coffin		✓	
Pine / Willow / Wool / Reflections			✓
Carbon replacement	✓	✓	✓
Community legacy (Groundworks) donation	✓	✓	✓
Natural Memorial (choice of Option A, B or C)	✓	✓	✓
Attendance of conductor and four pallbearers on day of funeral	✓	✓	✓
Provision of hearse for service at Crematorium / Cemetery	✓	✓	✓
Provision of one limousine		✓	
Provision of two limousines			✓
Full listing of floral tributes		✓	✓
Thank you cards			✓
Bereavement counselling (where available)	✓	✓	✓
Disbursements*	Available at Extra Cost		

Once you have decided on your plan, just talk to us about how you would like to pay. We can arrange either a one off payment or monthly instalments over a period to suit you – whatever you're most comfortable with.

Cost of the Funeral Director's services are guaranteed to be met in full

These plans DO NOT include any funds to cover the cost of disbursements (Crematorium or Cemetery fees*, Doctors, Clergy or Church fees) although you can contribute to these costs if you so wish. Contact us for information regarding the appropriate level of costs in your area, as regional differences do apply.

* Any sum paid towards the disbursements are guaranteed to be met in line with any increase in the RPI (Retail Price Index) but may require additional payment from estate / executors if this has been exceeded at the time of the funeral.

With all 3 plans you can decide what your preference would be: **Option A:** Sapling delivered to your door

Option B: Sapling planted in an established woodland and **Option C:** Sponsoring a tree in a threatened rainforest



It's your choice when taking a greener goodbye

The options within our Green Plans give you the ultimate memorial of choice.

Option A: A lasting natural tribute

After processing your plan application and payment, a memorial tree is delivered to your current address, unless you have specified an alternative.

The package will include a planting guide, wood stake, engraved name plate and tree guard.

One tree is included with this option, but you can nominate more than one memorial tree at a small additional cost.

Option B: Supporting and conserving woodland in the UK and Ireland

On selecting this option a sapling will be donated for planting in a woodland that is being renovated or established in England, Scotland, Wales, Ireland or Northern Ireland.

You will receive a certificate and the project details relating to your gift.

Option C: Supporting the rainforest

Preserving rainforest threatened by commercial exploitation. The donation will be used to sponsor a tree in a region of rainforest which needs assistance.

All Natural Memorial options are fulfilled by J C Atkinson.

Leave a community legacy

By opting for our Green Plan and Natural Memorial, you are already taking the right steps to minimise the impact of carbon dioxide emissions on the environment. Now you can go one important step further.

Using Professional data, we have estimated that only a small financial sum is required to balance out the carbon emissions of a typical funeral. In line with the findings of this research Golden Leaves will convert the financial equivalent of a typical funeral's carbon

emissions into a suitable and effective legacy - initially helping to fund the installation of energy efficiency measures in the homes of the elderly and those most in need.

Choose a positive impact

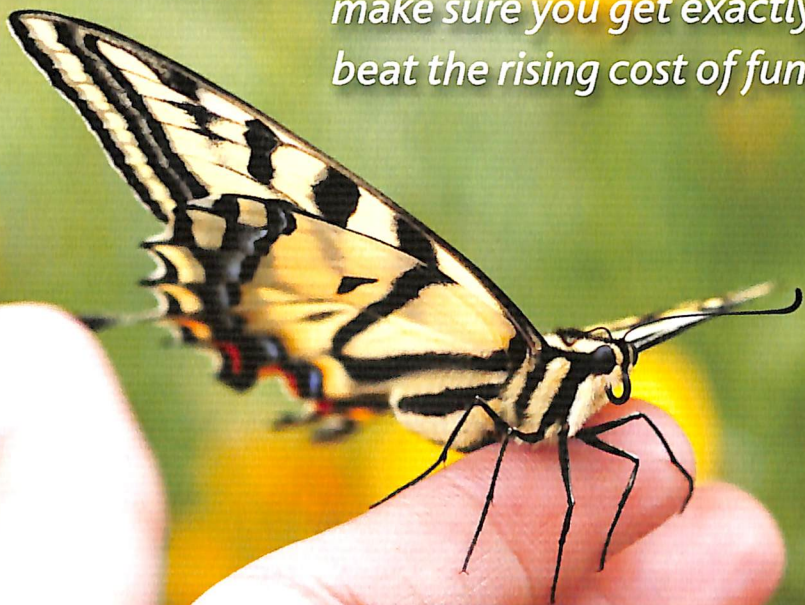
Whatever form of greener funeral you choose, the Community Legacy will enable you to balance out the carbon emissions of your funeral and contribute towards a fund that benefits charitable projects in the following ways.

- *Installing insulation, to improve heat efficiency*
- *Supplying & installing new energy saving technology*
- *Supplying & installing renewable energy sources*

Our Community Legacy fund is managed by Groundwork, the environmental regeneration charity who work locally, regionally and nationally to tackle climate change. www.groundwork.org.uk



"Pre-planning with Golden Leaves is a brilliant way to make sure you get exactly the send off you want and beat the rising cost of funerals at the same time!"



A close-up photograph of a field of bright yellow flowers, likely chrysanthemums, with a soft-focus background. The sun is visible in the upper right corner, creating a warm, golden glow. The text is overlaid in the lower-left quadrant.

*Since 1984, thousands of people throughout the UK,
of all ages and all religions, have chosen to plan ahead
with Golden Leaves*

Why you and your family can rely on Golden Leaves

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 Funeral Planning Authority and 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.

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 may 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).

Greener Goodbyes is a service provided by J C Atkinson, award-winning supplier of coffins, caskets, accessories and environmental information services to funeral directors around the UK.

J C Atkinson was voted the best Green Company by the Sunday Times in 2008 and won the British Chambers of Commerce Green Award in 2009 for environmental best practice.



*"Some things in life are certain.
It makes a whole lot of sense to
take the responsible and
thoughtful approach right now"*





Your questions answered

Why should I pay now – it'll be years before I need a funeral?

We'll all need a funeral one day and it's costing more every year, so it makes sense to plan your funeral while you can and fix the cost by paying for it now.

What happens if I die before I finish paying all my instalments?

Don't worry – your funeral will be arranged in accordance with your Plan. Payment you have made will be contributed towards the cost of the funeral and any balance will be paid by your executors or from your estate.

I'm often away visiting family or on holiday – what happens then?

If you're in the UK all is fine, but if you're going overseas we recommend that you make sure you have travel insurance that includes full repatriation cover.

I think I'd like to sort something out for my husband. Can I?

Yes, you can take out a plan for anyone else. All correspondence will be sent directly to the person arranging the plan and confidentiality is assured.

Can I have my own Funeral Director?

Yes you can as long as they have agreement in place with us and they meet our stringent service standards. Alternatively, we can recommend and appoint one on your behalf if you would prefer.

We're thinking about living abroad – can we still arrange a plan that works out there?

Yes you can. If you live overseas then we have a plan specifically for you. Our plans have dual country cover, providing for a funeral in the country of residence or the UK. So even if you decide to move back to the UK you will still be covered.

Am I guaranteed to be accepted?

Yes you are. With a Golden Leaves Plan there's no age limit and no medical tests or good health declarations, unlike some other insurance-based plans.

Are there any extra costs?

The services of the Funeral Director are guaranteed to be covered – in accordance with the Terms and Conditions. Certain disbursements may require a further payment at the time of the funeral, but we will guarantee any increase to these costs in line with Retail Price Index (RPI).

How do I know the money will be there when it's needed?

The money you've paid for your funeral is held securely in an independently managed Trust. Julius Bär and Quilter Cheviot are currently tasked to manage the long-term growth of the fund, specifically to meet the increasing cost of funeral services.



Why should I opt for a Green funeral?

Apart from the fact that the environment will benefit positively from your choice, a Green funeral can be far more beautiful than traditional options in many ways.

Do I have to have a burial?

No, you can choose a cremation service. Most green funerals are by design burials, as this process is widely perceived as a more natural way of returning your body to nature. Also the energy used and the carbon released through the cremation process is also regarded as a negative factor but these elements are now offset and replaced when you purchase a green plan, so this is less of an issue now. You can choose to be cremated in a more environmentally produced eco coffin and have the ashes interred in a cemetery or woodland burial ground in a bio degradable urn if you wish.

Why is a Green burial less harmful to the environment than a traditional burial?

The damage to the environment from a traditional non green burial begins with the embalming of the body. Embalming is a process of injecting the body with various chemicals combined to make embalming fluid, including formaldehyde (a Class 1 Carcinogen), Glutaraldehyde, phenol, methanol, antibiotics, dyes, preservatives, additives, disinfectants and sanitizing agents. When the embalming chemicals leak into the soil as the body decays, they may have negative effects on the surrounding environment.

It is not allowed in most green funeral grounds and can be replaced with additional refrigeration.

Why plant trees as part of the plan?

A single tree over a hundred-year period absorbs over a metric ton of carbon dioxide (CO₂), so imagine the difference it could make if everyone was buried and had a tree planted in their memory.

Photosynthesis in trees is the single most efficient way of sequestering CO₂. Not only that but they do what no other method of carbon minimization can do, and that is to produce oxygen. Fantastic for the environment and future generations.





How do I apply for my plan?

STEP ONE

Complete the application form included with this brochure, selecting the plan and coffin type.

STEP TWO

Decide which Natural Memorial option you wish to select and mark on your application form.

STEP THREE

Contact Golden Leaves if you wish to discuss the costs that will be payable in association with disbursements in your locality and if you wish to pay a contribution to these now at today's prices along with your plan. These may include Cremation fees, Doctors, Clergy and Church fees.

STEP FOUR

If you wish to be buried and purchase a burial plot, contact Golden Leaves and we will advise you of the cost of plots in Woodland or Green Burial sites in your locality. If you wish us to purchase the plot on your behalf, we will require the full payment prior to arranging purchase.

STEP FIVE

Complete the payment form, including disbursement costs if desired, indicating how you would like to pay. If you choose to pay by cheque it should be made to the Golden Leaves Trust.

STEP SIX

There are two simple payment options available to plan holders:

LUMP SUM PAYMENT. The whole sum is paid within 30 days of application.

INSTALMENT OPTION. You pay a monthly fee over a one to five year period (or longer if required). See the "Details and Costs" form for payment schedules.

STEP SEVEN

Return both the completed forms, with cheque if appropriate, in the freepost envelope provided.

If you need any help completing the forms or in choosing arrangements that suit you, just talk to your local agent, or call Golden Leaves direct FREE on **0800 85 44 48**

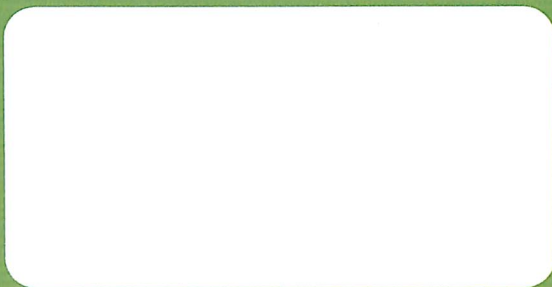
When your application has been processed and your chosen payment method confirmed, Golden Leaves will:

- Check all of your application documentation to ensure that it is complete.
- Contact you if further information is required.
- Issue you with your plan documentation.
- Issue you with a certificate indicating project details of your Natural Memorial option.
- Send you an Emergency card for you to keep with you at all times.
- Provide you with copies of your plan documentation for you to distribute as you wish.
- Dispatch to you or your beneficiary a sapling for personal planting, if you have selected this Natural Memorial option.
- Make a donation to Groundworks UK, (the sum that is required to balance out the carbon emissions from a typical funeral).





Your local representative is:



Golden Leaves Limited

16th Floor, No.1 Croydon,
12-16 Addiscombe Road, Croydon CR0 0XT
Freephone 0800 85 44 48
Email: info@goldenleaves.com
www.thegreenfuneralplan.com



Golden Leaves
Funeral Plans

Complaints Procedure

If our services have not met your expectations please contact us in the first instance. Should we be unable to resolve the problem between us then please refer the matter to:

*The Funeral Planning Authority,
Telephone: 0845 601 9619
www.funeralplanningauthority.com*



This brochure is made of recycled paper and printed entirely with eco-friendly inks.