



International Funeral Plans

A helping hand for UK citizens living abroad

If you're living overseas, pre-planning your funeral isn't just a kind and caring thing to do, it's essential...



A GOLDEN LEAVES FUNERAL PLAN IS NOT AN INSURANCE POLICY

Peace of mind for you

Living in the warmth and friendship of an expatriate community has many benefits – but, if you were to die there, will your friends and family know what to do, who to call, how to arrange a funeral to suit your own and your family's wishes?

Pre-planning your funeral is a thoughtful and responsible way to show that you care about your family.

You're guaranteed the funeral you want and your family are spared the emotional and financial burden of organising everything when they can least cope.

If you're an expatriate living overseas, pre-planning your funeral isn't just a kind and caring thing to do, it's essential...



Making sure your loved ones can cope

There are very important differences between a funeral in the UK and one abroad. Firstly, outside of the UK, the funeral normally takes place within 48 hours of your death. You can imagine the pressure this can put on grieving relatives who may have no idea who to call, how to register a death, and so on.

Secondly, you may be required to pay for the funeral within 24 hours of the death. If you're unable to pay upfront, the funeral can be postponed and you could be charged for every additional day it is delayed.

And of course, on top of all that, the language difference can be a serious barrier in itself – with complex regulations and red-tape thrown into the mix to add to the confusion.

Which is why more and more expatriates are making absolutely sure that everything is arranged and the funds are securely in place to pay for their pre-arranged services well before they actually pass away.

and your family

"If you live overseas, pre-planning your funeral is absolutely essential"



A helping hand...

Golden Leaves has been at the forefront of pre-paid Funeral Planning for over 25 years. Since 1984, thousands of people throughout the UK and overseas have chosen to plan ahead with Golden Leaves.

You pay today's prices for your funeral arrangements and the funds are invested in an independent Trust fund on your behalf. So however much the actual costs of your funeral rise, you'll still get exactly what you've planned and paid for. (You can read more about how we look after your money overleaf.)

Whatever your age, there's no medical or health questionnaire to complete, no barriers to your application for a plan.

Got any questions? We're here to help every step of the way.

Our 24 hour Helpline

Once your plan is up and running, we'll issue you with an Emergency Helpline card to keep with you at all times. We'll also give you extra copies of your plan arrangements to share with your relatives and friends.

The Emergency Helpline is manned 24 hours a day, 365 days a year by a Golden Leaves International Counsellor, fluent in most languages (including English!). So when the inevitable happens, we're literally the very first people to call.



We'll immediately contact all the relevant parties to ensure that the necessary arrangements are put in place, including the doctor and funeral director.

We'll be there to help your family and friends in any way we can. That's what pre-planning with Golden Leaves is all about.

Plan today, then get on with your life

With a Golden Leaves funeral plan, nothing's left to chance. We will help to ensure that all your wishes are carried out.

Traditional wood or natural 'eco' coffin (where available)? Burial or cremation? Church or secular ceremony? Perhaps you'd like your body to be flown back to your country of origin for a local service?

Pick one of our standard 'ready-made' plans or put together a more bespoke package. Whichever you choose, we'll help you get the perfect plan that guarantees the funeral you want – relieving your bereaved family from having to cope with difficult decisions at a time when they're least able to.

You're covered for the UK too*

For total peace of mind, your plan will cover you for a UK funeral too, should you pass away whilst you're visiting the United Kingdom. In short, choosing to pre-plan with Golden Leaves means you can get everything sorted out right now... and then get on with enjoying your life, secure in the knowledge that you have finalised all these details.

**(See Your Questions Answered)*

from Golden Leaves

"My thanks to Golden Leaves for the wonderful service they gave following the death of my dear husband. Although we only bought our plans three weeks before he had a sudden stroke, Golden Leaves came to the rescue and rushed the paperwork through, so that I could use the funeral plan rather than have the awful business of sorting it out myself."

Mrs Anne Relf, San Pedro Del Pinatar, Murcia

You pay today's prices

The cost of funerals has historically increased above the normal levels of inflation and this is a trend that is predicted to continue. It's almost impossible to predict what the cost of a funeral might be in five or ten years' time.



Inflation proof funeral plans

A recent survey has shown that the cost of a Spanish funeral has increased by over 25% in the last five years.

If, in 2000, you had invested £1,650 (the cost of one of our plans back then) in a standard Building Society account, it would have only grown to £2,491 by 2011*.

The cost of the same funeral had risen to £3,800** by then and so the Building Society investment would not have covered the cost by some £1,309. That's a shortfall no-one would want to have to meet.

What is certain, however, is that a Golden Leaves Funeral Plan bought now at today's prices will not cost your family a penny more whenever it's ultimately needed.

You can pay for your plan in one lump sum within 30 days of your application or you can pay by instalments spread over any period between one and five years (or even longer by special arrangement - see Hourglass Payment Scheme in 'Next Steps'). If you pass away before you've finished paying, your estate will simply be asked to make up the shortfall.

You can pay in Sterling or Euros and Golden Leaves accepts cheque, credit and debit cards, BACS, CHAPS or Direct Debits. You pay at today's price and the funds are invested in an independent trust fund on your behalf. So however much the actual costs of your funeral rise in the future, you'll still get exactly the service you've planned and paid for, with no hidden administration charges or extras for your family to deal with.

Paying in advance could save you £1000s

It makes perfect sense to buy now and not wait until the sad moment arrives. If you were to pay the funeral director at the time of need, you or your family would be paying considerably more for the services, than if you owned a Golden Leaves Funeral Plan. And as Golden Leaves Plans are fixed at today's prices, in years to come, when you require these services, this will add up to a very significant cost saving.

On your side, our independent Trustees

When you pre-plan with Golden Leaves, the funds are placed in the Golden Leaves Trust, whose board of trustees have appointed Merrill Lynch and Quilters to manage the funds and Lloyds TSB as the Trust's bankers.

The Trust is managed by an independent Board of Trustees. Their role is to ensure that funds are available to cover the cost of every pre-paid funeral whenever it occurs. This is vital to ensure the funds are safe and secure in the trust fund until the moment it is required.

Our Trust fund withstands extensive actuarial reporting annually and rigorous checks and balances to ensure investment and management pass stringent regulation criteria.

Consumer protection is the trustees' responsibility and their backgrounds reflect this: Vice President of the Trading Standards Institute, Assistant Director Office of Fair Trading, and a senior position in a local authority consumer protection service are amongst their recent appointments.

See our website for more details on our Trustees backgrounds.

Strictly regulated

Since 2002, Funeral Planning became a regulated activity by the UK 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 in the UK.

Golden Leaves in fact, is the only funeral pre-planning company in Europe to voluntarily apply exactly the same stringent regulatory restrictions that our UK business operations conform to (both financial and operationally), to all of our international business operations. This means your plan is secure, the funds are safe.

Which is why, although you may see a plan from another provider that appears similar at first glance, please be aware that Golden Leaves is unique in giving you an extremely high level of operational and financial protection - just as we would be required to provide you in the UK.

No other plan provider in Europe can offer you this level of protection.

"It's vital to know the capital amount is in the safest hands possible"

Your questions answered

“Buying a pre-paid funeral plan means I can just get on with my life”

Why not just take out insurance?

Customers are often tempted to choose an insurance policy rather than a Funeral Plan. There are a number of compelling reasons why a Funeral Plan is a more sensible option.

- With an insurance policy, you keep paying until you die - which means that you might **pay considerably more** in premiums than the funeral actually costs! With a Golden Leaves Funeral Plan, you pay a fixed cost.
- With an insurance policy you generally need a **health check**. There are no medicals or health questionnaires with a Golden Leaves Funeral Plan.
- Generally, you can only get insurance up to a certain age, and you'll pay a **very high premium**, too, if you begin the policy at a late age. There are no age restrictions with Golden Leaves and the price is fixed whatever your age.
- There is **no guarantee** that an insurance policy will actually cover the cost of your funeral when you die. With one of our plans, your funeral is 100% guaranteed to be fully paid for, regardless of any changes in the price over time.
- With an insurance policy there is **no guarantee** that the funds will actually be used to pay for your funeral when the time comes.

- There are **no refunds** if you cancel your insurance policy.
- Most important of all, perhaps, an insurance policy does **nothing to protect your friends and family** from the immense stress of having to organise a funeral in a foreign country, with the language barrier, local red tape and regulations (such as burial within 24 hours) to contend with.
- An insurance policy **does not provide you with an emergency 24 hour helpline service**.

..or a savings plan?

Funeral costs in Europe have risen dramatically in recent years and look set to continue on the same path.

When you put your money in a savings plan or building society, there are no guarantees that your investment will increase sufficiently to pay for your funeral when the day comes. Take out a Golden Leaves plan, however, and, not only do you pay today's prices, you're guaranteed the funeral you want, no matter how prices rise in the future, regardless of how long you live.

“Buying a pre-paid funeral plan means I can just get on with my life”

Is it really necessary to pre-plan my funeral?

For expatriates living overseas, we believe it's essential. The combination of strict regulations, red tape and the language barrier means that pre-planning is the only way to ensure your family is spared the considerable distress of organising everything when the time comes.

What if I want my body to be brought back to the UK?

Most expatriates choose a plan that assumes their funeral will take place in their present country of residence. But if you'd prefer your body to be repatriated and to have a funeral on your home soil, we have a funeral plan specially designed to facilitate this.

Will I be dual-country covered?

Yes. As well as being covered in the country where you have purchased your plan, by providing additional information, your arrangements will be set up in the UK too. This will not incur any additional administrative charges.

Global Portability

If you purchase an International Golden Leaves plan, but pass away outside your country of residence, visiting relatives or friends for example in Denmark, your plan covers you there too, if you do not wish to be returned back home. Obviously depending on where you normally reside, the purchase value of your plan can either be fully utilised to pay for your funeral services in the country of death. Or can be contribute to the total cost, with the remainder required to be paid at the time of need.

Will there be any additional costs at the time of the funeral?

Golden Leaves guarantees 100% of the costs of the arrangements specified in your Funeral Plan. There are **no hidden extras** or administration charges for your family to deal with when the time comes.

Do I need a new will?

Yes. For expatriates with property or assets overseas, with different legal systems, it's essential to have a correct and locally compatible Will. This way, you can avoid leaving your loved ones with a lengthy and expensive legal succession process, and confusion as to your intentions. Also, **valuable tax savings** can be achieved with proper documentation. Golden Leaves can put you in touch with *our* local experts to ensure you have all the advice you need in relation to having a suitable Will drafted.

What happens if I die on holiday?

We recommend that you check your travel insurance covers repatriation. If it doesn't, we can advise your dependants how to use the Plan's funds to contribute towards the cost of a local funeral or the cost of repatriation back to your country of residence.

Can I cancel the plan?

Yes. In contrast to an insurance policy, for example, you can cancel your Golden Leaves Plan at any time and get a refund for a significant portion of your purchase price.

Your next step



Step One:

Complete the application form included with this brochure, following the simple instructions.

Step Two:

Complete the payment form indicating how you'd like to pay. (If you choose to pay by cheque it should be made payable to Golden Leaves Trust.)

Step Three:

Return both completed forms, with your cheque if appropriate, to your local Golden Leaves Consultant.

Payment Options

There are **three simple payment options** available to Planholders:

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 'Details & Costs' form for payment schedules.

Hourglass Payment Scheme. You can squeeze the monthly cost down to the level of a funeral insurance but gain all the essential benefits and support of a funeral plan. After paying a deposit, this exclusive finance scheme offers you a huge interest free period and the time for this current economic uncertainty to pass.

Golden Leaves will:

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

- Check all the details of your application to ensure that it is complete
- Contact you if further information is required
- Issue your Plan documentation
- Send an Emergency Card for you to carry with you at all times
- Provide you with copies of your Plan for you to distribute as you wish

If you need any help with the forms or choosing a plan that suits you, just talk to your local Golden Leaves Consultant or call Golden Leaves direct on **+44 20 8684 3464** or if presently residing in Spain **Freefone: 8000 98309** (No international code required from a Spanish mobile or landline) or email us: info@goldenleaves.com

"Thank you for your condolences on my great loss of Helen. I'm missing her very much. Thank God I took out a funeral plan, I would not have known what to do if I had not had one. It all went very smoothly and the Tanatorio Virgin del Pilar were very professional." Mr Eric Brew, Campoverde, Alicante



Find out more at www.goldenleaves.com

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Golden Leaves
Funeral Plans

FOUNDER National Association **NAPFP** MEMBERS
For Pre-Paid Funeral Plans