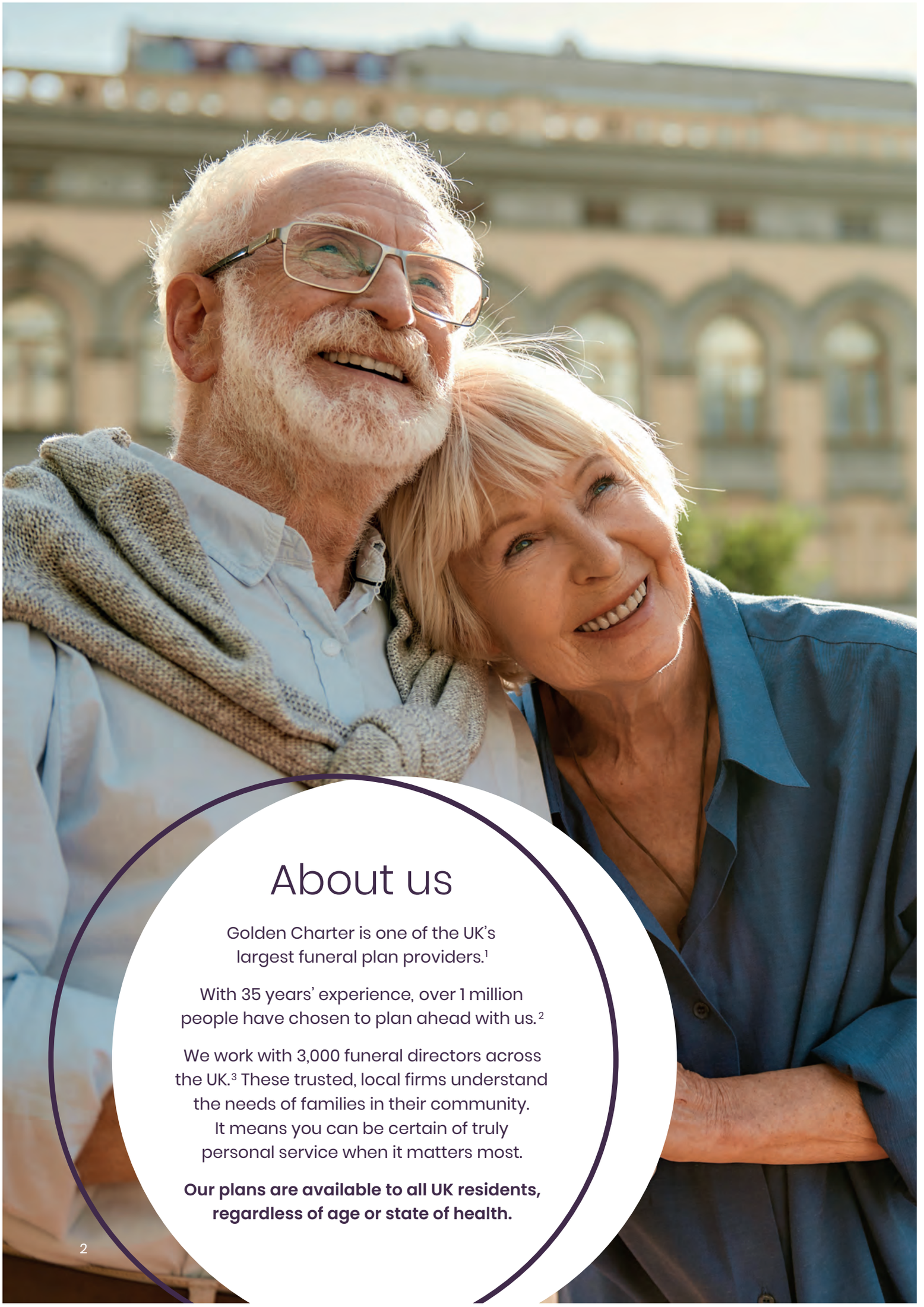
Planned by you. Sorted for them.

From a traditional funeral to fuss-free direct cremation, plan the send-off you want with Golden Charter and D. Chisholm & Sons Funeral Directors

Brought to you by your local independent funeral director for truly personal service and support when it matters most

D. Chisholm & Sons

FUNERAL DIRECTORS SINCE 1878



About us

Golden Charter is one of the UK's largest funeral plan providers.[1]

With 35 years' experience, over 1 million people have chosen to plan ahead with us.[2]

We work with 3,000 funeral directors across the UK.[3] These trusted, local firms understand the needs of families in their community. It means you can be certain of truly personal service when it matters most.

Our plans are available to all UK residents, regardless of age or state of health.

The easy way to take care of your funeral, and your family

Thank you for your interest in a Golden Charter funeral plan from your local independently-owned funeral director. We know it's never easy to think about death, and that many people put off planning for their funeral or even avoid it altogether. And yet there are several very good reasons why having a funeral plan in place makes perfect sense – from a n emotional, practical and financial point of view. So don't put off planning ahead any longer. Now is the time to get started.

What is a funeral plan?

A funeral plan is an easy way to organise your funeral arrangements in advance, specify your wishes and pre-pay the funeral director's services included in your plan.

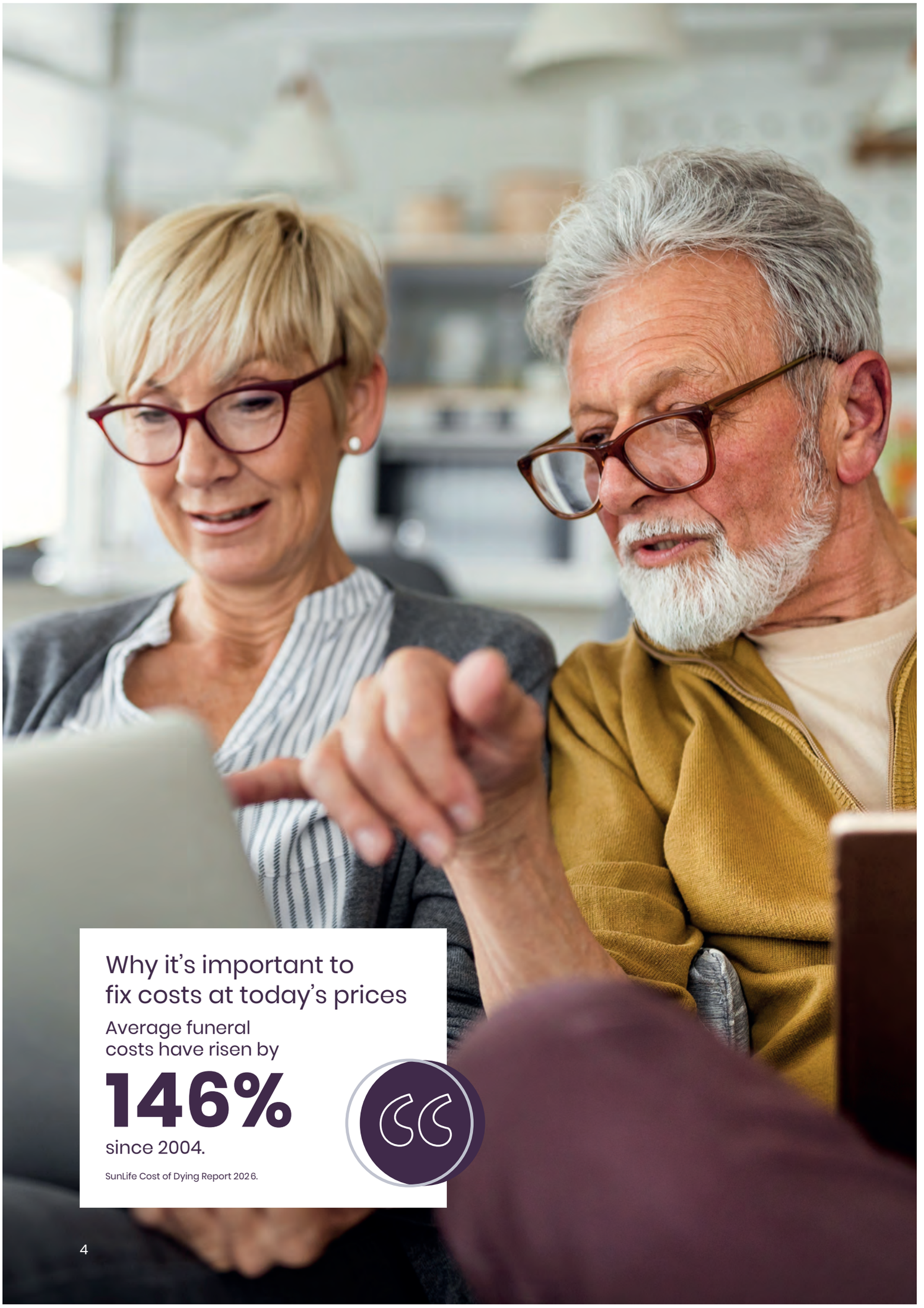
Our plans can also include an allowance towards third party costs (see page 8 for details).

When the time comes, just one phone call to your funeral director is all that's needed to activate your plan and get arrangements under way. Your wishes will be taken care of and carried out according to your plan, helping to relieve your family of the stress and worry they may otherwise have to face.

With one in five families experiencing notable financial concern when paying for a funeral[4], taking steps now is a simple, thoughtful way to plan ahead that can save your family worry and expense, and help make things easier at a difficult time.

Leave memories. Not worries.

- Enjoy the peace of mind that comes with knowing you've helped save your family from the worry of funeral costs and arrangements
- Arrange the send-off you really want with a trusted, local funeral director
- By paying for the funeral director's services in your plan at today's prices, you can avoid any possible future increases in the cost of these services



Why it's important to fix costs at today's prices

Average funeral costs have risen by

146%

since 2004.

SunLife Cost of Dying Report 2026.

Why pre-paying makes financial sense

You may be surprised to hear that the average cost of a funeral has gone up by 146% in the last 22 years, far outstripping inflation.[4] It means there's no guarantee that, when the time comes, your bank or building society savings will cover the cost of your funeral.

A smart way to plan ahead

The opportunity to pre-pay your funeral director services and fix their costs at today's prices is one of the key benefits of planning ahead with a funeral plan.

Plus, there's the comfort of knowing that however much the cost of these services increase in the future, once your plan is paid for[5] there will be nothing more to pay for them – guaranteed.

No waiting, no worrying

An added worry could be that funeral costs need to be paid straight away, leaving your family to pick up the bill. They may not have immediate access to your savings and, as it can take some time to wind up an estate, they could have a long wait until other assets become available.

Nobody wants their family to face money worries. With a funeral plan in place, you can be sure the cost of the funeral director's services will be taken care of, so your family can focus on taking care of each other.

What about Over 50s policies?

Over 50s insurance policies usually pay out a lump sum on death which can be used towards a funeral. But in most cases, as the lump sum is fixed at the outset of the plan, any future increase in funeral prices could mean the payment won't cover the cost of the funeral.

A Golden Charter funeral plan will pay for the funeral director's services covered by your plan at the time they are required, no matter what happens to prices in the future.

By paying for the funeral director's services in your plan at today's prices, you can avoid any future increases in the cost of these services

Arrange the send-off that's right for you.

One of the best things about a funeral plan from Golden Charter is that you and your funeral director can arrange a send-off that's as unique as you are. From a traditional funeral to a no-fuss direct cremation, you can tailor a plan that suits your needs perfectly. And it might cost less than you think.

Your wishes. Your way.

Over the years, we've learnt that just as no two people are the same, no two funerals are either. Whether for a burial or cremation, our funeral plans let you arrange the funeral you really want.

Your funeral director will take care of every aspect of your plan in a personal way. From flowers and music to unique touches and unusual requests, they'll take the time to understand your needs and tailor a plan that fits your wishes exactly. Deciding on the main details now is a thoughtful way to plan ahead and save your family from uncertainty and stressful decisions later on.

With a plan in place, you can rely on your funeral director to carry out your wishes and for your family to receive truly personal service and support.

A plan that's tailored to your needs

- Plan the funeral exactly as you want it
- Include unique and personal touches
- Include an allowance for third party costs (see page 8 for details)
- Save your family from worry and uncertainty over your wishes and arrangements

Why specifying your wishes really matters

Less than 1% of people know all of their loved one's final wishes.

SunLife Cost of Dying Report 2026.

It's a chance to take control, feel prepared and get peace of mind for you and the loved ones you care about

We're here to help

We understand that it can be hard to think about your funeral and you may not be sure where to start. Your funeral director can answer any questions you may have, discuss the finer details of your funeral wishes and tailor a plan to suit you.

What's covered by your funeral plan?

The funeral director services included in your plan will be tailored to your wishes. Think about what's important to you – from the type of coffin you want – to whether you need a limousine for family or friends.

The funeral director services

These are the funeral director's own services for either a cremation or burial. The services you select are guaranteed to be covered by your plan.

These typically include:

- Their professional services and making all arrangements for the funeral
- The coffin or casket
- The provision of funeral vehicles
- Transportation of the deceased from place of death to the funeral director's 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
- Advice on bereavement counselling

What do I get as a plan holder?

We'll send you a plan documents pack with all the information about your plan, including your funeral director's details. The funeral director will also hold details of your plan. If you've opted to have a nominated representative, they will receive a letter with details of your plan and appointed funeral director.

Optional allowance towards third party costs

As well as the funeral director's services, which are guaranteed to be covered as set out in your plan, there are other costs associated with a funeral you need to consider. Referred to as third party costs, these are for other essential services required to carry out a cremation or burial which need to be paid at the time of the funeral. These costs are outside the control of your funeral director, but you can include a contribution towards them in your plan. Third party costs may include:

- Crematorium fee
- Minister or officiant's fee
- Purchase of burial plot
- Cemetery fee: the opening of a new or existing grave for burial or interment of ashes
- Hire of church or other venue
- Fees of organist or soloist
- Memorial, such as a headstone, entry in a book of remembrance, or the planting of a tree
- Catering, floral tributes and funeral announcements

The value of any allowance in your plan for third party costs may grow over time. However, there may be more to pay for third party costs if they exceed the allowance in your plan at the time of the funeral.

I'm leaving behind memories, not worries about my funeral arrangements

A range of ways to pay for your plan

Spread the cost or make a one-off payment. We offer a number of ways to pay for your funeral plan – simply choose the one that's right for you.

Flexible payment options

Single payment option

You can make a one-off single payment for immediate cover.

12 monthly payment 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 fully covered once all payments are made.

Instalment payment option

For a lower monthly payment, you can also choose to spread the cost of your plan between two and 15 years.[6]

This option includes the added benefit of our **Golden Charter Pledge**. This ensures that if you die at any time after you have made 12 payments, the funeral director services included in your plan will be provided.

An instalment charge is included based on your age and the term you select, and is included in the overall cost of your funeral plan. For monthly payments and more information please ask your funeral director.

Arrangement fee

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

For more detailed information on the payment options, please refer to our separate Key Features documents.

The Golden Charter Trust

Payments to your Golden Charter funeral plan are protected

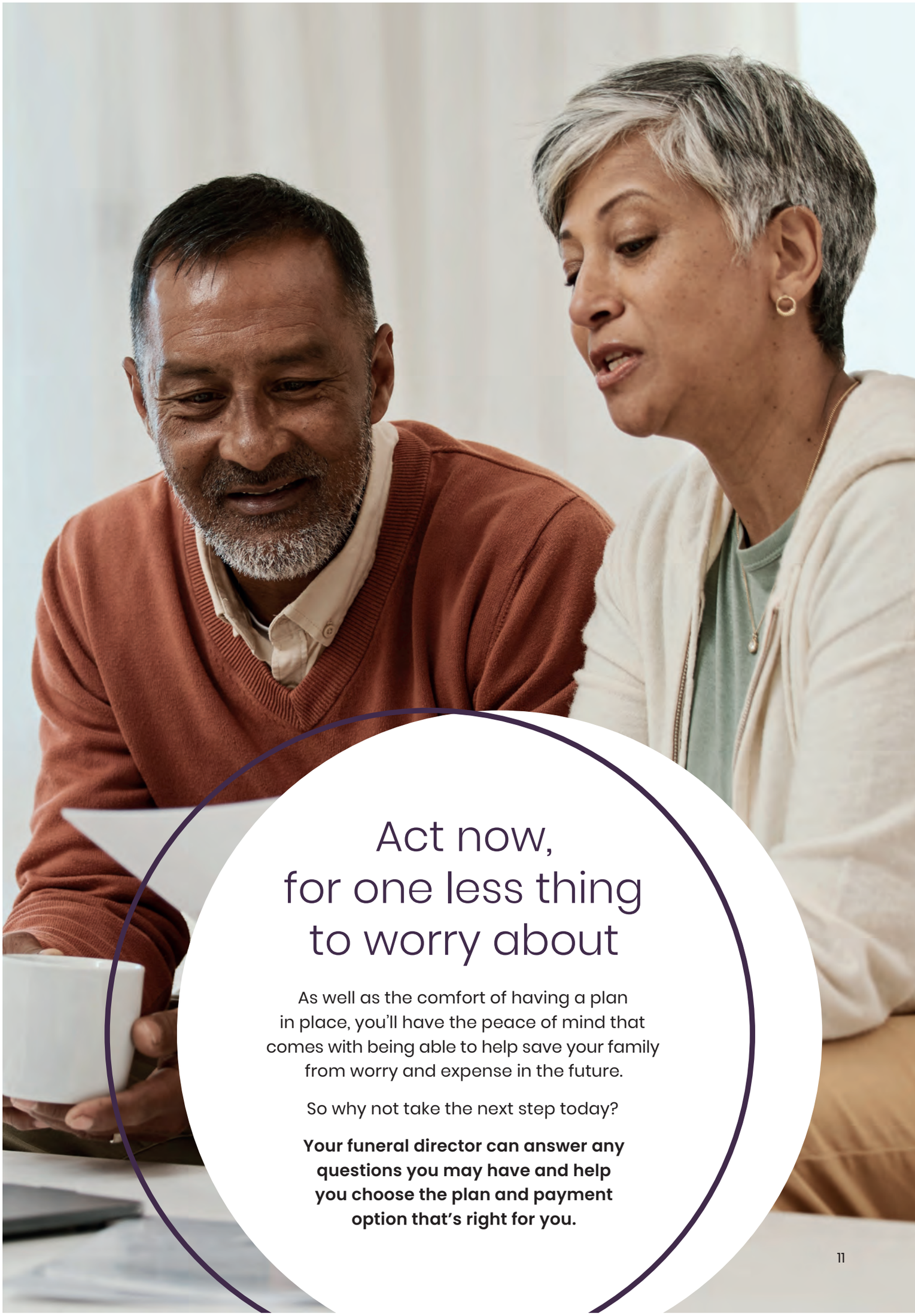
Your funeral plan payments are held within the Golden Charter Trust.

With over £1.2 billion under management,[7] the Trust is operated by a Board of Trustees, completely independent of Golden Charter. The Trustees are chosen for their skills and experience, and safeguard the payments made by our customers.

The Trust's 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 in the future that may be.

For more information on how we protect your payments, please visit **goldencharter.co.uk/faqs**

Notes: 1. Based on Golden Charter analysis and independent research of funeral plan market size, as at November 2025. 2. As at September 2026. 3. Based on number of funeral director branch in the UK accepting Golden Charter plans, as at January 2026. 4. SunLife Cost of Dying Report 2026. 5. Or, if you choose the instalment payment option, after 12 consecutive payments and as long as your payments remain up to date. 6. For the instalment payment option, you must be aged under 78 at the start date of your plan and pay the total cost by your 80th birthday. Please refer to the Key Features document for eligibility of each payment option. 7. Confirmed by Golden Charter Trust's audited accounts at 31 March 2025. 8. Golden Charter customer survey, April 2025.



Act now, for one less thing to worry about

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 today?

Your funeral director can answer any questions you may have and help you choose the plan and payment option that's right for you.

D. Chisholm & Sons

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D. Chisholm & Sons 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).

INDEPENDENT GOLDEN CHARTER PARTNER

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