

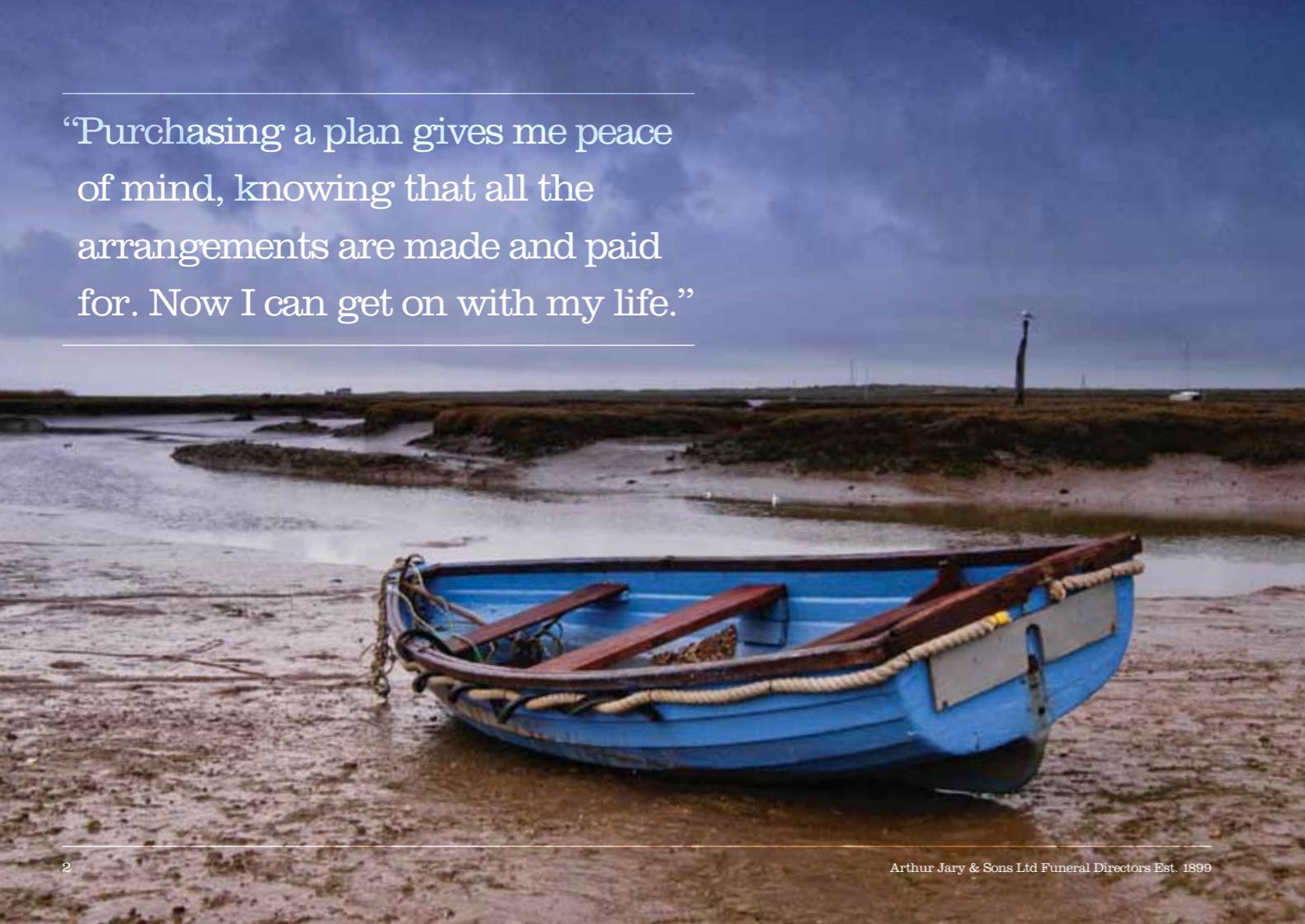


ARRANGING AND PAYING
FOR A FUNERAL IN ADVANCE

Arthur Jary & Sons Ltd
Funeral Directors
Est. 1899

Independent & Family Run Funeral Directors

“Purchasing a plan gives me peace of mind, knowing that all the arrangements are made and paid for. Now I can get on with my life.”



WHY SHOULD WE THINK ABOUT PAYING FOR OUR OWN FUNERAL?

“Most of us, as we get older, expect to provide the money to meet our funeral expenses. We’re not morbid. It’s to do with independence and responsibility. Leaving everything in order for our relatives and friends. We don’t often talk about it - because there’s no need to - but the fact is that funerals cost money, and we want to take care of the cost.”

Many people wish to provide for their funeral expenses and a funeral pre-payment plan is a caring, sensible and cost-effective way to do so. The advantage of an Arthur Jary & Sons pre-payment plan over a savings account or life insurance policy is that you can pay now, at today’s price, with a guarantee of nothing more to pay for the funeral director’s services included in the plan, no matter when the service might be required, helping to protect against inflation. Our fees are paid by the Golden Charter Trust at the time of the funeral.

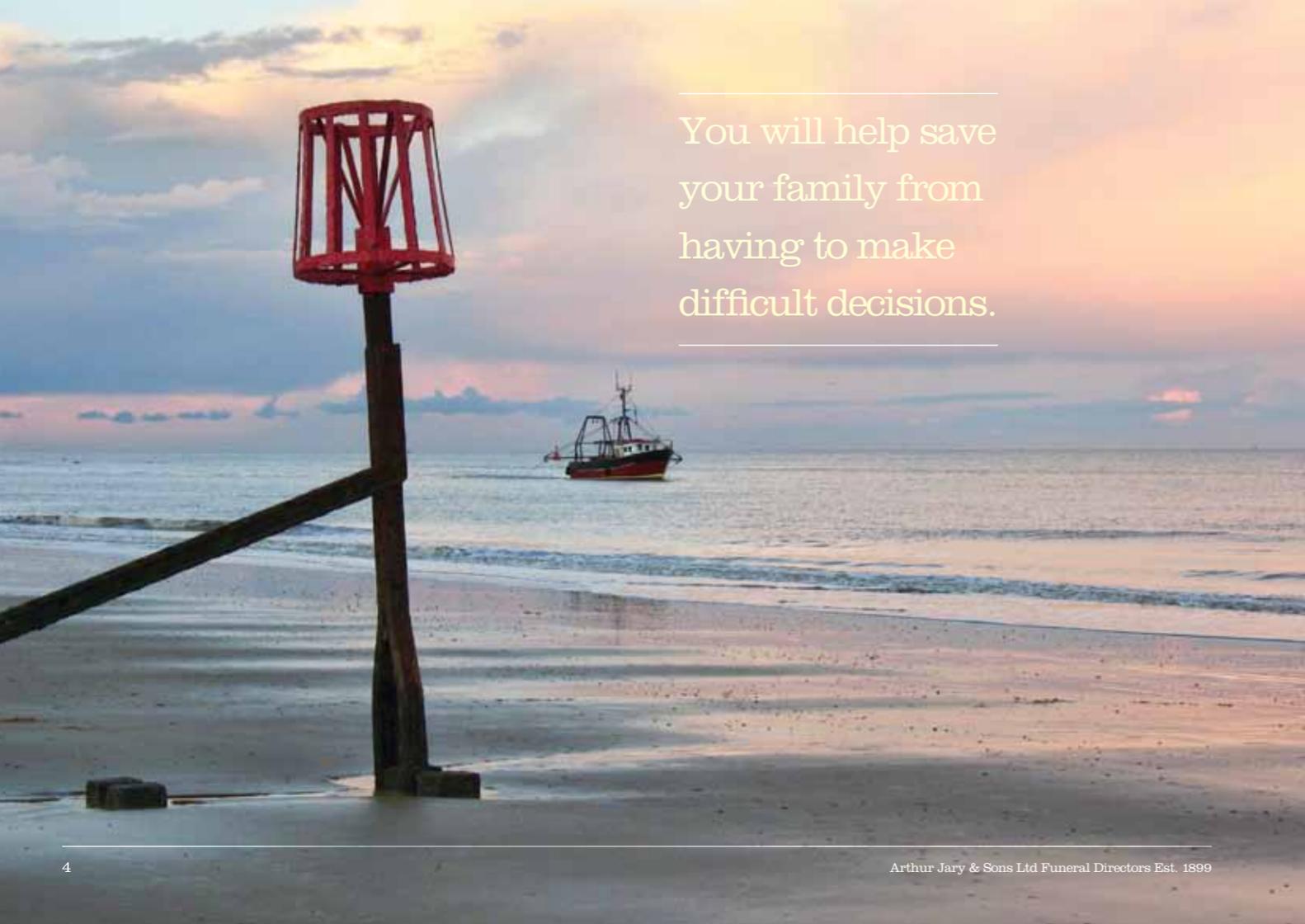
† This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them.



Funeral pre-payment plans are provided by Golden Charter in association with a network of independent funeral directors throughout the UK. Funeral pre-payments are held in the Golden Charter Trust[†], run by a board of independent trustees.

Over 500,000 people in the UK have already trusted them with their funeral arrangements, so you can be sure your plan is in the best of hands.

“...guarantee of nothing more to pay on funeral services included in the plan - no matter when the service might be required...”



You will help save
your family from
having to make
difficult decisions.

THE ADVANTAGES OF AN ARTHUR JARY & SONS PRE-PAYMENT PLAN

- * You can choose your own funeral arrangements, for your own peace of mind
- * You will help save your family from having to make difficult decisions, trying to guess what you would have wanted, at such a distressing time
- * All options are clearly specified with fixed prices – or you can choose a personalised plan with every detail exactly as you want it
- * Avoid rising funeral costs with a guarantee of nothing further to pay for the funeral director's services included in the plan
- * Financial security – the funeral payment is held in the Golden Charter Trust[†] until it is needed
- * There are no awkward health questions
- * You can make a once-only payment or pay by monthly instalments – whichever suits you
- * The funeral will be provided by Arthur Jary & Sons Ltd, who have won customer care awards for their funeral plans in 2011, 2013 and 2015

[†] This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them.

THE TRADITIONAL WAY PLAN

This is a popular choice, and allows for most customs:

- * Guidance on registration of the death
- * Bringing the deceased into our care, from within a 20 mile radius of Great Yarmouth, at any time of day or night
- * Care of the deceased, and viewing in one of our private Chapels of Rest, by appointment
- * Our Warwick veneered coffin, fully furnished as per your wishes, suitable for burial or cremation
- * Our attention and professional services for making the funeral arrangements and providing staff for the funeral
- * Supplying a hearse, one limousine and bearers to leave from a local private address and proceed to Great Yarmouth Crematorium, Gorleston, Waveney Memorial Park & Crematorium, Ellough, or to a local churchyard or cemetery. If you wish for a service in church as well as the crematorium, or alternatively wish for a service at St. Faith's or Earlham crematorium, please ask us to advise on the extra costs
- * Receiving and listing of floral tributes / donations
- * A contribution towards other third party expenses, known as disbursements

Choose one of our plans, or discuss a fully personalised option with us.



THE EXCLUSIVE WAY PLAN

This plan provides a high quality funeral, with the following additions to the Traditional Way Plan:

- * A superior quality oak veneered coffin, with panelled sides
- * Provision of a second limousine
- * Attendance at a local church for a service, as well as a committal at the crematorium or cemetery

THE SIMPLE WAY PLAN

This plan is similar to the Traditional Way Plan, but with a few variations:

- * A basic coffin, suitable for burial or cremation
- * Facilities for viewing out of normal working hours are not included
- * No funeral procession – the hearse will meet the family at the local crematorium or cemetery
- * This plan does not include listing of flowers or donations



Plan prices
Please refer to the enclosed application form for current prices.

THE PERSONALISED PLAN

Tailored for you and your wishes:

- * A funeral is a very personal occasion, and many people have their own specific wishes. If none of our other plans suit your requirements, then we will prepare a Personalised Plan just for you



QUESTIONS & ANSWERS

- * Is there an age limit or health restriction?

No, you can purchase a plan at any age and in any state of health, but please see the note on instalments.

- * Can I pay by instalments?

Yes, there are a range of options - please ask for details. It usually costs more to pay for a plan by instalments because of the extra administration involved, however there is no additional charge if the instalments are over 12 months. If the plan holder dies before all payments are completed, then the funeral will only be part-paid. Please see Terms & Conditions for more information.

- * What if I die away from home?

We recommend that you take out travel insurance when you go on holiday, especially if you travel abroad, which usually covers bringing you back home if necessary. Our plans, in conjunction with Golden

Charter, cover internal repatriation within the UK mainland from port / airport to our Chapel of Rest.

- * What if I move home?

If you move, Golden Charter can transfer your plan to a funeral director in that area. Funeral costs do vary from one area to another and you will be advised of any difference in cost at that stage.

- * Can I buy a plan for someone else?

Yes, please mention this on your application – we will need the name, address and year of birth of the person to be covered but we will send all correspondence to you. Please note where the Fixed Monthly Payment option is selected, AXA Wealth Ltd will contact the plan holder to confirm Direct Debit details only.

- * What if I change my mind later?

If you change your mind within the first 30 days of your plan you are entitled to

Here are some of the questions you might want to ask, but please call us if there is anything else you would like to know about the plans.

a full refund, less the administration fee.

If you cancel your plan at a later date having paid in full, you will either receive your money back in full (less the admin fee) or, if you are paying the low cost monthly instalments, then payments can be refunded within the first 12 months less the cancellation fee. After this period refund is not available, and the funds will be frozen and held in trust. This way, the plan stays with Golden Charter, and the funds can be used as a contribution towards the funeral.

- * What if funeral costs increase?

Funeral costs usually increase each year, but once you have purchased a pre-payment plan the funeral specified will be provided for you when needed, without any further charge to you or your family for the funeral director's costs included in the plan (please see the information on disbursements on page 11). This is one of the most important benefits and explains why pre-payment plans have become so popular with our clients in recent years.

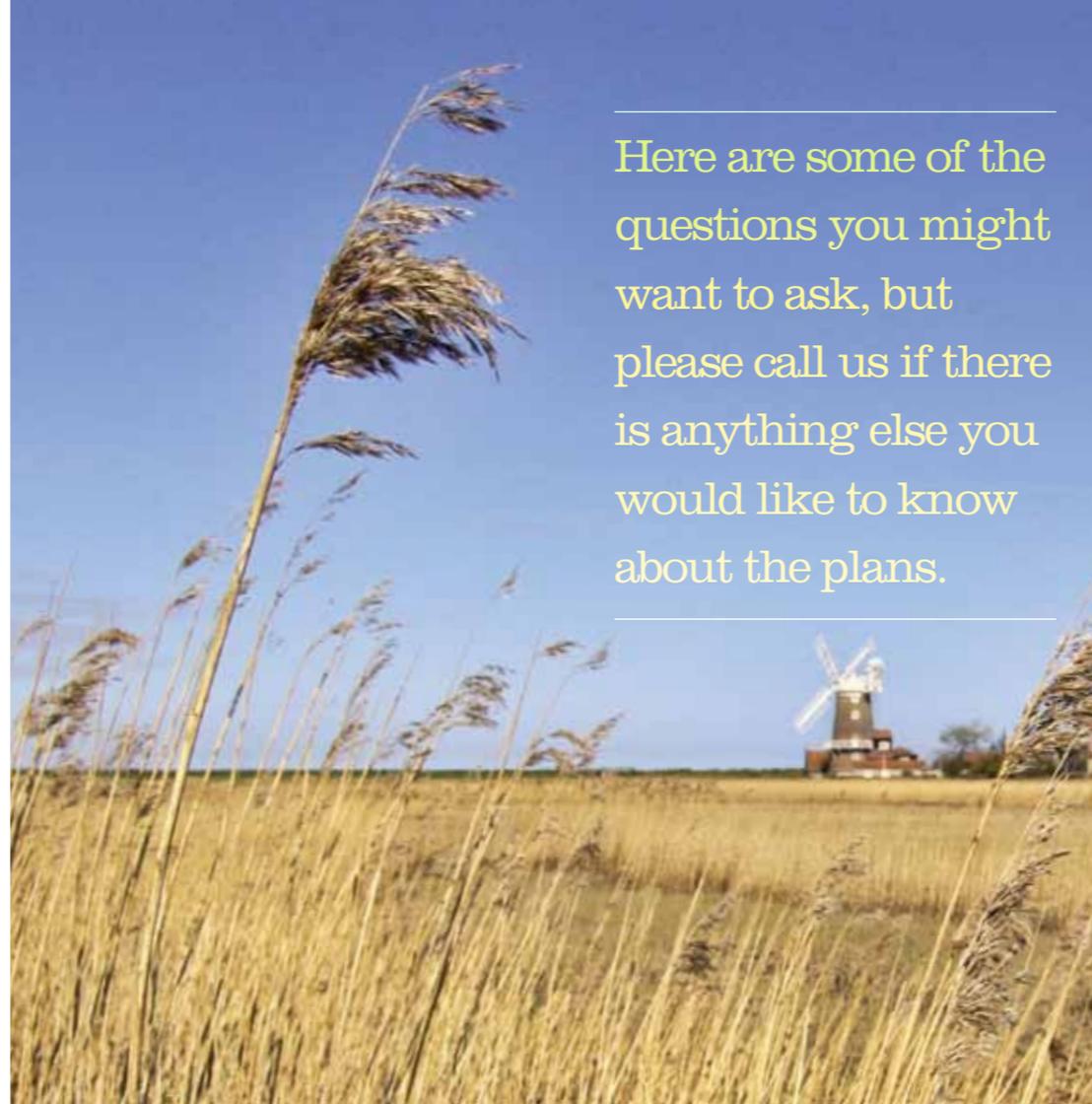
- * Do you pay interest?

No, a pre-paid funeral plan is simply a way of paying in advance for the funeral service. As the value of the Golden Charter Trust increases over the years, so the money available to pay the funeral director for the plan will increase to compensate for rising costs.

- * How do I know the money will be safe?

All payments are made into the Golden Charter Trust[†], which is run by a board of independent trustees. The accounts of the Golden Charter Trust are monitored by independent actuaries and checked by independent auditors. The payment for the funeral can only be withdrawn from the Golden Charter Trust when the service has been provided or if the plan is cancelled.

[†] This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them.





Everything is designed to make things as easy as possible for your family and friends.

DISBURSEMENTS

Each plan includes a contribution towards other third party expenses, such as burial or cremation fees, the minister's fee, etc. – these fees are known as “disbursements”. This is intended to cover most, if not all, of the usual disbursements, but please note that they are outside of our control and cannot be guaranteed. The amount included for disbursements will be increased annually in line with the Retail Price Index. You can include a larger (or smaller) contribution towards disbursements if you wish – please ask if you need advice on this point.



A CODE OF PRACTICE

Golden Charter is registered with the Funeral Planning Authority and bound by the Code of Practice for funeral plans, which ensures:

- * Fair terms and conditions for the customer
- * Security of funds - with strict controls over the custodianship and regular monitoring by independent experts
- * A procedure for independent arbitration of complaints

This plan complies with the requirements of the Financial Services and Markets Act 2000.

YOUR PLAN GUARANTEE

If you pay by single payment, within 30 days Golden Charter will send you a Certificate of Entitlement, confirming your plan details and the fact that there will be nothing more to pay for the funeral director's services included in the plan (but please see the note on disbursements).

For instalment plan customers, your payment plan will be confirmed and the Certificate of Entitlement will be issued when the payments are completed.

The Certificate of Entitlement comes complete with practical information for your relatives or executor on what they should do at the time of the funeral, your personal wishes for the funeral and where your important documents are kept.

Everything is designed to make things as easy as possible for your family and friends.



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Lowestoft
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Provided by:



Golden Charter 
Smart Planning for Later Life

Secured by:



Member of:

