## John Sandelands (Funeral Directors) Ltd.

A funeral plan is an easy way to arrange the funeral you want in advance. A plan allows you to specify your wishes and pay for the funeral director's services included in your plan. As customers often tell us, that can bring peace of mind to you and your family. 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. The value of the allowance included in your plan may grow over time. 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.

At John Sandelands Funeral Directors Ltd, we work in partnership with Golden Charter to provide you with a simple way to plan ahead. As one of the UK's largest funeral plan providers\*, Golden Charter has helped 900,000 people make funeral provisions\*\* so we're completely confident in offering their plans to you.

Everyone has different needs when it comes to funeral planning, so we make sure the plans we offer are as flexible as possible. When you get in touch, we'll be happy to discuss your funeral requirements and tailor a plan to suit you. Rest assured a plan from Golden Charter is available to all UK residents, regardless of age or state of health.

Would you like to know more information about how a Golden Charter funeral plan could work for you? We can provide you with all of the information you need to make an informed decision for you and your family, so get in touch today!

\*Based on a Golden Charter analysis and independent research of the funeral plan market size as at January 2023.

## \*\*Correct at March 2023

John Sandelands Funeral Directors Ltd are 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).