



**Golden Leaves  
International**



International funeral plans... made simple.

A helping hand for  
Expatriates living abroad.

**A GOLDEN LEAVES FUNERAL PLAN IS NOT AN INSURANCE POLICY**

# Peace of mind for you and your family

Living in the warmth and friendship of an expatriate community has many benefits. However, if you were to pass away there, would your loved ones know what to do in order to arrange a funeral that suits your 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.



# Why pre-planning your funeral is essential if you live abroad

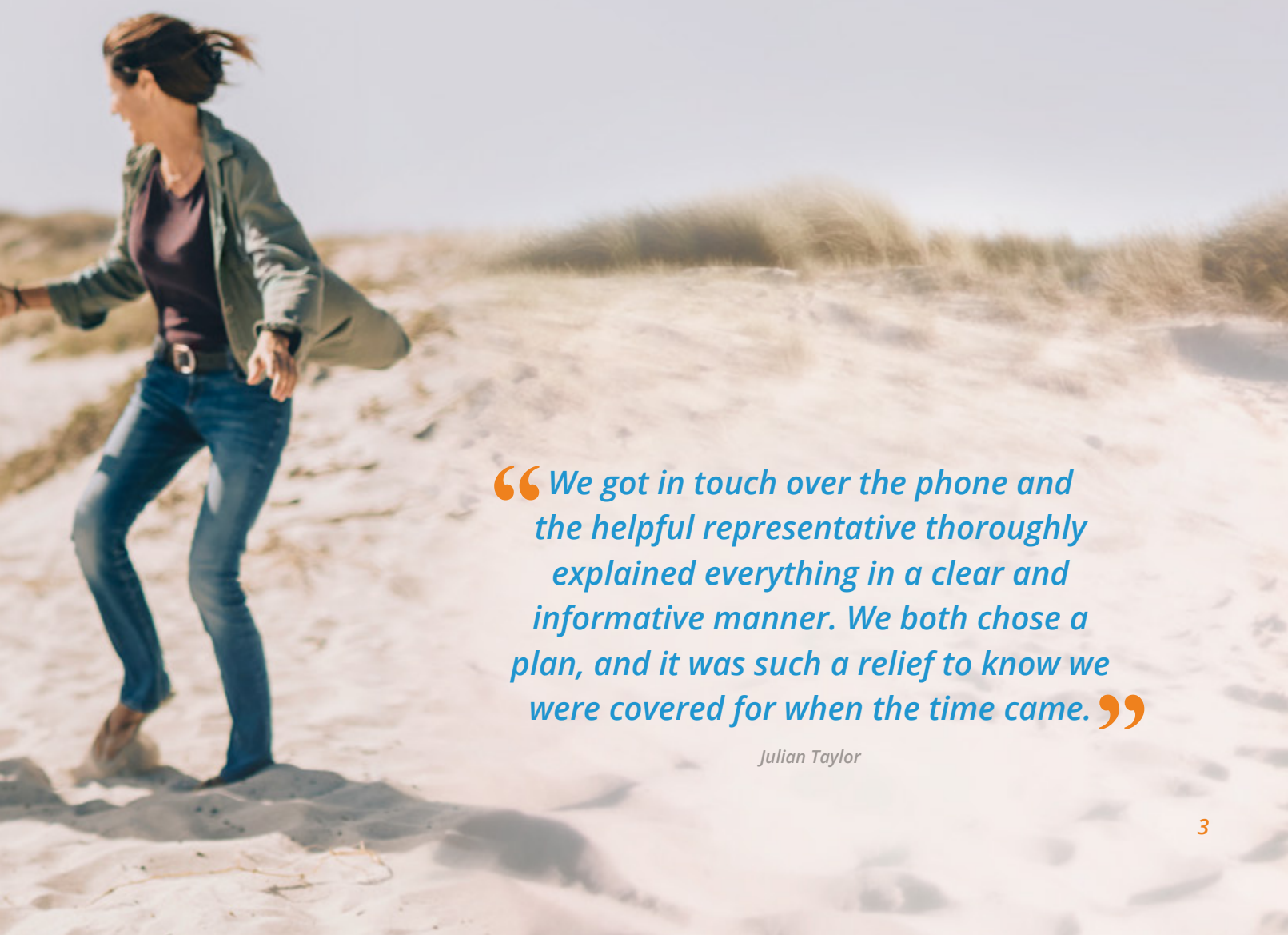
There are some very significant differences between funerals in the UK and abroad, which can make funeral planning unnecessarily complicated and stressful.

Outside of the UK, a funeral normally takes place within 48 hours of death. You can imagine the pressure this can put on grieving relatives who may have no idea who to call, or how to register a death.

Most funerals outside the UK may also require payment within 24 hours of death. If you're unable to pay upfront, the funeral could be postponed, and you could be charged for every additional day that it is delayed.

On top of the burden of organising a funeral overseas, you could encounter other serious obstacles such as complex regulations and red tape, as well as the language barrier itself.

These are just some of the reasons why more expatriates are choosing to pre-arrange and pre-pay for their funeral service well before they actually pass away.



**“We got in touch over the phone and the helpful representative thoroughly explained everything in a clear and informative manner. We both chose a plan, and it was such a relief to know we were covered for when the time came.”**

*Julian Taylor*

# Quality funeral plans, fixed at today's prices

We've 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.

When you purchase a plan with us, you'll pay today's funeral prices, and the funds will be invested in an independent Trust on your behalf. So, however much funeral costs rise, you'll still get exactly what you've planned and paid for.

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

## Your plan can be used in the UK too

For total peace of mind, our plan can be used towards a UK funeral too, should you pass away whilst you're visiting there. In short, choosing to plan with Golden Leaves means you can relax and continue to enjoy your life, secure in the knowledge that you have secured every detail of the funeral you want.



# Plan today, then get on with the rest of your life

We're here to help you plan the funeral you want – relieving your bereaved family from having to cope with difficult decisions at a time when they're least able to.

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? 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?

You can pick one of our standard 'ready-made' plans or we can help you put together a more bespoke package. Whichever plan you choose, we guarantee you'll get the funeral you want. And when the time comes, 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.

## Our 24 hour Helpline

Once your plan is up and running, you'll receive an Emergency Helpline card to keep with you at all times. We'll also provide extra copies of your plan arrangements to share with your loved ones.

The Emergency Helpline is manned 24 hours a day, 365 days a year by a Golden Leaves Bereavement Officer, so when the inevitable happens, we're 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.

**“My thanks to Golden Leaves for the wonderful service they gave following the death of my dear husband. They 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*



# Secure your future funeral, at today's prices

The cost of funerals has increased significantly above the level of inflation over the last 20 years and its a trend which is predicted to continue.

When you buy a Golden Leaves Funeral Plan you're securing your future funeral services at today's prices and will not cost your family a penny more whenever its ultimately needed.

You can purchase your plan through a single direct payment within 30 days of your application, or through instalments spread over an agreed period between one and five years. You can pre-pay for your funeral at today's prices in Sterling or Euros.

You can pay in Sterling\* or Euros and Golden Leaves accepts cheque, credit and debit cards, BACS, CHAPS or Direct Debit. You pay at today's prices and the funds are invested in an independent trust on your behalf. So however much funeral costs rise in the future, you'll still get exactly the service you've planned and paid for. If you pass away before you've finished paying, your estate will simply be asked to make up the shortfall.



*\*Please note you will need to call Golden Leaves on 8000 98309 to receive the Golden Leaves currency conversion date rate if paying in Sterling.*

“ My mother felt that she didn't want me to have to deal with all of this alone when the time came, so she set up a Golden Leaves funeral... taking away the worry and stress. ”

*L. Musgrove*

## Did you know?

A recent survey has shown that the cost of a Spanish Funeral has increased by over 25% in the last 5 years. The projected cost is set to rise substantially over the next 5 years, so it makes simple common sense to freeze your costs at today's price.



## Relax, your funds are in expert hands

When you pre-plan with us, the funds are placed in the Golden Leaves Trust, which 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. This is vital to ensure the funds are safe and secure in the trust fund until the moment it is required.

Golden Leaves Trust operates to the very highest standards when it comes to consumer protection; amongst the trustees is the Vice President of the Trading Standards Institute, and Assistant Director Office of Fair Trading. Julius Baer and Quilter Cheviot are the appointed fund managers, and Lloyds TSB are the Trust's bankers.

### Strict monitoring

Golden Leaves applies the exact same stringent approach to business governance and operational procedures as it does in the United Kingdom to all of its international activities.

Our Trust Funds withstand extensive annual actuarial reporting and rigorous check and balances to ensure that both fund management and the investments pass strict oversight and controls. This ensures that the funds for your purchase are safe and securely held.

Golden Leaves International is unique in offering the same superior level of operational and financial protection abroad as you would expect to receive from us in the UK.



## Your questions answered

### Why not just take out insurance?

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

- With a Golden Leaves Funeral Plan, **you pay a fixed cost**. With an insurance policy, you keep paying until you pass away - which means that you might pay considerably more than the funeral actually costs!
- A Golden Leaves Funeral Plan **does not require any medicals or health questionnaires** like an insurance policy generally does.
- There are **no age restrictions** with Golden Leaves and the price is fixed whatever your age, whereas you can usually only get insurance up to a certain 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**.
- There are no refunds if you cancel your insurance policy.

- An insurance policy does not provide you with an emergency **24-hour helpline service**.
- Most important of all, an insurance policy does nothing to **protect your loved ones from the immense stress** of having to organise a funeral in a foreign country, with the language barrier and local regulations to contend with.

### Or a savings plan?

Funeral costs in Europe have risen dramatically in recent years and will likely continue to do so.

When placing your money in a savings plan, there are no guarantees that your investment will be able to pay for your funeral when the day comes. With Golden Leaves however, not only do you pay today's prices, but you can plan every last detail in advance, which guarantees the funeral you want.

### 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 language barriers means that pre-planning is the only way to ensure your family is spared the stress of organising everything when the time comes.



**“ I called Golden Leaves, a representative came to visit and explained everything to me... The payment was taken over the phone and my wife was covered immediately. ”**

*Keith White*



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

Most expats choose a plan that assumes their funeral will take place in their current country of residence. But if you'd prefer to be repatriated 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 at no additional charge.

### **Global Portability**

If you purchase an International Golden Leaves Plan, but pass away outside your country of residence, visiting relatives or friends for example, your plan covers you there too, if you do not wish to be returned back home. 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 contributed 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 expats 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 process. Golden Leaves can put you in touch with our local experts to ensure you have all the advice you need to have a suitable will drafted.

### **What happens if I die on holiday?**

We recommend checking that your travel insurance covers repatriation. If it doesn't, we can advise your dependents 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, you can cancel your Golden Leaves Plan at any time and get a refund for a significant portion of your purchase price.



## How do I apply?

So you've chosen to take out a Golden Leaves funeral plan, what happens next?

### Step One

Follow the instructions to complete the included application form.

### 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 (and cheque if applicable) to your local Golden Leaves Consultant.

#### Choose one of our payment options:

**Lump Sum Payment:** The whole sum is paid within 30 days of application.

**Instalment:** You pay a monthly fee over a 1 to 5 year period (or longer if required). See 'Details & Costs' form for payment schedules.

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
- Dispatch receipt of payment
- 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.

### Still have some questions?

If you need any help with the forms or choosing a plan that suits you, just talk to your local Golden Leaves International Consultant or call Golden Leaves direct on **+44 20 8684 3464**.

If you currently live in Spain: **8000 98309**

If you currently live in Portugal: **800 814567**

If you currently live in Cyprus: **8007 7376**

Or alternatively, you can email us at:

**[info@goldenleavesinternational.com](mailto:info@goldenleavesinternational.com)**



Find out more at  
[www.goldenleavesinternational.com](http://www.goldenleavesinternational.com)

Your Golden Leaves International Consultant

“ Both Golden Leaves  
and the funeral director...  
helped me to arrange  
the funeral, just as  
my wife had wanted.  
I would like to thank  
Golden Leaves, not just  
for their very professional  
help and advice, but  
for their outstanding  
compassion. ”

*Keith White*





**Golden Leaves  
International**



[goldenleavesinternational.com](https://goldenleavesinternational.com)

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**From Spain Freefone 8000 98309**  
(24 hours, no international code  
required from a Spanish mobile  
or landline)

**From Portugal Freefone  
800 814 567**  
(24 hours)

**From Cyprus Freefone  
8007 7376**  
(24 hours)

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