



International funeral plans... made simple.

## A helping hand for expatriates living abroad.

Golden Leaves International is a trading name of Golden Leaves Limited, which is a funeral plan provider and credit broker and is authorised and regulated by the Financial Conduct Authority.

Firm Reference Number: 960923.

**A GOLDEN LEAVES INTERNATIONAL 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?

A funeral plan is a thoughtful and responsible way to show that you care about your family.

You're able to plan 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, a funeral plan isn't just a caring thing to do, we believe 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.

Many 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 purchase a funeral plan for their funeral service well before they actually pass away.



“ Explained everything perfectly. Very pleasant and efficient handling of the paperwork (thanks Emma). Hope all goes well when the time comes but not yet thanks!! ”

Peter Freestone



# Funeral plans, fixed at today's prices

We've been at the forefront of pre-paid funeral planning for over 35 years. Since 1984, thousands of people throughout the UK and overseas have chosen to plan ahead with Golden Leaves funeral plans.

## Plans with both International and UK coverage

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

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.

We have a range of packaged plans to suit your choice and budget. Golden Leaves cheapest new addition is a no-fuss, unattended 'Direct Cremation' plan. Or you can choose a 'Traditional' funeral plan with both burial and cremation options, or perhaps a 'Simple' cremation funeral plan which covers all of the essential items at a local crematorium. Finally, for those of you who would rather return to your place of birth, we have a 'Repatriation' plan too.

Alternatively we can help you put together a more bespoke package. Whichever plan you choose, we'll ensure that you'll get the funeral you want. And when the time comes, we'll be there to help your family and friends arrange the funeral. 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.

“ *I was very impressed with the process from the start to the sale. I would recommend this service to everyone. The documentation was clear and a credit to you all. Thank you.* ”

*Christine Peckham*



# Superior service comes as standard

## A trusted funeral provider with a distinguished track record

Golden Leaves is owned by funeral directors and consequently superlative customer service and having our client's best interests at heart, have always been behaviours that are central to the company's culture. Our professional team are dedicated to helping provide you with all the information you require, in order for you to make an informed decision on which funeral plan product to purchase.

It is important that your selection is made, with due consideration to your personal requirements and of course, your available budget.

### Accolades & accreditations

- ✓ Golden Leaves was a founding member of the National Association for Pre-Paid Funeral Plans (NAPFP) and helped establish the FPA which regulated funeral plans within the UK before the sector became FCA regulated in July 2022.
- ✓ We are the only independent funeral planning company to hold the internationally recognised business excellence accreditation and to have held the BSI Customer Service Kitemark.
- ✓ In April 1993, we were the first to launch an international plan for expatriates abroad+.
- ✓ Our nationwide network of funeral directors are required to satisfy a number of strict standards before they can provide services for a Golden Leaves funeral plan.
- ✓ The founder of Golden Leaves was officially recognised in 2019 for services to the funeral industry by being awarded with an MBE from Her Majesty the Queen.

*\*Parliamentary Review Issue 2019/2020*

*\*\*Correct as of July 2023*

*+ Golden Leaves own records and data*



## 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 maintained in the trust fund until the moment it is required.

The Golden Leaves Trust operates to the very highest standards when it comes to consumer protection. The trustees have a strong background in regulation, investment management and funeral direction. The trust has four highly regarded investment managers. For more information please visit [goldenleavestrust.com](https://goldenleavestrust.com)

### Strict monitoring

Golden Leaves International 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 checks and balances to ensure that both fund management and the investments pass strict oversight and control.

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



# Choose how you'd like to pay

Ways to pay that meet your budget in the currency of your choice.

Whatever your financial circumstances, Golden Leaves offers plans and flexible payment options to suit you. For full details on all available pricing and costings, please visit [goldenleavesinternational.com](https://goldenleavesinternational.com)

## Payment options in Sterling

### Single payment (i.e. in one lump sum):

- ✓ The whole sum is paid immediately and full cover starts once your welcome call is completed.
- ✓ No health checks.
- ✓ No age restrictions.

### 12 months' instalments:

- ✓ A deposit is paid and the remaining balance is spread over 12 months' instalments.
- ✓ Accidental death cover commences immediately after the welcome call.
- ✓ Full cover commences after 12 months.
- ✓ No age restrictions.

### Credit financed option\*:

- ✓ Credit agreement arranged with Funeral Safe Limited\*\* (subject to status and affordability).
- ✓ Payment duration is between 2 and 8 years.
- ✓ Full cover commences immediately after the welcome call.
- ✓ Should you die during your regulated credit agreement your lender will not pursue your estate or whoever took out your finance arrangement for you, for the outstanding balance.

## Payment options in Euros

### Single payment (i.e. in one lump sum):

- ✓ The whole sum is paid immediately and full cover starts once your welcome call is completed.
- ✓ No health checks.
- ✓ No age restrictions.

### 12 - 96 months' instalments:

- ✓ A deposit is paid and the remaining balance is spread over 12 - 96 months instalments.
- ✓ Accidental death cover commences immediately after the welcome call.
- ✓ Full cover commences after 12 months.
- ✓ No age restrictions.

*\*Golden Leaves Limited is a credit broker and not a lender. We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 960923. You can check this on the Financial Services Register at <https://www.fca.org.uk/firms/financial-services-register>. We introduce you to and promote credit available only from Funeral Safe Limited for the purpose of financing a funeral plan. You do not have to pay us for this introduction and we do not receive any commission, incentive or other form of payment if you choose to apply for credit with Funeral Safe to finance your Golden Leaves funeral plan.*

*\*\*Funeral Safe Limited is authorised and regulated by the Financial Conduct Authority and is the Lender (FRN:765110)*



# Important information you should know

**Single payment (i.e. in one lump sum in Sterling or Euros)** – you can cancel within 30 days or within 7 days of us telling you who your funeral director is (if this is later). You'll get all your money back. If you cancel after this, you'll get your money back but we'll keep a €274 / £239 charge for administration.

**12 months' instalments (Sterling or Euros)** – you can cancel at any time in the 12 months and get back everything you've paid. After that, you'll get your money back but we'll keep a €274 / £239 charge for administration. Payment option not available if you have been advised by a doctor of a condition or illness that will cause death within 12 months of applying for a plan.

**Credit-financed payment (Sterling only)** – this is a loan and it's subject to status and personal circumstances so you're not guaranteed to be accepted. You must keep up payments on this: if you miss payments, your plan may be cancelled. If you select this option you will be provided with pre-contract credit information, adequate explanations and a credit agreement directly by Funeral Safe Limited. You will have a cooling off period which is the longer of 30 days from the date of acceptance or 7 days from when we tell you who the allocated funeral director is. During this period, you can cancel the purchase of your funeral and receive a full refund of any money you have paid to that date. If you cancel after this point, we'll pay back the cost of your plan to Funeral Safe but we'll keep a £239 charge for administration. Payment option not available if you have been advised by a doctor of a condition or illness that will cause death within 12 months of applying for a plan. You must repay your finance to Funeral Safe Limited before your 85th birthday.

**12 - 96 months' instalments (Euros only)** – you can cancel at any time during the first 12 months and get back everything you've paid. After that, you'll get your money back but we'll keep a €274 charge for administration. Payment option not available if you have been advised by a doctor of a condition or illness that will cause death within 12 months of applying for a plan.

## Commission and payments disclosure

We help many thousands of customers to plan and fund their funerals. Because of economies of scale, we can sell our plans to our customers at a rate which is usually far more cost effective than it would be for them buying from a funeral director at the time of the funeral itself. As a commercial enterprise, we have costs of doing business and promotional marketing. These costs are met by supply side economies of scale delivered by our ability to purchase funerals in bulk and are consequently absorbed into the price of our plans. We retain an amount from the price paid by you for your plan (which is currently €274 / £239) to cover our administrative costs of running the business for the life of each plan, which is approximately 11 years.

We also retain an amount (which currently ranges between €245 and €1000 dependent on which plan you purchase) to cover marketing, sales fulfilment expenses and to provide the business with an element of profit. The balance is placed in the Trust in order to pay the appointed funeral director and other costs of the agreed funeral. For further information, please see our Commission and Payment Disclosure on [goldenleavesinternational.com](https://www.goldenleavesinternational.com) and refer to our fees and payments breakdown summary table.



# How the process works

## How to apply – just a few easy steps

### Step One

Visit [goldenleavesinternational.com](https://goldenleavesinternational.com) or call us FREE on **8000 98 309** (Spain), **800 814 567** (Portugal), **8007 7376** (Cyprus) or **+44 208 684 34 64** (from outside the UK).

### Step Two

You will complete a demands and needs assessment and discuss your requirements with your consultant. At this point you will select a plan and payment type. (Please be aware that we cannot provide on advice on what you should choose, just provide you with the available options).

### Step Three

If there is a plan that suits your requirement, you will be provided with a demands and needs statement, terms and conditions document and a plan summary document, which will include an outline of the cost of the plan you have selected. These documents will all be emailed to you.

### Step Four

When the application has been received, Golden Leaves will:

- ✓ Check all the details of your application to ensure that it is complete
- ✓ Contact you if further information is required
- ✓ Conduct your welcome call
- ✓ Issue your plan documentation

Our helpful team will be happy to assist and answer any questions you may have about Golden Leaves funeral plans. Call us today on the appropriate number shown above in Step One.

“

All went smoothly. Received paperwork as promised. Service was brilliant, follow up telephone call as promised on the date and time.

Rated Excellent



★ Trustpilot



# Your questions answered

## 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.

## 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.

- An insurance policy may 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.
- A Golden Leaves funeral plan **does not require any medicals** like an insurance policy generally does, although we will ask you about your health and this may limit how you can pay for your plan.

## 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. Third party fees that are guaranteed on most international plans are NOT guaranteed in the UK, but become a contribution to the third party fees at the time of the funeral.

## What are third party fees?

Third party fees are fees that have to be paid for things that are outside the control of the funeral director – examples are doctors' charges or fees for church services and the minister or to buy a burial plot or interment fees.

## 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.

## Who delivers my Golden Leaves funeral?

Golden Leaves will deliver your funeral services via one of our network of approved funeral directors. If the service is delivered by one of our network, we will pay them a contractually agreed fee to deliver the funeral to you, our client.

## Can I request a local funeral director to deliver my Golden Leaves funeral Service?

Golden Leaves will endeavour to allocate the delivery of your funeral services to a local funeral director of your choice (if required) providing they agree to provide the funeral services to our client on our behalf and meet our stringent service standards. (Except for the Direct Cremation Plan where Golden Leaves will select the funeral provider without exception).



### **If I take out the finance arrangement over 24-96 months what happens if I die before the end of the agreement?**

Should you, or the person who purchased the plan on your behalf, die during the regulated credit agreement, your lender will not pursue the outstanding balance.

### **Am I guaranteed to be accepted for the finance arrangement?**

Acceptance is not guaranteed. Regulated and responsible lenders must ensure that any finance provided is affordable to a customer and is in the best interests of the customer. This is not always possible. To assist the lender with ensuring the above customers will be required to carry out a credit check and possibly provide additional information. If the lender is able to ensure the finance purchase is in the best interest of the customer and affordable, the application will be accepted. You must repay the finance by your 85th birthday so this may limit the term over which Funeral Safe Limited will allow you to make repayments.

### **If I purchase a Direct Cremation Plan, can I have a service for my family to attend?**

This is an unattended direct cremation service and therefore unfortunately doesn't include a service for mourners. Many people do hold a separate memorial service at a later date, once they have collected the cremated remains of their loved one.

### **Am I guaranteed to be accepted?**

So long as you are 18 or over, there are no age limits to acceptance for your plan. If you pay for your plan with a finance agreement with Funeral Safe Limited, this is subject to status and affordability check so it's not guaranteed that they will accept your finance application. You must repay your finance before your 85th birthday so this may limit the term over which Funeral Safe Limited will allow you to make repayments. If you've been told by a doctor of a condition or illness that will cause death within 12 months of applying for a plan then you can still take out a plan but you will only be able to pay with a single, lump sum payment: other payment options will not be available to you.

### **If I decide to purchase my plan over 12 - 96 monthly instalments, what happens if I die before I have paid them all?**

If death occurs from natural causes in the qualifying period, the plan will be cancelled and all payments refunded to the estate or to the individual who purchased the plan, but no funeral will be provided. If death was accidental then a funeral will be provided, with no balance to pay. If you die after the qualifying period, the funeral will be provided with no further payments due.

### **What happens to the money I pay for my plan?**

The company retains an amount from the price paid by you for your plan, to cover our marketing and sales expenses, for the administrative costs of running the business for the life of each plan and to provide an element of profit. The balance is placed in the Trust in order to pay our trade funeral suppliers (for further information if required, please visit [goldenleavesinternational.com](http://goldenleavesinternational.com) and refer to our price breakdown summary table, contained in our Commissions and Payment Disclosure).

### **Can I upgrade/downgrade my plan to another if I change my mind?**

Yes, your current plan will be subject to the cancellation terms of your existing plan. You can then take out a new plan from the currently available plans.

### **Can I cancel my plan?**

Yes, of course. But your rights depend on how you pay for your plan. You have a right to cancel any plan (however you pay for it) within 30 days or within 7 days of being told who your allocated funeral director is, if this is later than 30 days. If you do this, you'll get all your money back.

If you paid for your plan in a single lump sum or you finance this via Funeral Safe, you can still cancel after this time and get your money back but we'll keep a €274 / £239 charge for administration.

If you pay for your plan by instalments over 12 - 96 months' you also have extended cancellation rights. For this payment option you can cancel any time within 12 months of taking out your plan and get all your money back. If you cancel after the first 12 months, you can still cancel and get your money back, but we'll keep a €274 / £239 charge for administration.



## Regulatory disclosures

Golden Leaves Limited, 16th Floor, No 1 Croydon, 12-16 Addiscombe Road, Croydon, CR0 0XT is a funeral plan provider and credit broker and is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 960923. You can check this on the Financial Services Register at <https://www.fca.org.uk/firms/financial-services-register>

Golden Leaves helps many thousands of customers to plan and fund their future funerals, the scale of which enables is to contract our funeral plans to our funeral directors at beneficial rates which is usually far more cost effective than it would be for them buying from the funeral home at the time of the funeral itself. We have costs of doing business and promotional marketing which are met by our ability to contract funerals to partner funeral directors at a favourable costs and are consequently absorbed into the price of our plans.

The company retains an amount from the price paid by you for your plan, to cover our marketing and sales expenses and to provide for the administrative costs of running the business for the life of each plan. The balance is placed in the Trust in order to pay our trade funeral suppliers (for further information if required, please visit [goldenleavesinternational.com](https://goldenleavesinternational.com) and refer to our price breakdown summary table, contained in the terms and conditions).

The Golden Leaves Trust is also authorised from time to time to make such further surplus distribution payments to the company in line with the FCA's rule FPCOB 3.2.12R, subject to professional actuarial advice and the approval of the Golden Leaves Board of Trustees. For more information on the Golden Leaves Trust please visit [goldenleavestrust.com](https://goldenleavestrust.com). Golden Leaves only provides its own funeral plans. Golden Leaves does not provide personal recommendations: you must make up your own mind if our funeral plans are suitable for you. We introduce you to and promote credit available only from Funeral Safe Limited for the purpose of financing a funeral plan. You do not have to pay us for this introduction and we do not receive any commission, incentive or other form of payment if you choose to apply for credit with Funeral Safe to finance your Golden Leaves funeral plan.

If you wish to lodge a complaint with us, you can do this by phone ([+44 208 684 3464](tel:+442086843464)) or email ([info@goldenleavesinternational.com](mailto:info@goldenleavesinternational.com)) or by post to the address shown. If you are unhappy with our response, you can take your complaint to the Financial Ombudsman Service at [0800 023 4567](tel:08000234567) or [financial-ombudsman.org.uk/contact-us/complain-online](https://financial-ombudsman.org.uk/contact-us/complain-online).







**Golden Leaves  
International**



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

**Golden Leaves International (Spain)  
Javea Office**

Avenida De La Pla 123 - 125  
Edificio Caribe, Local 1  
Javea 03730  
Alicante, Spain  
Telephone: **(0034) 966 493082**

**Golden Leaves International (UK)**

16th Floor, No. 1 Croydon  
12-16 Addiscombe Road  
Croydon  
United Kingdom  
CR0 0XT  
Telephone: **(0044) 208 684 3464**

**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)

**From UK** Freefone **0800 85 44 48** (24 hours)

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

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

Golden Leaves Limited is a funeral plan provider and credit broker. We are authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 960923. You can check this on the Financial Services Register at <https://www.fca.org.co.uk/firms/financial-services-register>.  
© Copyright Golden Leaves Ltd. All information contained in this brochure is correct at the time of going to press July 2023.