



PART OF THE WILLIAM PURVES FAMILY



FUNERAL PLANNING
- safe, flexible and tailor-made

LOOK AFTER YOURSELF AND THOSE YOU LOVE

Benefits of planning ahead

1.

Remove the burden for my family

Spare your loved ones the burden of decision making by specifying your wishes, or go one step further and pay for our funeral director's services in advance.

2.

Save money

Planning ahead makes financial sense when the average cost of a UK funeral has been rising steadily.* Fixing your funeral director fees at today's prices represents a real saving and setting aside money for other third party costs makes financial sense.

3.

Design my own funeral

Whether you want a simple affair or an extravagant event, we'll plan your funeral so you get exactly what you want.

*The average cost of a funeral in 2011 was £2,910, by 2021 it was £4,056 – Sunlife Cost of Dying Report 2022

WE KNOW THE BEST PERSON TO PLAN A FUNERAL IS... YOU

We're here to help you get just what you want.

For most of us in the UK, discussing our own death and dying generally is still a difficult conversation to have with our loved ones.

You can plan ahead by considering:

- ✿ Free Plans of Wishes for you to record your choices in a document to leave for loved ones
- ✿ A pre-paid funeral plan which sets out your choices and pays for the funeral director's services at today's prices

Flexible and tailored to include everything you want.

No compromises on service or quality; now or in the years to come.



Your Funeral. You

PAYING IS EASY

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.



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 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. This option includes the added benefit of our Golden Charter Pledge, which ensures that if you die at any time after you have made 12 payments, the benefit of your plan will be provided, with no further sums to be paid.

An instalment charge is included based on the term you select and is included in the overall cost of your funeral plan.

For monthly payments and more information please contact us on 01343 547 371 or alternatively call Golden Charter free on 0800 833800.

Our Way.

A SMART WAY TO SAVE

With the rise in funeral costs outstripping inflation over recent years.* Fixing our funeral director's services at today's prices makes sense. Arranging a Golden Charter funeral plan with W. G. Catto means:

- ✿ We *guarantee* the cost of our professional services will never rise, no matter when the funeral is required.
- ✿ An allowance is provided towards for other necessary third party costs (cemeteries, crematoria etc).
- ✿ You choose the funeral that you want, right down to the fine detail.

Comparing our funeral plans to Over 50s plans

Protecting your family from the worry of funeral costs and arrangements in the future comes by having a plan based on what you want. Second guessing your wishes can be costly.

HOW DO THEY COMPARE?	FUNERAL PLAN	OVER 50S INSURANCE POLICY
<i>Does it help protect against rising funeral costs?</i>	✓	✗
<i>Can you specify your funeral wishes with a trusted funeral director?</i>	✓	✗
<i>Can it help save loved ones from the worry and stress of funeral arrangements?</i>	✓	✗
<i>Does it offer the option to pay by monthly instalments?</i>	✓	✓

Tailoring the plan to your budget comes by having a detailed discussion with W. G. Catto. We can provide information on what is possible and estimate realistic costs for the fullest range of funeral possibilities. In doing so, we help to provide peace of mind for you and your family.

*Sunlife Cost of Dying Report 2022

FUNERAL COSTS YOU NEED TO THINK ABOUT

Golden Charter plans guarantee our professional fees. There are third party costs to factor in too so our plans set aside an allowance towards these costs based on what you want included.

OUR FEES INCLUDE	THIRD PARTY COSTS
<i>Professional services and making arrangement for cremation or burial</i>	<i>Crematorium fee</i>
<i>Transportation of the deceased from place of death to our premises</i>	<i>Purchase of burial plot</i>
<i>Care of the deceased and, if requested, preparation for family viewing</i>	<i>Cemetery fee: opening of new or existing grave for burial or interment of ashes</i>
<i>Advice on certification and registration of death and related documentation</i>	<i>Minister or Officiant fee</i>
<i>Digital obituary</i>	<i>Newspaper notice</i>
<i>Coffin or casket requested</i>	<i>Flowers</i>
<i>Collection of clothes and keepsakes if requested</i>	<i>Hire of church, hall or other venue</i>
<i>Family viewing</i>	<i>Fees of organist, musicians, performers</i>
<i>Use of our service room in Elgin</i>	<i>Catering</i>
<i>Bereavement after-care</i>	<i>Memorials: headstones, trees or books</i>
<i>Return of ashes</i>	<i>Ashes urns, keepsakes or scatter tubes</i>
<i>Provision of funeral vehicles – Mercedes E Class</i>	

How much will my funeral plan cost?

The total cost of your funeral plan is based entirely on the choices you make. Traditional funerals in Moray range between £3,625 and £4,775.* But it's also fair to say a funeral can cost as little as £2,000 while bespoke events may be £8,000 plus. 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 £249 arrangement fee which Golden Charter retains as a contribution towards setting up your funeral plan.

We don't tell. We ask. The result is you get the funeral that you want, right down to the last detail.

OUR COMMITMENT TO CUSTOMER SERVICE

We hope that you are happy with your plan arrangements and the service you receive from W. G. Catto and Golden Charter. However, if you are not satisfied with any aspect of your experience, please contact us so we can resolve it:

- ✓ Call us on 01343 547 371
- ✓ Email info@wgcatto.co.uk
- ✓ Alternatively, call the Golden Charter customer service team on Freephone 0800 833 800
- ✓ Email contact@goldencharter.co.uk

We aim to resolve any issues as quickly as possible. If we cannot resolve your complaint to your complete satisfaction, you can contact:

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR.

Telephone:

0800 023 4567 or 0300 123 9123

Email:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk



FUNERAL EXPERTISE FROM THE EXPERTS



Why W. G. Catto?

W. G. Catto has been helping bereaved families in Elgin and the surrounding area for generations. Now part of the William Purves family, fifth generation funeral directors, we still deliver our services based on the core values of compassion, dedication, integrity and respect. Our clients and their families matter. So getting what you want, at the right price, matters.

When it comes to price, we're transparent, including as standard what others may add on as extras. We care that your family are not left with unexpected surprises. We make no compromises on service or quality; now or in the years to come.

Golden Charter

Golden Charter is one of the UK's leading independent funeral plan providers.* With a Golden Charter funeral plan from W. G. Catto your payments are protected. Your money will be paid into the Golden Charter Trust* which is run by a Board of Trustees, completely independent of Golden Charter. To find out more about the Trust and how it protects customers' funds, visit goldenchartertrust.co.uk

*Based on selling 14% of funeral plans in the UK in 2021.

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W. G. Catto Funeral Directors 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).