



PLAN AHEAD



---

# Contents

About us . . . . .	2
Why plan ahead? . . . . .	3
Prepaid funeral plans . . . . .	4-7
• Benefits of a funeral plan . . . . .	4
• A plan for you . . . . .	4
• Costs included in a funeral plan . . . . .	5
• Paying for your plan . . . . .	6
• Looking after you as a customer . . . . .	7
• How to apply . . . . .	7
Recording your funeral wishes . . . . .	8
My care and treatment . . . . .	9
Legal and financial matters . . . . .	10-11
• Lasting power of attorney . . . . .	10
• Your will . . . . .	10
• Inheritance tax . . . . .	11
Care of my pet . . . . .	12
Your future care form . . . . .	13
Your funeral wishes form . . . . .	14-15
Notes . . . . .	16

---

## About Us

We are an independent funeral directors with branches across Berkshire and South Oxfordshire. Founded in 1826, we are one of oldest family businesses in Berkshire, still family owned and operated today. We are proud of our heritage and use the experience and knowledge this has given us to serve you and our local community.

Our compassionate and professional team are here to help you with all aspects related to a funeral. From pre-planning to arranging the funeral itself, to bereavement aftercare and even monumental masonry and memorialisation, we offer choice and flexibility to deliver the right options for you. We are committed to providing high standards of service, showing care and respect in all we do.

Recognising that needs change, we believe it's important to innovate. In 2010 we created MemoryGiving.com to allow families and friends to make in-memory donations and leave messages online. To date we have helped collect nearly £18m in donations with a further £3m potential Gift Aid for charities as well as connect donor messages of support to over 84,500 bereaved families.

Continuing to look forward, we are aiming to be net zero by 2026, our bicentenary. As a generation that considers themselves custodians of both a business and a planet, we wish to lead efforts to deliver environmentally sustainable funeral services, and we now measure the impact of all that we do. We have invested in electric cars, offer more sustainable products and employ renewable energy.

---

# Why Plan Ahead?

When it comes to end of life, we all have wishes we'd like honoured, whether that's regarding the months or years before we die, the details of the funeral, or exactly what happens once we're gone. Many people want to ensure their affairs are in order but often find thinking about it difficult.

However, making certain important decisions can feel like a positive step, and be beneficial for both you and your family in going some way towards making a distressing time slightly more bearable.

Planning for end of life lets your family, friends, carers and healthcare professionals know your wishes for when the time comes.

- It helps you to stay in control of what happens to you
- You can feel relieved that you have shared and documented your wishes
- It can avoid stress and disagreement between those who would otherwise have to make decisions on your behalf
- It can also reduce the emotional and financial burden on your loved ones.

## What to consider

There are several things to consider when planning ahead:

- **Prepaid funeral plans** – benefit from peace of mind and arrange the send-off you want by paying for funeral director services in advance
- **Funeral wishes** – what would you like at your funeral?
- **My care and treatment** – how do you want to be cared for at the end of your life?
- **Legal and financial matters** – what would you like to happen to your money and property?
- **Care of my pet** – what will happen to your pets when you can no longer care for them?

---

# Prepaid Funeral Plans

Few people like to talk about their funeral and many avoid planning for it. However, when you take care of your funeral, you're taking care of your family too.

A funeral plan can help make things easier for everyone – so that when the time comes, it just takes one phone call to your funeral director to activate your plan. Everything will then be taken care of, and carried out according to your wishes, helping to protect your family from the worry and expense of your funeral.

What is a funeral plan? A funeral plan is an easy way to arrange the funeral you want in advance. It allows you to specify your wishes and prepay for the funeral director's services included in your plan. Customers tell us this can bring peace of mind to them and their 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.

## **Benefits of a funeral plan**

- Peace of mind of knowing you have helped save your family from the worry of funeral costs and arrangements
- Arrange the send-off you want with a trusted, local funeral director
- By prepaying for the funeral director's services included in your plan, these costs are fixed at today's prices, protecting against future price rises.

## **A plan for you**

We work in partnership with Golden Charter to provide you with a simple way to plan ahead. With over 30 years of experience and as one of the UK's largest funeral plan providers<sup>1</sup>, Golden Charter has helped nearly 1 million people to plan ahead<sup>2</sup>. A plan from Golden Charter is available to all UK residents regardless of age or state of health.

Everyone has different needs when it comes to funeral planning, so we make sure the plans we offer are as flexible as possible. We'll take the time to understand your wishes and tailor a plan to suit you – be it a traditional funeral or a no-fuss direct cremation. From the type of funeral you would like, to music and hymns, to flowers and any personal touches or unusual requests, we'll make sure your plan accounts for these.

Golden Charter funeral plan holders will benefit from our professionalism and care. It means you can be sure of a truly personal service with your wishes carried out when the time comes.

---

## Costs included in a funeral plan

### Funeral director services

Our funeral director's services will be covered in your funeral plan. The fees will be fixed at today's prices so are protected against rising costs. These are our services for either a cremation or burial and typically include:

- Professional services and making arrangements for the funeral
- Transportation from the place of death to our premises
- Care of the deceased and preparations for family viewing if requested
- Advice on the certification and registration of death and related documentation
- Provision of funeral vehicles
- The coffin or casket
- Advice on bereavement counselling.

Even if prices rise in the future, you'll have the reassurance of knowing there'll be nothing more to pay for our funeral director's services included in the plan once your plan is fully paid for.

### Third party costs

There are some additional third party costs to consider. These are for essential, non-funeral director services required to carry out a cremation or burial which need to be paid at the time of the funeral. These costs are outside our control and are paid by us to other suppliers or professionals.

Depending on the plan type chosen, a Golden Charter funeral plan can include a contribution towards some third party costs. These may include:

- Crematorium fee
- Minister or officiant's fee
- Cemetery fee: the opening of a new or existing grave for burial or interment of ashes
- Purchase of a burial plot
- Hire of church or other venue
- Fees for organist or soloist
- Catering, floral tributes and newspaper announcements
- Memorial, such as a headstone, entry in a book of remembrance, or the planting of a tree.

---

Think about the services that are important to you – from the type of coffin to whether you need a limousine for family and friends – and whether you would like to include a contribution towards these third party costs in your plan.

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.

## **Paying for your plan**

Golden Charter offers several ways to pay for your funeral plan – simply choose the one that's right for you. We will provide you with the information you need to make an informed decision.

- Single payment option – a one-off single payment for immediate cover
- 12 monthly payment option – 12 monthly payments by Direct Debit at no extra charge. You will be covered once all payments are made
- Instalment payment option – spread the cost of your plan between two and 15 years. This option includes the added benefit of the 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 towards the funeral director services included in your plan, as long as your payments remain up to date.<sup>3</sup>

The retail price of your funeral plan is representative of the equivalent cost of a funeral today plus an arrangement fee which is retained by Golden Charter to help cover the costs of setting up your plan.

Your payments are held within the Golden Charter Trust. With almost £1.2 billion under management<sup>4</sup>, the Trust is operated by a Board of Trustees, completely independent of Golden Charter. Their role is to hold your payments and ensure that the funeral director services in your plan can be paid for at the time they are required – however far into the future that may be.

For more information on how your payments are protected, please visit [goldencharter.co.uk/faqs](https://goldencharter.co.uk/faqs)



---

## Looking after you as a customer

As a Golden Charter plan holder, you'll receive personalised plan documents, which include a summary of your plan, our details, your plan holder certificate and a personal membership card for you to carry in your purse or wallet.

You'll also receive a statement from Golden Charter every three years.

If you wish, you can add a nominated representative to your plan. They will receive a letter providing details of your plan and our contact details. They will have no authority to make changes to your plan.

As your chosen funeral director, we'll hold full details of your funeral plan. When the time comes, one phone call is all it takes to activate your plan and get the arrangements underway.

## Take the next step and apply today

If you're ready to take the next step, get in touch with us today and we will provide you with all the information you need to make an informed decision for you and your family.

Tel: 0118 957 3650

Email: [info@abwalker.co.uk](mailto:info@abwalker.co.uk)

Visit:



<sup>1</sup>Based on a Golden Charter analysis and independent research of the funeral plan market size as at May 2024. <sup>2</sup>As at August 2024.

<sup>3</sup> For the instalment payment option you must be aged under 78 at the start date of your plan and pay the total cost by your 80th birthday.

Please refer to the Key Features document for eligibility of each payment option. <sup>4</sup>Confirmed by Golden Charter Trust's audited accounts at 31 March 2024.

---

## Recording Your Funeral Wishes

Whether you feel a funeral plan is right for you or not, it can be useful to think about and record your wishes for your funeral. Sharing these wishes can be a positive step, helping you to feel in control of what happens to you.

At the back of this brochure, there is a list of some of the aspects you might wish to consider and record.

You can also share your wishes with us by completing a simple form on our website. We will keep a record of your wishes so that when the time comes we can help your family or friends to meet those wishes.

[www.abwalker.co.uk/funeral-wishes](http://www.abwalker.co.uk/funeral-wishes)



---

# My Care and Treatment

If you reach a point where you need regular assistance, where would you prefer to be cared for?

- At home, in a care home, or in a hospice?
- Are there certain situations in which you'd prefer one option over the other?
- Where would you like to spend your final days and receive end of life care?

Consider the actions you'd like loved ones, carers or healthcare professionals to take on your behalf if you were to lose the mental capacity to make and communicate decisions for yourself.

You can record your wishes in different ways, including:

- An **advance statement**. This written statement of your wishes, preferences, values and beliefs clarifies how you wish to be looked after. It is not legally binding but should be considered if you lose mental capacity.
- An **advanced decision**. Sometimes known as a 'living will' or an 'advance decision to refuse treatment', this is a written statement or spoken document that lets you set out which medical treatments you would refuse in specific situations. If set up correctly, it is legally binding.
- A **lasting power of attorney for health and welfare**. This legal document gives one or more people you trust (your 'attorneys') the authority to make health and care decisions or act on your behalf if you can no longer.

Additionally, it is worth recording your decision about organ donation on the NHS Organ Donor Register. Organ donation is an opt-out system - it will be considered that you agree to be an organ donor when you die unless you have recorded a decision not to donate (opted out), or are in an excluded group.

Making your wishes clear gives the best chance of avoiding any future misunderstandings or needless anxiety for the people you care about most. Take time to write everything down and make sure everyone knows where to find the relevant documents.

At the back of this brochure we have created a list of several things you may wish to consider when thinking about your future care.

---

# Legal and Financial Matters

What would you like to happen to your money, property and other possessions? Here we cover some key legal and financial areas you may want to consider: lasting power of attorney for property and financial matters, making a will, and inheritance tax

## **Lasting power of attorney for property and financial matters**

A lasting power of attorney for property and financial matters is an important legal document. It gives the person or people you appoint (your 'attorneys') the authority to make decisions about your finances if you lose the mental capacity to make and communicate decisions for yourself.

You can specify in advance which decisions your attorney can make, and they must keep accounts and make sure your money is kept separate from theirs.

## **Your will**

Making a will is a sensible course of action regardless of your age or health condition. Planning for money and treasured possessions to go to the people or causes you care about the most will give peace of mind when the time comes.

The process may include consideration of your money, possessions and any property and investments, including digital assets such as social media accounts, photographs, music libraries and online accounts. These are all part of your estate, so deciding who you'd like to receive each aspect could help put your mind at rest now and pave the way for a less distressing experience for your loved ones.

Without a will, the law decides what happens following specific intestacy rules. If you and your partner are not married or in a registered civil partnership, your partner does not have the right to inherit without a will.

There are several different ways to make a will; lawyers, professional will writers, charities, some banks, and you can even write it yourself. However, it is worth taking advice and looking into the options before deciding what's right for you. The more involved your will is, the more important it is to have professional guidance.

In all cases, you must get your will formally witnessed and signed for it to be legally valid.

---

## Inheritance tax

The standard inheritance tax rate is 40% and is charged on the value of your estate above the threshold of £325,000. Usually, no tax is payable on the first £325,000.

Making a will can help you ensure you do not pay more inheritance tax than you need to. There are inheritance tax exemptions and implications that you should bear in mind when writing your will:

- If you leave everything above £325,000 to your husband or wife, registered civil partner, a charity or a community amateur sports club, no inheritance tax is payable
- If you leave your home to children or grandchildren (including adopted, foster or step-children), your threshold could increase to £500,000, so the tax would be payable on the value over £500,000
- If a husband, wife or civil partner doesn't use all of their £325,000 tax-free limits, then any unused amount can be passed on to their surviving partner
- If you leave 10% or more of the net value of your estate to charity, then a reduced inheritance rate of 36% may apply
- Some gifts you give now could be taxed after your death, depending on the amount and when they were made.

As you can see, inheritance tax can be complicated, so seeking professional advice is often beneficial, and it can be helpful to do this when making your will. If you would like us to put you in touch with one of our local, trusted solicitors please let us know.\*

---

\* We do not receive any commission or payment for doing this.

---

## Care of My Pet

What happens to our beloved pets if we lose the ability to take care of them, or after we've died? Leaving clear instructions about their care will help to create a straightforward transition and give you peace of mind.

There are two main ways of sharing your wishes for your pet:

- Making a provision for your pet in your will
- Writing a letter to someone you trust detailing your wishes, including instructions on the day-to-day care of your pet.

Whilst you can't leave money to your pet, you can provide for the costs of their care. You could leave a bequest – a cash gift in your will – to the person you choose to look after your pet. You could also set up a discretionary trust for your pet's ongoing care.

It is advisable to discuss this with the preferred carer. Even if your wishes regarding your pet's care are stated in your will, the person you nominate is under no legal obligation to conform. If they agree, it's still wise to include a backup option in case there is a change of circumstances.

As you're having these conversations, it's a good idea to also discuss a plan if you are taken ill suddenly. It's sensible to leave a spare set of keys along with clear instructions so that a trusted friend or family member will ensure your pet is fed the correct amount and cared for as you'd like.

If you don't have family or friends who can care for your pet, it's worth doing some research now. Many animal charities offer pre-need registration schemes. These schemes give the charities the responsibility for pet care after your death, so by pre-registering you'll know that your pet will be given the appropriate care.

---

# Your Future Care and Treatment

To help you to think and talk about how you would like to be cared for in future we have created this list of a number of things you may wish to consider.

Where would you prefer to be cared for?  
For example, at home, in a care home, in a hospice.

.....

Who would you like to be consulted about your care?

.....

.....

Do you have any specific beliefs or values such as religious or spiritual beliefs?

.....

.....

What food and drink do you like?

.....

Do you prefer baths or showers?

.....

What you enjoy doing?

.....

.....

.....

Do you have favourite tv programmes?

.....

.....

Is there a type of music you enjoy?

.....

.....

Do you have:

- an advanced statement?
- an advanced decision (living will)?
- a lasting power of attorney for health and Welfare?

Where do you keep this?

.....

.....

.....

What would you like to happen to your pets if you are no longer able to care for them?

.....

.....

.....

Do you wish to donate your organs after your death?

Yes  No

**You can register as a donor:**

online at: [www.organdonation.nhs.uk](http://www.organdonation.nhs.uk),  
or telephone the NHS Donor Line: 0300 123 23 23.



Have you registered as an organ donor?

Yes  No

---

# Your Funeral Wishes

It can be useful to record your funeral wishes and this list covers some of the main aspects you might wish to consider.

## **Ceremony type and location**

Do you wish to be cremated or buried? Where?  
.....

Do you wish to have a service?  
If so, what type of service – religious, civil, humanist?  
.....

Would you prefer a traditional or modern ceremony?  
Traditional  Modern

Is there a venue you would like to be used for the service? Name and address of the venue:  
.....  
.....  
.....

Is there a specific minister, celebrant or officiant you would like? Name and contact details:  
.....  
.....

## **Funeral director**

Do you have a preferred funeral director? Name:  
.....

## **Transport**

Do you have a preference for the type of transport?  
Traditional hearse  Horsedrawn   
Motorcycle  Other .....

Is there a specific route you would like to be taken?  
Route details:  
.....  
.....

## **View**

Would you want close family or friends to view you after you have died in the funeral director's chapel of rest?  
.....

## **Coffin**

Is there a type of coffin you would like? For example wooden, contemporary design, green or natural materials.  
.....

## **Service details**

What hymns, songs or music would you like?  
.....  
.....

What poetry or readings (if any) would you like?  
.....  
.....

Would you like a message or picture to be included in your order of service?  
.....  
.....



---

**Funeral notices**

Would you like a notice of your death in the newspaper and/or on social media? Specific publications:

.....  
.....  
.....

**Flowers**

Do you wish to have flowers? Yes  No

What is your favourite type of flower?

.....

What is your favourite colour or colours?

.....

**Donations**

Do you have a preferred charity that you would like donations to made to? Name:

.....  
.....

**Wake**

Is there a venue you would prefer to be used for the wake or reception after your funeral?

Venue name: .....

.....

Address: .....

.....

.....

Is there a theme that you would like?

.....  
.....

Are there any specific dishes or drinks you would like to be served?

.....  
.....

**Sharing your funeral wishes**

Who have you told about your funeral wishes?

.....  
.....  
.....  
.....

**Prepaid funeral plan**

Do you have a funeral plan? Yes  No

If so who is your plan with?

.....  
.....

Reference number?

.....

Where do you keep your plan documents?

.....  
.....  
.....





A . B .  
WALKER