



PLAN AHEAD

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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 so we can 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 over £14m for charities, and enabled charities to receive a further £2.5m through Gift Aid as well as connect donor messages of support to nearly 80,000 bereaved families.

Continuing to look forward, we are aiming to be net zero by 2026, our 200th business anniversary. As a generation that considers themselves custodians of both a business and a planet, we wish to lead efforts to deliver funeral services that are environmentally sustainable, and we now measure the impact of all that we do. Current investments include the introduction of electric cars and use of solar energy.

Planning Ahead

Why plan ahead

Many people want to make sure their affairs are in order but often find thinking about, and planning for, end of life difficult. It can be a positive step to do this and be beneficial for both you and your family.

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 a number of things to consider when planning ahead.

Here we provide information on some of the things you might want to include:

- **Care and treatment** – how you want to be cared for
- **Pets** – what will happen to any pets you have
- **Legal and financial matters** – what you want to happen to your money and property
- **Funeral wishes** - what sort of funeral you would like and how this might be paid for.

Care and treatment

It is as important to think about how you would like to be cared for as it is to decide what you would like to happen to your money and property. Consider:

- Where you would want to be cared for – such as at home, in a care home, in a hospice
- Where you might want to spend the end of your life
- Treatment if you lose the mental capacity to make and communicate decisions for yourself for example due to illness or if you were unconscious
- Organ donation – do you want to donate your organs?

There are different ways you can record your wishes, both informal and formal. These include:

- An **advance statement**. This is a written statement of your wishes, preferences, values and beliefs about how you wish to be looked after. It is not legally binding but should be taken into account if you lose mental capacity.
- An **advanced decision**. Sometimes known as a ‘living will’, 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 is a legal document that gives one or more people you trust (your ‘attorneys’) the authority to make health and care decisions or act on your behalf if you are no longer able to.

At the back of this booklet we have included a short list which may help you to think and talk about how you would like to be cared for in future.

Pets

Pets are much-loved companions so another area to consider is what happens to your pet if you're no longer able to look after them or when you die.

The main ways of sharing your wishes for your pet are:

- Make a provision for your pet in your will
- Have a written letter with your wishes and give this to someone you trust.

In case you are suddenly taken ill you might also want to have instructions on the day-to-day care of your pet.

If you want a family member or friend to have your pet, make sure that you discuss this with them and they agree to taking on your pet. Even if this is stated in your will, they are under no legal obligation to take care of your pet. It might be a good idea to have a backup option in case their circumstances change.

A number of animal charities have pre-need registration schemes you can sign up to if you don't have family or friends who are able to have your pet. These schemes give the charity responsibility for your pet after your death.

Whilst you can't leave money to your pet, you can provide for the costs of their care such as leaving a bequest to the person who'll be looking after your pet or setting up a discretionary trust for the care of your pet.

Legal and financial matters

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

Lasting power of attorney for property and financial matters

Like a lasting power of attorney for health and welfare, a lasting power of attorney for property and financial matters is a legal document. It gives the person or people you appoint (your 'attorneys') the authority to make decisions about your finances with your permission or if you lose mental capacity to make and communicate decisions for yourself.

You can choose which decisions your attorney can make, and your attorney must keep accounts and make sure your money is separate from theirs.

Making a will

The only way to make sure that your wishes regarding your money, property, possessions and investments (your estate) are followed is to have a will. Without one, the law decides following specific intestacy rules.

Digital assets such as social media accounts, photographs, music libraries and online accounts are also part of your estate so you may want to include a clause covering them within your will.

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.

Making a will can also help you ensure you do not pay more inheritance tax than you need to.

There are a number of different ways to make a will – lawyers, professional will writers, charities, some banks or you can write it yourself. It is worth taking advice and looking into the options before deciding which one is right for you. The more involved your will is, the more important it is to have professional guidance. In all cases, you need to get your will formally witnessed and signed for it to be legally valid.

Probate

Probate is the legal process that gives someone the right to deal with your estate when you die. Your estate covers everything left by you, and includes any money you are owed and any debts you have such as a mortgage or credit card as well as money, property, possessions and investments.

If you have a will, your estate will be handled in accordance with your wishes stated in your will. The person you name as executor in your will is responsible for getting probate. They can either use a solicitor or do this themselves.

If you do not have a will, your estate will be handled in accordance with the specific legal intestacy rules. In this case, Letters of Administration have to be applied for rather than probate. Usually it is your closest living relative that would apply. Again, they can either use a solicitor or do this themselves.

This can be a complicated area so it may be best for a solicitor to be used. There will be a fee to pay for their services which would usually be paid by your estate.

Inheritance tax

Before probate can be applied for, the value of your estate must be estimated and reported to HMRC to find out if there is any inheritance tax to be paid.

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.

There are exemptions from inheritance tax:

- 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 tax would only 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 limit, 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.

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.

Prepaid Funeral Plans

Few people like to talk about their funeral. A funeral plan can help make things easier for everyone – so that when the time comes, just one phone call to your funeral director is all that's needed to activate your plan. Everything will then be taken care of, and carried out according to your wishes, helping to relieve your family of the stress and worry they may otherwise have to face.

What is a funeral plan?

A funeral plan is an easy way to pre-arrange the funeral you want and pay for the funeral director's services included in your plan. The plans also include 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.

A plan can save your family worry and expense, and help make things easier for your loved ones at a difficult time.

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 really want with a trusted, local funeral director
- By paying for your funeral director's services included in your plan, you can avoid any potential future increases in the cost of these services.

Funeral plans we offer

We offer the Independent Way funeral plan from Golden Charter*, one of the UK's largest funeral plan providers.**



The Independent Way is a plan that's tailored to your needs. Whether for a burial or cremation, the Independent Way funeral plan lets you arrange the funeral you really want. We will take care of every aspect of your plan. From flowers and music, to personal touches and unusual requests, we'll take the time to understand your needs and tailor a plan that fits your wishes.

We believe Golden Charter plans offer value for money and choice. They are priced to ensure you receive the funeral you expect with no hidden charges or fees and, crucially, with no compromise on service and quality. When you purchase a Golden Charter funeral plan, your money will be transferred and held in the Golden Charter Trust and your payments are protected. Once your plan is paid for you will have the reassurance of knowing there'll be nothing more to pay for your funeral director services included within your plan – guaranteed.

Golden Charter funeral plans are available to all UK residents, regardless of age and state of health.

* Golden Charter is owned by an association of independent funeral directors across the UK, including ourselves.

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

Funeral costs

The funeral costs you need to think about are:

- Funeral director services
- Third party costs.

Funeral director services

These are the services we provide for either a cremation or burial. Once your plan is fully paid (or after 12 consecutive payments on the Instalment Payment Option as long as your payments remain up to date), the services you select are guaranteed to be covered by your Independent Way funeral plan. Services include:

- Professional services and making arrangements for cremation or burial
- Transportation of the person who has died from place of death to our premises
- Care of the person who has died and preparations for family viewing if requested
- Advice on the certification and registration of death and related documentation
- Coffin or casket requested
- Provision of funeral vehicles
- Advice on bereavement counselling.

Third party costs

These are the costs for essential, non-funeral director services required to carry out a cremation or burial and which need to be paid at the time of the funeral. These costs are outside of our control and are paid by us to other suppliers or professionals to carry out funeral services. You can include a contribution towards third party costs in your plan and these may include:

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

Tailor the plan to your budget

We will discuss your funeral requirements with you and give you a price for your plan based on your wishes.

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 third party costs.

The value of the third party 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.

Your plan price will include a one-off £285 arrangement fee, which Golden Charter retains as a contribution towards setting up your funeral plan.

Paying for your plan

Golden Charter offer a number of ways to pay for your funeral plan – simply choose the one that's right for you.

- 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.

Instalment payment option

For a lower monthly payment, you can pay a deposit from as little as £49, then spread the cost of your plan between two and 15 years. An instalment charge is included based on the term you select and is included in the overall cost of your funeral plan.

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.*

* 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.

Your payments and the Golden Charter Trust

With Golden Charter your payments are transferred and held in the Golden Charter Trust. With £1.2 billion under management,* 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 in the future that may be.

For more information on how Golden Charter protect your payments, please visit goldencharter.co.uk/faqs

How to apply

If you're ready to take the next step, get in touch with us today on **0118 957 3650** or info@abwalker.co.uk

We will take you through everything you need to do. This includes providing you with documents which set out important information relating to Golden Charter, the services we offer, how you will pay for those services as well as who regulates Golden Charter and how to make a complaint.

Recording your funeral wishes

Whether you feel a funeral plan could be right for you or not, it can be useful to record your funeral wishes. On the next page there is a list of some of the aspects you might wish to consider and record.

* Confirmed by Golden Charter Trust's audited accounts at 31 March 2022

A.B. Walker 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

Notes

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?

.....

.....

.....

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,
or telephone the NHS Donor Line: 0300 123 23 23.



Have you registered as an organ donor?
Yes ☐ No ☐

A . B .
WALKER