

WILLIAM
PURVES EST. 1888
FUNERAL DIRECTORS



FUNERAL PLANNING

*Peace of mind from a Golden Charter
funeral plan and a William Purves funeral*

LOOK AFTER YOURSELF AND THOSE YOU LOVE

We know people put off planning for their funeral. There are several very good reasons why having a funeral plan in place makes perfect sense.

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 steadily¹. You can protect against rising costs by fixing our professional funeral director fees at today's prices. Once your plan is paid for², you and your family can be reassured there's nothing more to pay for our professional services included in your plan – that's guaranteed.

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.

1. Average funeral costs have risen by 126% since 2004. SunLife Cost of Dying Report 2024.

2. Or after 12 consecutive payments and as long as your payments remain up to date if you choose the instalment payment option.

WE'RE HERE TO HELP YOU GET WHAT YOU WANT

Our funeral directors take time to fully understand your needs and build a plan to fit your wishes exactly.

- ✿ Traditional funeral service or unattended cremation
- ✿ Simple or bespoke coffin
- ✿ Hearse or other transport
- ✿ Service details: officiant, venue, music, flowers, contributors
- ✿ Notices and obituaries
- ✿ Printed or digital tributes
- ✿ Celebration of life or memorial event
- ✿ Ashes storage or disposal possibilities
- ✿ Memorials

For every element, we will provide costings and options. Personal touches or special requests can be included to make your funeral – or that of a loved one – personal and meaningful.

Our professional fees will be guaranteed no matter how much costs rise in the future. A generous contribution to future third party costs is also set aside.

Peace of mind

When the time comes, just one phone call is needed to activate your plan. Your family and William Purves can follow your plan removing the burden of decisions at an already difficult time.



FUNERAL COSTS YOU NEED TO THINK ABOUT

What's covered by your funeral plan?

Think about the services that are important to you – from the type of coffin you want – to whether you need a limousine for family or friends.

Golden Charter plans fix the cost of our professional services included in your plan at today's prices - guaranteed. What can't be fixed are third party costs such as cremation, burial or officiant fees (see our table below). As third party costs are outside of our control but need to be paid for at the time of the funeral, our plans include an allowance towards these costs based on your choices. The value of the allowance 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.

Funeral Director Services (Guaranteed)	Third Party Costs (Allowance Towards)
<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>Bereavement after-care</i>	<i>Catering</i>
<i>Return of ashes</i>	<i>Memorial headstones</i>
<i>Provision of funeral vehicles</i>	<i>Ashes urns, caskets or scatter tubes</i>
	<i>Memorial jewellery</i>

How much will my funeral plan cost?

The total cost of your funeral plan is based entirely on the choices you make. Typically, funerals in Northumberland range between £2,285 and £5,600.³ The retail price of your funeral plan is representative of the equivalent cost of a funeral today. Prices are applicable from January 2025 and subject to change without prior notice.



3. Based on average William Purves' funeral costs at January 2025.

Flexible payment options

Golden Charter offer a range of ways to pay for your plan. You can make a one-off payment for immediate cover or spread the cost over 12 months at no extra charge. For a lower monthly payment, you can choose to spread the cost of your plan between two and 15 years with the instalment payment option. All plans include a one-off Golden Charter arrangement fee of £325 as a contribution towards setting up your funeral plan.⁴ Simply choose the option 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 the Golden Charter Pledge, which ensures that if you die at any time after you have made 12 payments and your payments are up to date, the benefits of your plan will be provided, with no further sums to be paid.

For more information please contact us on 01670 812 117.

Your payments and the Golden Charter Trust

With Golden Charter your payments are transferred and held in the Golden Charter Trust. With almost £1.2 billion under management,⁵ 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

4. 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.

5. Confirmed by Golden Charter Trust's audited accounts at 31 March 2024.

OUR COMMITMENT TO CUSTOMER SERVICE

At William Purves, we work in partnership with Golden Charter to provide you with a simple way to plan ahead. As one of the UK's largest funeral plan providers,⁶ Golden Charter has helped nearly one million people plan ahead⁷ so we're completely confident in offering their plans to you. All UK residents can apply, regardless of age or state of health. You receive the best of both worlds – the personal service and support of William Purves when it matters most, and the reassurance and security of a leading funeral plan provider.⁶

At any stage of the journey you can reach us on the details below.

If you are not satisfied with any aspect of your experience, please contact us so that we can resolve it:

- ✓ Call us on 0131 447 5858
- ✓ Email info@williampurves.co.uk
- ✓ Alternatively, call the Golden Charter customer service team on Freephone 0800 833 800
- ✓ Email contact@goldencharter.co.uk

You can also write to: Golden Charter Limited, 2nd floor Aurora Building, 120 Bothwell Street, Glasgow, G2 7JS.

GOLDEN CHARTER
FUNERAL PLANS



**WILLIAM
PURVES** EST. 1888
FUNERAL DIRECTORS

Now incorporating Alistair Turner,
Jacob Conroy, Peter Grenfell,
Tom Woodhouse and Gary Staker
Funeral Directors

6. Based on a Golden Charter analysis and independent research of the funeral plan market size as at May 2024.

7. Correct at October 2024.

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Why William Purves?

William Purves is a fifth generation, family owned and run funeral director with branches throughout Northumberland. Our core values of compassion, dedication, integrity and respect are at the heart of what we do.

Ashington

Westfield House, Morpeth Road,
Ashington, NE63 8PR
01670 812 117
ashington@williampurves.co.uk

Blyth

40 Regent Street,
Blyth, NE24 1LS
01670 352 000
blyth@williampurves.co.uk

Morpeth

8 Manchester Street,
Morpeth, NE61 1BH
01670 515 521
morpeth@williampurves.co.uk

Alnwick

Garden Lodge,
Greenwell Road,
Alnwick, NE66 1HB
01665 510 699
alnwick@williampurves.co.uk

Monkseaton

40 Earsdon Road,
Monkseaton,
NE25 9ST
0191 252 3635
monkseaton@williampurves.co.uk

Rothbury

The Old Police Station,
Croft Road, Rothbury,
NE65 7QU
01669 631 166
rothbury@williampurves.co.uk

Amble

Sanderson House,
18 Bede Street, Amble,
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WILLIAM PURVES (FUNERAL DIRECTORS) LIMITED trading as William Purves 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).

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