

Independent Way funeral plan options at a glance

The plan comparison below gives an illustration of the options available for an Independent Way funeral plan – from a fuss-free direct cremation, to a traditional funeral with a service. These plans and prices are examples only. Your funeral director will discuss your wishes and tailor the plan to suit your needs and budget.

As well as the funeral director's services set out below, there are other costs and services you need to think about. Please see overleaf for details.

**Brought to you by
your independent
funeral director:**



Allan Menzies & Co.
Funeral Directors

	Direct cremation	Direct cremation plus	Traditional funeral service
Funeral director services included in the plan:	Option 1 £1,545	Option 2 £1,940	Option 3 £3,175
Provision of professional services and making all arrangements for the funeral	✓	✓	✓
Advice on the certification and registration of the death and related documentation	✓	✓	✓
The coffin*	Basic	Simple	Simple
Collection and transportation of the deceased to the funeral director's premises (within a 25 mile radius)	Within working hours	Within working hours	24 hours
Care of the deceased prior to burial or cremation (excluding embalming)	✓	✓	✓
Use of chapel of rest or service rooms	✗	Within working hours	Within working hours
Family viewing at any pre-arranged time**	✗	✓	✓
Dressing of the deceased	Robe	Choice of robe or own clothes	Choice of robe or own clothes
Limousines	✗	✗	✗
Choice of date and time of funeral	Chosen by the funeral director	Chosen by the funeral director	✓
Funeral procession to funeral location (fees and costs of a service at a separate location not included)	From funeral director's head office address only	From funeral home only	From home address or funeral home
Hearse to a local crematorium or cemetery	Private ambulance	Private ambulance	Hearse

Additional benefits:			
An allowance towards the fees for the Crematorium	£300	£300	£1,000
24 hour funeral director telephone support for the bereaved	✓	✓	✓
Transportation to the funeral director's premises if death occurs whilst on holiday in mainland UK	✓	✓	✓

*Coffins supplied will be wood-effect quality or better (excludes unattended cremation plan). Your funeral director will provide further guidance on the types of coffin available within your plan. **Costs may apply if out-of-hours viewing is required.



A plan that's tailored to your needs

The examples shown in the table overleaf provide an illustration of the options available for an Independent Way funeral plan. Your funeral director will tailor the services included in your plan to suit your needs.

The retail price of your funeral plan is representative of the equivalent cost of a funeral today plus an arrangement fee of £350 which is retained by Golden Charter to help cover the costs of setting up your plan. Also included in the plan price is an allowance towards third party costs. Prices are applicable from September 2026 and subject to change without prior notice.



Other funeral costs you need to think about

Third party costs

These are the costs for other essential services that are required to carry out a cremation or burial – for example cremation or burial fees, which aren't provided by your funeral director.

Third party costs are outside of your funeral director's control but will need to be paid by them to the suppliers or professionals at the time of the funeral.

You can choose to include a contribution towards third party costs in your plan.

The value of the contribution may grow over time. There will only be more to pay at the time of the funeral if the third party costs exceed the contribution when you buy your plan, or if the costs increase by more than the growth of your plan.

Please note: if you choose burial, the plans include an allowance towards the opening of a new or existing grave but do not include the purchase of a burial plot. The purchase of a grave and any monumental work would need to be arranged separately.

Costs for additional services

You can choose to add extra services such as flowers, newspaper notices, a reception, catering and orders of service. These costs are not covered by your plan, but you can choose to add these as an additional cost or your funeral director can help to organise them at the time.

For more information on the plan and payment options available, please speak to your funeral director.



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