

## Pre Payment Account Options

### Funding

For your convenience, we offer two funding options when prepaying services or supplies. When prepaying, you pay for the services and/or supplies today and the money will be used to pay for the services and/or supplies when they are delivered at the time of need.

### Insurance

You may purchase an insurance contract where the proceeds of the insurance contract will be used to pay for the services and/or supplies at the time they are delivered, or the contract is cancelled. Our Funeral Directors or an outside Insurance Agent can meet with you to establish a contract.

### Trust

You may prepay and we will have your funds placed into a Trust Account, where it will accrue interest until the time of need when the services and/or supplies are delivered, or the contract is canceled. Accrued interest will be used at the time of need to offset the rise in cost.

## Disbursements

Disbursements are items arranged for and possibly paid for on your behalf by us. You are expected to pay for these items at the time the contract is entered into. The following are some items that are often identified as disbursements.

Coroner's fee \$75.00 . This is a fee charged by the coroner for issuing a certificate that allows cremation to take place. The fee is set by the Chief Coroner for Ontario.

Clergy honorarium . This is an amount paid to the clergy for their services. In some cases, the amount is set by the clergy, in others it is an amount to be determined by you.

Newspaper or radio notices . these are charges for death notices placed in newspapers or radio or other media outlets.

Municipal death registration fee \$25, this is a fee charged by the local municipality to register the death. The fee is set by the municipality and may vary.

## Payment of At Need Account

Unless otherwise specified, a deposit equal to or greater than the anticipated cash disbursements is required upon signing of an "At Need" contract. The balance of payment is due within 15 days of the signing an "At Need" contract.

Payment may be made by Cheque or Credit Card. Payment plans may be tailored to meet most budgets. Financing charges may apply to payment plans.

Beyond the allotted time, interest will be charged at a rate of 2%, which is the equivalent of 24% per annum.

If the account goes into default, both interest and collection agency fees will be charged. An additional fee of \$50 will be charged for an NSF cheque.

## Description of Services

### 4 Hour Visitation & Funeral Service

Offers our facilities for (4) hour visitation and funeral service. Our services also include all necessary documentation, preparation, staffing and facilities for cremation or burial. Families may choose to have a casket, urn, pictures, or slideshow during the service.

### 2 Hour Visitation & Funeral Service

Offers our facilities for (2) hour visitation or funeral service. Our services also include all necessary documentation, preparation, staffing and facilities for cremation or burial. Families may choose to have a casket, urn, pictures, or slideshow during the service.

### Chapel Service Only

Offers our Chapel facilities for a service. Our services also include all necessary documentation, preparation, staffing and facilities. Families may choose to have a casket, urn, pictures, or slideshow during the service.

### 30 Minute Identification or Graveside Service

Offers our facilities for 30 minutes for a family gathering. Our services also include all necessary documentation, preparation and staffing, however there is no formal service prior to disposition. Or a Gathering at the Cemetery for a Graveside Service.

### Direct Service

A Burial or Cremation option which includes all necessary documentation, staffing, and facilities however, there is no formal service prior to disposition.