INFLATION-PROOF TRUST PRENEED FUNERAL CONTRACT

Chapter 90, Article 13D, North Carolina General Statutes Governs this Contract

PRENEED FUNERAL ESTABLISHMENT NO.____

		("Ft	ineral Home")	sells, and			("Purchaser")
purchases preneed funeral	services, facil	ities and mercha	andise for				("Beneficiary"),
whose address is							()
	Street address	PO Box	City	State	Zip Code		Social Security no.
	Telep	hone Number					Date of Birth
The entry of Purchaser's	Social Secur	ity no. here () means th	at this purch	nase is made with Purchaser's
funds and that Purchase	r is responsib	le for income ta	nx on trust inc	ome, if any.			
The purchase price is \$ Inflation-Proof Preneed St	tatement of Fu	a neral Goods and	s of the date of Services Selec	this contract eted, which n	. Purchase pr nust be attach	rice has been ed.	arrived at as itemized on the
Purchaser pays F	uneral Home t	he total purchas	e price in cash,	receipt of w	hich is ackno	wledged this	date.
Purchaser pays F follows:							vill make further installments as
				(B	alance, if any	, becomes du	e when contract is performed.)
Proof Preneed Statement	of Funeral Go Purchase Price	ods and Service ce and to all fur	s Selected with	nout regard t	o future price	increases. I	and B on the attached Inflation Funeral Home will be entitled tained and not deposited in trus
A filing fee of \$20.00	must be pa	id to the NC I	Board of Fu	neral Serv	<u>ice.</u>		
Funeral Service	, within 30 da nue, Suite 10	ays, that the Bo 8, Raleigh NC	oard has recei 27605 or call	ved a copy of 1-800-862-0	of this contra 0636 (or loca	act, the Puro al 733-9380 i	fication from the NC Board of chaser will notify the Board a in Raleigh). The filing of thi n.
Beneficiary, or the merchandise, the and the performa	le by Purchase ne Beneficiary Funeral Hom nce of the pres	r. Purchaser and 's legal represen e shall give cred need funeral con	d Funeral Home tative) does not dit for the amount tract.	e acknowledg t substitute a unt retained	ge that if the land the land the land the land the land land land land land land land land	Purchaser (or l establishme th of the prer	
	PURCHASEI	R, MAY CANC	EL THIS PRE	NEED CONT	TRACT AT A		ness. If this was an off-premise PRIOR TO MIDNIGHT OF TH
By writing initial revoke i	s, Purchaser cl t. If irrevocab	hooses to make le, Purchaser <u>do</u>	this contract re es not have the	vocable or in eright to revo	rrevocable. I oke it unless I	f revocable, l Purchaser obt	Purchaser has the right to ains a court order.
	Revocable:			Irrevocable:			
In accordance with NC Go disposition of the cremate			-			-	ser hereby specifies the final
The parties have signed th	is contract (wl	nich includes the	e provisions on	the back) thi	sday	y of	, 20
Name of accepting Funeral Hom	e			Signature of Pu	ırchaser		
Address of Funeral Home				Address where	all mail will be s	sent	
City, State, Zip Code				City, State, Zip	Code		
Signature of Funeral Director or	FS licensee, bindi	ng Funeral Home to	contract	Financial Instit	ution, which acc	epts Trust Fund	and provisions of contract
FSL NO	FD NO			Signature of A	uthorized represe	entative of Finance	cial Institution
				<u> </u>	r	(,
Signature of person who sold co	ntract	PN sales license no).	Account number	er	(Trust fund tax I.D. no.
Signed and preneed sales license Purchaser at time of sale.	se number affixe	d in presence of		Date funds rece	eived by Financia	al Institution	\$ Amount Received

TRUST FUND. Funeral Home will deposit the purchase price, less any permitted amount it retains, in Financial Institution in trust. Financial Institution will pay out Trust Fund as provided by Chapter 90, Article 13D, North Carolina General Statutes.

USE OF PURCHASE PRICE. Funeral Home shall be entitled to all funds on deposit, along with income and any unpaid balance of the purchase price when Funeral Home has fully performed this contract. If a percentage of the purchase price was paid for Non-Guaranteed Cash Advance Items and NC Sales and Use Tax listed on the Inflation-Proof Preneed Statement of Funeral Goods and Services Selected, Funeral Home shall apply up to an equal percentage of the total funds it receives to pay for Non-Guaranteed Cash Advance Items and NC Sales and Use Tax provided in performance of this contract. This percentage is determined by adding the Non-Guaranteed Cash Advance Items and the NC Sales and Use Tax (items C and D on the Inflation-Proof Preneed Statement of Funeral Goods and Services Selected) and dividing it by the cost of the Total Funeral Service (items A+B+C+D on the Inflation-Proof Preneed Statement of Funeral Goods and Services Selected). If the Trust Fund does not appreciate enough to cover the Non-Guaranteed Cash Advance Items and NC Sales and Use Tax, additional funds may be required to cover these expenses.

DEFAULT. If Purchaser does not make a payment when due, Funeral Home may declare this contract terminated, and Funeral Home will be relieved from further liability. Unless withdrawn (if this contract is revocable), Trust Fund will remain in trust, and Funeral Home will keep any amount retained by it, until Beneficiary's death. Then, Funeral Home is not obligated to provide items listed in this contract at the contract purchase price. In such cases of insufficient funds, Funeral Home will credit toward the at-need retail price the available funds. Any remaining balance will be due Funeral Home when the contract is performed.

REVOCATION. If this contract is revocable, in order for Purchaser to revoke it Purchaser must deliver to Financial Institution a written demand for a refund and Financial Institution must deliver a written notice of refund to Funeral Home within five business days.

RIGHTS RESERVED. If a labor dispute, strike, government action, fire, war, epidemic, other disaster, changes in products or other causes beyond its control prevent or delay Funeral Home from providing the services, facilities or merchandise, Funeral Home may make reasonable substitution of comparable services, facilities or merchandise, and it will not be liable for inconvenience, delay, emotional upset, pain and suffering, loss or damage experienced by Purchaser or Beneficiary, their estates, families, legatees, heirs or legal representatives.

RETENTION. If Funeral Home retained and did not deposit in trust a portion of the purchase price, and if there is no substitute funeral home, Funeral Home will give credit for the amount retained at the death of Beneficiary and performance of this contract.

SUBSTITUTION OF FUNERAL HOME. If this contract is irrevocable, Purchaser, or, after Purchaser's death, Beneficiary's legal representative, may direct the substitution of a funeral establishment to provide equal service, facilities and merchandise at substitute funeral establishment's current price.

TRANSFER OF TRUST FUND TO ANOTHER FINANCIAL INSTITUTION. Funeral Home has the right to have Trust Fund transferred to another Financial Institution. If this contract is revocable, Funeral Home must notify Purchaser before the transfer. Form PN-4 must be used for this purpose.

ENTIRE AGREEMENT; AMENDMENTS. This form, together with the Inflation-Proof Preneed Statement of Funeral Goods and Services Selected, which must be attached to this contract, contains the entire agreement between Purchaser and Funeral Home and supersedes and integrates all communications and other agreements relating to this subject. Any changes to this contract must be filed as a new contract, marked "CONTRACT AMENDMENT," with the NC Board of Funeral Service. Contract amendment shall not change the irrevocable clause or directive by Purchaser that all funds, along with growth, be used for the purchase of funeral services, facilities or merchandise.

EXCLUSION OF WARRANTIES. There are no warranties of merchandise or fitness for a particular purpose extended by Funeral Home. The only warranties, express or implied, which are granted in connection with the services and merchandise sold under this contract are the express written warranties, if any, extended by the manufacturers of the merchandise sold, and no warranties are expressed or implied by Funeral Home.

DISCLOSURE OF TRUST INFORMATION. The Purchaser and the Funeral Home agree that the Financial Institution is authorized to disclose any and all information concerning the Trust Fund directly to the Purchaser.

DISCLOSURES BY FUNERAL HOME. All disclosures required by the Federal Trade Commission or other provisions of federal and North Carolina law are attached to this contract.

RECOVERY FUND.

The NC Board of Funeral Service has a Recovery Fund to reimburse purchasers of preneed contracts who suffer financial loss as a result of the malfeasance, misfeasance, default, failure or insolvency of a preneed licensee.

WARNING

If this contract is irrevocable and used to qualify Beneficiary for any public assistance benefits, all monies may be required to be used for funeral services, facilities, and merchandise. You should carefully review those laws to assure compliance with those provisions.

INFLATION-PROOF PRENEED STATEMENT OF FUNERAL GOODS AND SERVICES SELECTED

The Federal Trade Commission requires this disclosure. Also, this statement of disclosure is provided pursuant to the requirements of North Carolina G.S. 90-210.25(e). This funeral home is licensed by the North Carolina Board of Funeral Service whose mailing address is 1033 Wade Avenue, Suite 108, Raleigh, NC 27605, 1-800-862-0636 (or local 733-9380 in Raleigh).

While the costs of goods and services are not guaranteed with an Inflation Proof Preneed Funeral Contract, the Funeral Establishment agrees to provide all items, except the Non-Guaranteed Cash Advance Items and NC Sales and Use Tax, without receipt of additional sums from the Purchaser and without regard to whether there are sufficient funds available in the trust or insurance policy when the items are

Funeral Home	Preneed Establishment License Number				
Name of Beneficiary					
Charges are made only for those items that you selected or that are requir explain the reasons in writing below. If you selected a funeral that ma	red. If we are required by law or by a cemetery or crematory to use any items, we will ay require embalming, such as a funeral with viewing, you may have to pay for e if you selected arrangements such as direct cremation or immediate burial. If we				
A. CHARGE FOR PROFESSIONAL SERVICES, FACILI	TIES AND EQUIPMENT				
Basic Services of Funeral Director and Staff and Ov	rerhead \$				
Embalming	D				
Other Preparation of the Body Use of Facilities and/or Staff for Visitation/Viewin	φ				
Use of Facilities and/or Staff for Funeral Ceremon					
Use of Facilities and/or Staff for Memorial Service					
Use of Equipment and/or Staff for Graveside Servic	se \$				
Transfer of Remains to Funeral Homemiles	radius \$				
Hearse	\$				
Limousine or other Family Vehicle Other Autos	3				
Forwarding of Remains to another Funeral Home	\$				
Receiving Remains from another Funeral home	\$				
Direct Cremation	\$				
Immediate Burial	\$				
Package Plan	<u></u> \$				
Additional Services, Facilities, and Equipment (Spec	(package name)				
Additional Services, Facilities, and Equipment (Spe-	s				
\$	<u> </u>				
\$	\$				
\$ \$	\$ \$				
\$	*				
Total Additional Services, Facilities, and Equipment	t \$				
B. CHARGES FOR MERCHANDISE Casket (Specify manufacturer, model, material, col	or, interior fabric and color) \$				
Outer Burial Container (Specify manufacturer, mod	del, and material) \$				
Additional Merchandise (Specify):	*				
\$	\$				
<u> </u>	\$				
<u>\$</u>	\$				
\$	\$ \$				
	TOTAL MERCHANDISE \$				
	TOTAL MERCHANDID				
C. NON-GUARANTEED CASH ADVANCE ITEMS					
We charge you for our services in obtaining those items mar	ked with an "X"				
O. 2	¢				
Obituary notices \$ Cemetery charges	 \$				
Certified copies of death certificate \$	<u> </u>				
Flowers \$	<u> </u>				
Crematory charges \$	\$				
»					
TOTAL NON-GUARANTEED CASH ADVANCE ITEMS	\$				
D. NC SALES and USE TAX	\$				
D. NC SALES and USE TAA	*				
TOTAL CASH ADVANCE ITEMS AND NC SALES and	USF TAX				

E. OTHER (Specify)			\$
TOTAL FUNERAL SERVICE (A+B+C-	+ D + E)		\$
Disclosures: NC law does not require the purch cemetery, or crematory requirement has requ			
Reason for embalming			
By writing initials, Purchaser acknowled current General Price List was given to	dges that a current casket and outer buria o the purchaser for retention.	l container price list was shown prio	r to discussing prices. A
Executed at	,NC	Date	
Signature of Purchaser			
Signature of preneed licensee		License Number	
NCBFS ISG&S 10/03(rev.12/12) Original remains w	ith Funeral Home preneed fileCopy to Purcl	naser -Copy to NCBFS -Copy to Financia	al Institution or Insurance