

EVEREST PRICEFINDER

PriceFinder Report

PREPARED FOR HEART2SOUL

EVEREST'S FUNERAL PLANNING & CONCIERGE SERVICE

Everest is an independent consumer advocate that provides you and your family with funeral planning and concierge services to prepare for and deal with a funeral. As an impartial third party focused on keeping your interests paramount, Everest does not sell funeral goods or services, nor does the company receive any commissions from funeral homes or other service providers in the industry.

OVERVIEW OF THE EVEREST PRICEFINDER REPORT

The Everest PriceFinder Report outlines the costs of three types of services offered by funeral homes in or near the zip code you provided.

► The Traditional Funeral

A traditional funeral includes a visitation which provides loved ones and friends with an opportunity to pay their respects to the deceased and surviving family members. Visitation is followed by a funeral service conducted at the funeral home the next day, after which the deceased is taken to the final resting place.

▶ Cremation with a Memorial Service

Family and friends attend a service at the funeral home to memorialize the deceased in which the ashes may or may not be present based on the desires of the surviving family members.

▶ Direct Cremation

When a direct cremation occurs, the funeral home takes the deceased into their care until the appropriate state permits are obtained and necessary documentation is completed. At that time, the deceased is cremated and the ashes are returned to the family unless other arrangements have been made. There is no formal viewing or services with this option.

Note: The Everest PriceFinder Report provides actual "itemized" prices for selected funeral services. The report does not provide "package" prices that may be offered by some funeral homes. Inquiries should be made directly with the funeral home to learn if they offer any packages. Due to the numerous options available from funeral homes and other retailers, averages based on national data have been provided for items such as caskets, outer burial containers and various cash-advance items.

FREQUENTLY ASKED QUESTIONS

How often is PriceFinder information updated? We have a team of experts continuously contacting funeral homes to ensure our data stays current. However, please note the prices presented in this report were accurate only as of the date or dates the prices were obtained.

What is the difference between a funeral service and a memorial service? A funeral service is a gathering of family and friends with the deceased's body present. The body is not present at a memorial service.

What if I want to gather pricing for some other type of service? This report outlines pricing for the three most frequently requested service choices. However, Everest Advisors routinely help clients plan personalized funerals that will meet a family's specific needs, which will include gathering the appropriate pricing information so that the family can make an informed decision about their options.

How should I go about collecting prices for caskets or other merchandise? Today consumers have many different options to choose from when purchasing funeral merchandise. Research on funeral merchandise can easily be conducted on the Internet. Once a specific type of casket has been selected, Everest advocates exploring various purchase options to determine which option best meets your needs. Options can range from purchasing from a traditional funeral home or local casket store to buying on-line (offering overnight delivery directly to the funeral home). To assist you, a Merchandise Pricing Guide has been included in Appendix A.

What does it mean when an itemized price is listed as "Not Available"? A price is noted as "Not Available" if the funeral home does not directly offer a specific service. For example, a funeral home may or may not use a lead car to lead a funeral procession.

How do cash advances affect the total cost of a funeral? Cash advances are other funeral costs that are paid to a third party. The funeral home may accept payment from the family and pass on the payment to the third party on the family's behalf, or the family may make the payments directly to the third parties. The total dollar amount will be dependent on the type of service provided and your particular requirements. Cash Advances may include but are not limited to:

- clergy honorariums
- flowers
- death certificates
- cemetery property
- opening & closing
- of the grave or niche
- marker/monument
- musicians
- catering

- police escorts
- travel expenses
- obituary notices
- security
- miscellaneous permits or fees

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		TRADITIONAL FUNERAL SER							
EVEREST	Funeral Home I	Funeral Home 2	Funeral Home 3	Funeral Home 4	Funeral Home 5	Funeral Home 6	Funeral Home 7	Funeral Home 8	
PRICEFINDER	Sample Street Anywhere, TX 77056								
	(111)123-4567	(111)234-5678	(111)345-6789	(111)456-7890	(111)567-8901	(111)678-9012	(111)789-0123	(111)890-1234	
FUNERAL HOME SERVICES - Actu	al prices provided by	the funeral home**							
Basic Services of Director & Staff	\$250	\$500	\$795	\$1,450	\$1,480	\$1,695	\$2,595	\$3,195	
Embalming	\$375	\$425	\$395	\$650	\$850	\$575	\$695	\$795	
Dressing & Casketing	\$150	\$75	\$105	\$190	\$225	\$240	\$195	\$395	
Facilities & Staff for Visitation	\$275	\$350	\$275	\$250	\$100	\$495	\$495	\$695	
Facilities & Staff for Chapel Service	\$200	\$350	\$275	\$375	\$325	\$395	\$595	\$695	
Transfer Vehicle to Funeral Home	\$200	\$175	\$260	\$175	\$275	\$395	\$495	\$495	
Hearse	\$250	\$295	\$300	\$275	\$275	\$395	\$595	\$495	
Utility/ Flower Vehicle	\$100	\$100	\$95	\$125	Included	\$195	\$195	\$495	
Lead Car	Included	Included	Included	\$125	\$125	\$195	\$195	\$495	
SUB-TOTAL:	\$1,800	\$2,270	\$2,500	\$3,615	\$3,655	\$4,580	\$6,055	\$7,755	
		Prices below o	are for budgeting purpo	ses only and reflect nat	ional averages				
FUNERAL MERCHANDISE - See Append	lix A for more detailed	information							
Average price for a steel casket	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	
Average price for a concrete burial vault	\$1,495	\$1,495	\$1,495	\$1,495	\$1,495	\$1,495	\$1,495	\$1,495	
SUB-TOTAL:	\$3,895	\$3,895	\$3,895	\$3,895	\$3,895	\$3,895	\$3,895	\$3,895	
OTHER FUNERAL COSTS									
Professional Fees	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	
Flowers	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
Obituary	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	
Police Escorts	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	
Death Certificates, Stationery	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	
SUB-TOTAL:	\$1,775	\$1,775	\$1,775	\$1,775	\$1,775	\$1,775	\$1,775	\$1,775	
TOTAL:	\$7,470	\$7,940	\$8,170	\$9,285	\$9,325	\$10,250	\$11,725	\$13,425	

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^{*}This is a Limited Service Provider who may not offer a full range of funeral services.

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^{***}The cost of an urn can vary widely depending on the type of urn selected. The Federal Trade Commission allows individuals to furnish their own container.

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	THE ARE TORTICAL SOCIETY							
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PriceFinder	Sample Street Anywhere, TX 77056							
	(111)123-4567	(111)234-5678	(111)345-6789	(111)567-8901	(111)678-9012	(111)456-7890	(111)789-0123	(111)890-1234
FUNERAL HOME SERVICES - Actua	prices provided by	the funeral home**						
Direct Cremation with a Memorial Service\nin the Funeral Home Chapel	\$1,295	\$1,645	\$1,855	\$2,820	\$2,890	\$2,895	\$3,590	\$4,490
Crematory Fee	Included	Included	Included	Included	Included	Included	\$250	\$350
SUB-TOTAL:	\$1,295	\$1,645	\$1,855	\$2,820	\$2,890	\$2,895	\$3,840	\$4,840
MERCHANDISE								
Alternative Container	Included	Included	Included	Included	\$250	\$95	\$195	\$195
Urn***	Additional Cost							
SUB-TOTAL:	\$0	\$0	\$0	\$0	\$250	\$95	\$195	\$195
		Prices below o	are for budgeting purpo	ses only and reflect nati	ional averages			
OTHER FUNERAL COSTS								
Professional Fees	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400
Flowers	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Obituary	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Death Certificates, Stationery	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
SUB-TOTAL:	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400
TOTAL:	\$2,695	\$3,045	\$3,255	\$4,220	\$4,540	\$4,390	\$5,435	\$6,435

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	DIRECT CREMATION							
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PriceFinder	Sample Street Anywhere, TX 77056							
	(111)123-4567	(111)234-5678	(111)345-6789	(111)456-7890	(111)567-8901	(111)678-9012	(111)789-0123	(111)890-1234
FUNERAL HOME SERVICES - Actual prices provided by the funeral home**								
Direct Cremation	\$895	\$1,295	\$1,580	\$1,995	\$2,495	\$2,495	\$2,995	\$3,795
Crematory Fee	Included	Included	Included	Included	Included	Included	\$250	\$350
SUB-TOTAL:	\$895	\$1,295	\$1,580	\$1,995	\$2,495	\$2,495	\$3,245	\$4,145
MERCHANDISE								
Alternative Container	Included	Included	Included	\$95	Included	\$250	\$195	\$195
Urn***	Additional Cost							
SUB-TOTAL:	\$0	\$0	\$0	\$95	\$0	\$250	\$195	\$195
TOTAL:	\$895	\$1,295	\$1,580	\$2,090	\$2,495	\$2,745	\$3,440	\$4,340

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Funeral Merchandise

(For Budgeting Purposes Only)

EVEREST PRICEFINDER	LOW	AVERAGE	HIGH
CASKET TYPE			
METAL			
20 Gauge Steel	\$795	\$1,695	\$3,125
18 Gauge Steel	\$1,445	\$2,400	\$4,250
16 Gauge Steel	\$2,395	\$3,045	\$4,695
Stainless Steel	\$2,695	\$3,100	\$4,875
Copper	\$3,175	\$3,895	\$6,195
Bronze	\$3,175	\$7,025	\$25,000
WOOD			
Cloth-Covered	\$495	\$795	\$1,295
Poplar	\$795	\$2,235	\$3,595
Pine	\$1,695	\$2,295	\$3,195
Pecan	\$1,945	\$2,610	\$4,275
Oak	\$1,895	\$3,110	\$4,925
Maple	\$2,595	\$2,945	\$4,695
Cherry	\$2,495	\$3,595	\$6,695
Walnut	\$3,695	\$4,695	\$7,995
Mahogany	\$3,195	\$5,595	\$25,000
OUTER BURIAL CONTAINER TYPE			
Concrete Grave Liner	\$495	\$695	\$1,195
Concrete Vaults	\$995	\$1,495	\$15,000
Metal Vaults	\$1,195	\$1,495	\$15,000

Price Disclaimer: The prices presented here are estimates based on a survey of various national casket retailers. Such prices may vary over time and the actual prices determined at the time services are provided may vary significantly. Everest Information Services, LLC and its affiliates make no representation, guaranty or warranty of any kind that prices at the time services are provided will be the same as those presented here.

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Purchase Options

Caskets may be purchased from a funeral home or various casket retailers. They come in a wide variety of materials, colors, styles, and themes (e.g., military) and may be buried directly in the ground, placed in a burial vault, or cremated along with a body.

The FTC (Federal Trade Commission) has established rules to protect the rights of consumers when selecting and purchasing a casket:

- 1. The Funeral Home must show you descriptions of the *available* selections and the prices before actually showing you the caskets.
- 2. The Funeral Home can not refuse a casket from another company, nor charge a handling fee.
- 3. The Funeral Home can not ask for a receipt of the casket purchased from another company.
- 4. The Funeral Home can not require a family member to be present during a casket delivery.
- 5. The Funeral Home may not tell you that state or local law requires a casket for direct cremations, according to the FTC none do.

Casket Types

Metal

Steel - Steel is measured in gauges. The gauge number indicates how many sheets of steel it would take to make one inch. Steel will rust and pit over time.

Stainless Steel- Stainless Steel is composed of chromium and nickel and is a metal that will not pit or rust as soon as steel.

Copper- A premium selection, copper is a semi-precious metal and will not rust or corrode.

Bronze- A premium selection, bronze is a semi-precious metal and will not rust, corrode or oxidize.

Wood

Cloth Covered - Pressboard covered with cloth that comes in multi-textured finishes and is a low cost option.

Poplar- A hardwood stained to resemble a different species of wood.

Pine - A softer wood that ranges from white to yellow in color.

Oak - A hardwood that is lighter in color than mahogany and cherry.

Cherry - A hardwood of variable color averaging a moderate red.

Maple - A hardwood evenly textured with natural luster.

Walnut - A durable hardwood that varies in color from medium to dark brown.

Mahogany - A durable hardwood that varies in color from pinkish to deep reddish-brown.