



PriceFinder Report

PREPARED FOR
WORLD FINANCIAL GROUP AGENT

April 26, 2015

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.

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

|  | TRADITIONAL FUNERAL SERVICE | | | |
|---|--|--|---|---|
| | Rosman-Uehling-Kinzer Funeral Home & Cremation Service | Foster Funeral & Cremation Service | Daley-Murphy-Wisch & Associates Funeral Home | Brian Mark Funeral Home |
| | 1125 Cranston Rd. Beloit, WI 53511 (608)364-4477 | 1650 Huebbe Parkway Beloit, WI 53511 (608)368-8143 | 2355 Cranston Road Beloit, WI 53511 (608)362-3444 | 1000 Inman Parkway Beloit, WI 53511 (608)362-2000 |
| FUNERAL HOME SERVICES - Actual prices provided by the funeral home** | | | | |
| Basic Services of Director & Staff | \$1,345 | \$1,775 | \$1,695 | \$1,795 |
| Embalming | \$700 | \$500 | \$625 | \$620 |
| Dressing & Casketing | \$100 | \$110 | \$230 | \$100 |
| Facilities & Staff for Visitation | \$200 | \$230 | \$385 | \$640 |
| Facilities & Staff for Chapel Service | \$200 | \$165 | \$410 | \$640 |
| Transfer Vehicle to Funeral Home | \$310 | \$190 | \$310 | \$200 |
| Hearse | \$250 | \$350 | \$330 | \$250 |
| Utility/ Flower Vehicle | \$100 | \$130 | Not Available | \$100 |
| Lead Car | Included | \$110 | Not Available | \$50 |
| SUB-TOTAL: | \$3,205 | \$3,560 | \$3,985 | \$4,395 |
| <i>Prices below are for budgeting purposes only and reflect national averages</i> | | | | |
| FUNERAL MERCHANDISE - See Appendix A for more detailed information | | | | |
| Average price for a steel casket | \$2,400 | \$2,400 | \$2,400 | \$2,400 |
| Average price for a concrete burial vault | \$1,495 | \$1,495 | \$1,495 | \$1,495 |
| SUB-TOTAL: | \$3,895 | \$3,895 | \$3,895 | \$3,895 |
| OTHER FUNERAL COSTS | | | | |
| Professional Fees | \$400 | \$400 | \$400 | \$400 |
| Flowers | \$300 | \$300 | \$300 | \$300 |
| Obituary | \$500 | \$500 | \$500 | \$500 |
| Police Escorts | \$375 | \$375 | \$375 | \$375 |
| Death Certificates, Stationery | \$200 | \$200 | \$200 | \$200 |
| SUB-TOTAL: | \$1,775 | \$1,775 | \$1,775 | \$1,775 |
| TOTAL: | \$8,875 | \$9,230 | \$9,655 | \$10,065 |


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

**The prices presented here were accurate only as of the date or dates such prices were obtained. 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 makes no representation, guaranty or warranty of any kind that prices at the time services are provided will be the same as those presented here.

***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.

© 2015 Everest Information Services, LLC. All Rights Reserved

Everest PriceFinder, PriceFinder and the Everest PriceFinder logo are service marks of Everest Information Services, LLC. Everest and the Everest logo are service marks of Everest Funeral Package, LLC.

|  | CREMATION WITH A MEMORIAL SERVICE | | | |
|---|--|---|---|---|
| | Foster Funeral & Cremation Service | Rosman-Uehling-Kinzer Funeral Home & Cremation Service | Brian Mark Funeral Home | Daley-Murphy-Wisch & Associates Funeral Home |
| | 1650 Huebbe Parkway Beloit, WI 53511 (608)368-8143 | 1125 Cranston Rd. Beloit, WI 53511 (608)364-4477 | 1000 Inman Parkway Beloit, WI 53511 (608)362-2000 | 2355 Cranston Road Beloit, WI 53511 (608)362-3444 |
| FUNERAL HOME SERVICES - Actual prices provided by the funeral home** | | | | |
| Direct Cremation with a Memorial Service in the Funeral Home Chapel | \$1,640 | \$2,105 | \$2,735 | \$3,540 |
| Crematory Fee | \$300 | Not Available | Included | Included |
| SUB-TOTAL: | \$1,940 | \$2,105 | \$2,735 | \$3,540 |
| MERCHANDISE | | | | |
| Alternative Container | Included | Included | Included | Included |
| Urn*** | Additional Cost | Additional Cost | Additional Cost | Additional Cost |
| SUB-TOTAL: | \$0 | \$0 | \$0 | \$0 |
| <i>Prices below are for budgeting purposes only and reflect national averages</i> | | | | |
| OTHER FUNERAL COSTS | | | | |
| Professional Fees | \$400 | \$400 | \$400 | \$400 |
| Flowers | \$300 | \$300 | \$300 | \$300 |
| Obituary | \$500 | \$500 | \$500 | \$500 |
| Death Certificates, Stationery | \$200 | \$200 | \$200 | \$200 |
| SUB-TOTAL: | \$1,400 | \$1,400 | \$1,400 | \$1,400 |
| TOTAL: | \$3,340 | \$3,505 | \$4,135 | \$4,940 |


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

**The prices presented here were accurate only as of the date or dates such prices were obtained. 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 makes no representation, guaranty or warranty of any kind that prices at the time services are provided will be the same as those presented here.

***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.

© 2015 Everest Information Services, LLC. All Rights Reserved

Everest PriceFinder, PriceFinder and the Everest PriceFinder logo are service marks of Everest Information Services, LLC. Everest and the Everest logo are service marks of Everest Funeral Package, LLC.

|  | DIRECT CREMATION | | | |
|---|--|--|---|---|
| | Rosman-Uehling-Kinzer Funeral Home & Cremation Service | Foster Funeral & Cremation Service | Brian Mark Funeral Home | Daley-Murphy-Wisch & Associates Funeral Home |
| | 1125 Cranston Rd. Beloit, WI 53511 (608)364-4477 | 1650 Huebbe Parkway Beloit, WI 53511 (608)368-8143 | 1000 Inman Parkway Beloit, WI 53511 (608)362-2000 | 2355 Cranston Road Beloit, WI 53511 (608)362-3444 |
| FUNERAL HOME SERVICES - Actual prices provided by the funeral home** | | | | |
| Direct Cremation | \$1,755 | \$1,490 | \$1,995 | \$3,130 |
| Crematory Fee | Not Available | \$300 | Included | Included |
| SUB-TOTAL: | \$1,755 | \$1,790 | \$1,995 | \$3,130 |
| MERCHANDISE | | | | |
| Alternative Container | Included | Included | Included | Included |
| Urn*** | Additional Cost | Additional Cost | Additional Cost | Additional Cost |
| SUB-TOTAL: | \$0 | \$0 | \$0 | \$0 |
| TOTAL: | \$1,755 | \$1,790 | \$1,995 | \$3,130 |

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

**The prices presented here were accurate only as of the date or dates such prices were obtained. 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 makes no representation, guaranty or warranty of any kind that prices at the time services are provided will be the same as those presented here.

***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.

© 2015 Everest Information Services, LLC. All Rights Reserved

Everest PriceFinder, PriceFinder and the Everest PriceFinder logo are service marks of Everest Information Services, LLC. Everest and the Everest logo are service marks of Everest Funeral Package, LLC.

Funeral Merchandise

(For Budgeting Purposes Only)



| | 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.

© 2015 Everest Information Services, LLC. All Rights Reserved

Everest PriceFinder, PriceFinder and the Everest PriceFinder logo are service marks of Everest Information Services, LLC. Everest and the Everest logo are service marks of Everest Funeral Package, LLC.

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.