Cemetery Purchase Summary

SELECTING A CEMETERY

Selecting a cemetery is an immensely personal decision with ramifications for the individual, next-of-kin, family, the community of mourners, and for future generations. A cemetery must simultaneously honor the decedent in a respectful manner and provide a peaceful and dignified place for visitors and mourners to gather. It must fulfill these functions now and perpetually into the future.

Selecting a cemetery is a difficult process because it is a unique decision that is made only once during a lifetime, the decision tends to have significant associated expense, and the consequences of the decision are not fully known until after a death has occurred.

We recommend that you COMPARE PRICES AND SERVICES. When planning for services and a final disposition, it is beneficial to compare prices and services to ensure you are getting what you want. Visit websites and multiple funeral establishments to compare services, restrictions, rules, and prices. Decide how much you want to spend. Also, you may wish to compare prices at multiple cemeteries and ask about their endowment care funds and cemetery maintenance standards. Ask for a tour, and if a funeral establishment or cemetery is not being maintained to your satisfaction, take your business elsewhere.

PLOT:

Many factors can impact the cost of a cemetery plot. As you consider the option that works best for your family, it is important to have all the information prior to making final decisions.

We believe the most important factors to consider when selecting a cemetery include:

- Burial options available
- Geographic location and proximity to family, friends
- Type of memorialization allowed.
- Type of care (perpetual and ongoing)
- Available facilities (staffed office, restrooms, maps)
- Visitation hours

All agreements made with our cemetery including any purchase, are in writing with copies retained by the customer. Property purchases include specific burial locations and explicitly define what goods and services are included. Before selecting our cemetery, please review the rules and regulations that govern the rights and limitations property owners are afforded.

CEMETERY COSTS TO CONSIDER

BURIAL PROPERTY PURCHASE

If you choose a traditional burial or burial of an urn, you will need to purchase a cemetery plot or niche unless you are eligible for burial in a veterans' cemetery.

You should consider:

- 1. Prices and options available to you will make the *price of burial property* and the *selection of burial property* vary widely within this cemetery.
- 2. Your preference and personal choices may affect the price of the burial location as well as the burial services available for each location.
- 3. Please be sure to ask about the specific limitations and options available for a property you are interested in.
- 4. However, single graves are one price. Double graves are one price. The grave costs will go higher if you choose an "upright monument" area.

Niches vary in costs due to size, materials, location inside, location outside, and individual development accommodations which can be very different and specific to an area. This will affect prices.

Burial in a mausoleum (entombment) involves purchase of a crypt,

Ask if the cemetery will buy the property back if you move out of the area or change your mind.

Burial location will determine the burial arrangement limitations.

ENDOWMENT CARE FEES:

Ivy Lawn Memorial Park & Funeral Home is an endowment care cemetery. We charge 10% of the property cost as an endowment fee and collect at the time of purchase. It is a one-time fee. This will ensure we continue to be able to provide the promised level of care and service.

See Endowment Care Information Agreement.

BURIAL COSTS AND FEES:

There are *interment related fees* paid at the time a burial is arranged. This includes a fee for opening and closing any burial property, administration costs and maintenance fees. See the explanation which shows what this burial fee includes, such as ongoing cemetery maintenance and groundskeeping.

There are other costs related to a burial which will apply to the overall cost of every property and every burial including ongoing cemetery maintenance and groundskeeping, administrative fees, coordination of services with outside professionals, individual requests and or accommodations.

MERCHANDISE

VAULTS ARE REQUIRED. See Our Outer Container Burial Price List

The law does not require the use of outer burial containers, known as vaults or grave liners. Typically, vaults surround the casket in concrete or other material. Grave liners cover only the top and sides. Neither prevents the eventual decomposition of human remains.

Ivy Lawn Memorial Park requires use of a vault for every burial to keep the ground from settling after burial. Costs vary based on materials as well as procedures and equipment used to place it or delivery of a vault. You do not have to buy the outer container from the cemetery; however, if purchased elsewhere it must meet the cemetery's size, shape, and material standards.

You must use a vault for every burial. This is a requirement of this cemetery. Costs vary based on materials. See Our Outer Container Burial Price List

MARKERS

You may purchase a marker or monument from this cemetery or another source, but it must meet the cemetery's standards. Charges by the cemetery for foundations, setting, or permitting the setting of grave markers or monuments is the same whether you bought the marker or monument from the cemetery or from someone else. Be sure to review the rules and policies of the cemetery before you purchase. This can help avoid misunderstandings and can assist you in making decisions.

PLANNING AHEAD

If you have decided on your final resting place and disposition, planning and documenting can spare your loved ones the anguish of making difficult decisions while grieving.

A person may direct in writing the disposition of their remains and may specify the funeral goods and services desired. These directions may not be changed in any material way except as required by law. The law protects a person's choices after death, providing that:

- 1) The written directions are clear and complete; and
- 2) Arrangements for payment of final services via trusts, insurance, commitments by others, or any other means have been made which precludes the payment of money by the survivor(s) who might otherwise have the right to control disposition.

In lieu of providing written instructions, a person may give the right and duty of disposition to an agent under a power of attorney for health care or identified in an advance health care directive. This agent will have the full right to act and control the decedent's disposition unless the power of attorney or an advance health care directive limit or removes that right, or that right ceases upon death.

In the absence of written instructions, an advance health care directive, or power of attorney for health care, the right and duty of disposition moves to the next person with the right to control disposition. In addition, the law governs issues such as the length of time family members must act, what happens if all members with the right to control (Health and Safety Code section 7100.1. 4)

If legal requirements disposition cannot be found or cannot agree on what to do, and who is responsible for the costs of disposition, you have the right to select a person of your choice to make the decisions about your funeral arrangements and final disposition, if you wish.

You may want to consult with an attorney about including such instructions in your will or in another written document, such as a power of attorney for health care. Most importantly, be sure to provide copies of your instructions to family members, loved ones, and keep your own copy in a place that can be easily accessed and, when applicable, provide it to the funeral establishment where you hold a preneed.

Saving— Earmark a portion of your savings for funeral expenses and ensure that your family members and attorney are informed and that provisions are made for your survivors to withdraw the funds at your death. You can change your mind at any time.

Save on Burial Costs: Purchasing a <u>cemetery plot in advance</u> is one way to lock in costs and spare future generations a portion of final need expenses. While the cost of goods and services may increase in the future, the cost of the plot itself, which is usually owned in perpetuity, will remain set. Additionally, by planning in advance, families can purchase multiple graves helping reduce the burden for future generations.