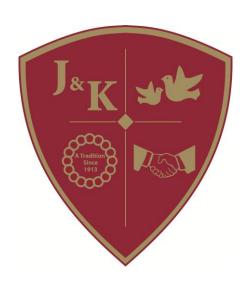
Joldersma & Klein Funeral Home

Since 1913 - Daniel D. Adams, Manager

917 South Burdick St. – Kalamazoo, MI 49001 269.343.2628 – Toll Free 800.607.8761 – Fax 269.343.0058 www.joldersma-klein.com – email: info@joldersma-klein.com



BURIAL & CREMATION PACKAGES

July 1, 2018

At Joldersma & Klein Funeral Home we believe that funeral pricing should be simple and clear; so we have created several package options for you to choose from. You may add additional services from our General Price List to the package you choose. However, if you do not want a particular item in a package you will not receive a discount or refund because all package prices are already discounted from the itemized prices on our General Price List.

The prices of all the package components are itemized on our funeral home's General Price List, which you will find enclosed in your information folder. You are always welcome to go directly to the General Price List and chose only the items you desire.

These packages do not include prices for certain items you may ask us to purchase for you, such as cemetery or crematory services, flowers, paid newspaper notices or other such cash advance items. The prices for these items will be shown on your bill or the statement describing the funeral goods and services you selected. These package prices are effective as of July 1, 2018 and are subject to change without notice.

BURIAL OPTIONS

The Traditional Package

- Basic Services of Funeral Director and Staff
- Transfer of Remains to Funeral Home and other Automotive Equipment
- Embalming and other Preparation of the Body
- 30 Minutes of Private Family Viewing Prior to Visitation or Service
- Use of Facilities and Staff for Two Public Visitation Periods (up to 4 hours)
- Funeral Service in Our Chapel or Elsewhere
- Graveside Service
- Funeral Coach and Clergy Car for Procession
- Flower and Errand Vehicles
- Video Tribute or Memory Portrait
- Personalized Memorial Package (includes register book, memorial folders and acknowledgement cards)

\$5470.00 plus casket, outer burial container, sales tax and cash advance items (Itemized price \$5670)

The Simplicity Package

- · Basic Services of Funeral Director and Staff
- Transfer of Remains to Funeral Home and other Automotive Equipment
- Embalming and other Preparation of the Body
- Use of Facilities and Staff for Visitation One Hour Prior to Service
- Funeral Service in Our Chapel or Elsewhere
- Graveside Service
- Funeral Coach and Clergy Car for Procession
- Flower and Errand Vehicles
- Video Tribute or Memory Portrait
- Personalized Memorial Package (includes register book, memorial folders and acknowledgement cards)

\$4870.00 plus casket, outer burial container, sales tax and cash advance items (Itemized Price \$5070)

The Graveside Package

- Basic Services of Funeral Director and Staff
- Transfer of Remains to Funeral Home and other Automotive Equipment
- Embalming and other Preparation of the Body
- 30 Minutes of Private Family Viewing Prior to Graveside Service
- Graveside Service
- Funeral Coach for Burial
- Flower and Errand Vehicles

\$4000.00 plus casket, outer burial container, sales tax and cash advance items (Itemized Price \$4200)

CREMATION OPTIONS

The Traditional Package

- Basic Services of Funeral Director and Staff
- Transfer of Remains to Funeral Home and other Automotive Equipment
- Embalming and other Preparation of the Body
- Private Family Viewing
- Use of Facilities and Staff for Two Public Visitation Periods (up to 4 hours, body present)
- Funeral Service in Our Chapel or Elsewhere (with body present)
- Funeral Coach/Transportation to the Crematory
- Flower and Errand Vehicles
- Video Tribute or Memory Portrait
- Personalized Memorial Package (includes register book, services folders and acknowledgement cards)
- Crematory and Kalamazoo County Medical Examiner's Fees

\$5500.00 plus casket, additional merchandise, sales tax and cash advance items (Itemized Price \$5700) **\$6495.00** with Oak Rental Casket \$995 (Itemized Price \$6695)

The Memorial Package

- Basic Services of Funeral Director and Staff
- Transfer of Remains to Funeral Home and other Automotive Equipment
- Use of Facilities and Staff for Visitation One Hour Prior to Service (no body present)
- Memorial Service in Our Chapel or Elsewhere
- Flower and Errand Vehicles
- Transportation to the Crematory
- Video Tribute or Memory Portrait
- Personalized Memorial Package (includes register book, services folders and acknowledgement cards)
- Crematory and Kalamazoo County Medical Examiner's Fees
- Alternative Container for Cremation

\$3900.00 plus additional merchandise, sales tax and cash advance items (Itemized Price \$4100)

Direct Cremation

- · Basic Services of Funeral Director and Staff
- Transfer of Remains to Funeral Home and other Automotive Equipment
- Transfer of Remains to Crematory
- Crematory and Kalamazoo County Medical Examiner's Fees
- Alternative Container for Cremation (including Michigan Sales Tax)
- Simple Plastic Container for Encasement of Cremains

\$1995.00 plus additional merchandise, sales tax and cash advance items

OUR PAYMENT POLICY

At Joldersma & Klein Funeral Home we strive to keep our prices for services and merchandise affordable. We believe that if you research and compare our prices with other area funeral homes, you will find that we are very competitively priced and the service you receive from our caring staff is unsurpassed by anyone else in our business. We understand that everyone wants to be cognizant of finances; this is why we would like to provide you with this open and transparent description of our expectations for payment. If you have any questions about the information below please do not hesitate to discuss it with your funeral director.

We accept cash, most major credit and debit cards, personal checks, cashier checks and life insurance assignments as forms of payment.

When do we expect payment?

If you elect a form of immediate disposition, such as Direct Cremation or Immediate Burial, payment is due in full at the time of the arrangement conference.

For all other types of services, we ask that the cost for merchandise, sales tax and cash advance items be paid for at the time of the arrangement conference. The remaining balance (usually services provided by the funeral home) is due within 30 days from the date of the Statement of Funeral Goods and Services we will provide you with at the time of the arrangement conference. You will be given a final balance at the time services are rendered.

Joldersma & Klein Funeral Home reserves the right to request and receive payment in full at any time.

Life Insurance Assignments

We understand that many people take the responsible step of purchasing a life insurance policy to cover funeral expenses. As a service to the families we care for we offer the option to assign the life insurance death benefit to the funeral home to cover final expenses. This alleviates the family from having to pay for funeral expenses out of pocket. Our staff will initiate the claim process for you and process most of the paperwork. The following must be true in order for our firm to accept an assignment of proceeds from a life insurance company:

- 1. We must verify that the policy is still in good standing and greater than two years old.
- 2. The amount of the benefit of the policy must be enough to cover the complete cost of the funeral bill or the family will be responsible for paying the difference at the time of the arrangement conference.
- 3. The life insurance company must accept assignments from funeral homes.

If for any reason the life insurance company is unable to make payment to the funeral home once we have requested an assignment of proceeds, the balance of the bill will be due in full upon notification of denial from insurance company.

State Assistance

For families who meet certain asset/financial requirement of the State, the Department of Human Services (DHS) may pay for a portion of the funeral bill. We will accept payment from DHS. The State requires that the family portion of the bill be paid before DHS will make a payment. Your funeral director will explain the process and terms of applying for and receiving benefits from Department of Human Services.

OUR EMBALMING POLICY

Except in certain special cases, embalming is not required by law. However it is the policy of Joldersma & Klein Funeral Home that any time there is a public viewing of the body, embalming is required. We also require embalming for private viewing if the viewing occurs past 48 hours from the time of death or if a post-mortem exam including an autopsy or Gift of Life procedure has been performed.