13:11

05-22-2007

2007 MAY 24 PM 2: 15

NOEPENDENT REQUIATORY REVIEW COMMISSION

2604

May 11, 2007

Michelle Smey, Administrator State Board of Funeral Directors P.O. Box 2649 Harrisburg, PA 17105-2649

Re: Proposed Rulemaking to 49 Pa. Code, §13.204 and §13.224

Dear Ms. Smey:

The Pennsylvania Funeral Directors Association is submitting the within written comments pursuant to the 30 day public comment period as noticed in the Pennsylvania Bulletin.

PFDA is in agreement with the proposed amendments to the above named sections of the code. However, it is not sufficient for the Board to review only the form for the Statement of Funeral, Goods and Services.

PFDA has been in the preneed trust and insurance business for over two decades. We currently hold over \$70 million in trust and insurance preneed funds. The Board and IRRC should be aware that there are two other documents that dictate the terms of the agreement between the consumer and the funeral director. Those documents are the individual trust agreement between the consumer and the funeral director and the master trust agreement between the funeral director and the bank. Both of these documents detail terms such as how the monies can be invested and in what vehicle; what happens in the event of cancellation or non-performance or if the consumer moves to another funeral home; what fees and expenses can be taken from the account; and in some cases, whether or not the funeral director can receive monies back from the bank (such as 30% on the merchandise sale).

PFDA has never permitted funeral directors to receive anything back from the bank. However, there are currently programs in this Commonwealth that do allow such returns, which we believe violates the spirit, if not the letter of the 100% trusting requirement. Therefore, PFDA's position that the State Board should include in any forms review, the requirement of all documents that effect the transaction between the consumer and the funeral director in order to eliminate programs that are not in compliance with the law and that have the potential for ultimately harming the consumer.

I have attached a copy of the documents used by our trust program for your review. Should you have any questions, please do not hesitate to contact me.

Very truly yours,

John W. Eirkson, Executive Director

PFDA

Encs.

Smey corr rc 13,204 and 13,224

DETMICEN

ecurChoice TM

MASTER PRE-NEED TRUST AGREEMENT ("Agreement")

	THIS AGREEMENT INSIDE THE	 · · · · · · · · · · · · · · · · ·				
a _		 organized under the laws of Pennsylva	ania, with its principal (ollice		
) in the second		• • • • • • • • • • • • • • • • • • • •	Pennsylvania ("Fun	ierai Home") ANÈ
.	National Control of the Control of t	 Annual Carl Carl Annual Control and	(#T)			

PNC BANK, National Association, with an office at Ninth and State Streets, Erie, Erie County, Pennsylvania ("Trustee).

Funeral Director is deenson to provide Juneral services in the Commonwealth of Pennsylvania, and from time enters into a Pre-Need and Individual Trust Agreement with living persons for the provision of tuneral services and merchandics. The Funeral Director degrees to establish separate trusts to receive and sufeguard certain monies paid to Fundral Home under such contracts, and if also desires to combine the separate trusts to receive and sufeguard certain monies paid to Fundral Home under such contracts, and if also desires to combine the separate trusts to receive and sufeguard certain monies paid to Fundral Home under such contracts, and if also desires to combine the separate trusts to receive and sufeguard certain monies paid to Fundral Home under such contracts. auministrative and investment purposes, and the frustoc has agreed to act as inteles under this Agreement and the separate trusts.

WITNESSETH:

NOW THEREFORE, in consideration of the mutual covangate contained nation and intending to be legally bound, the Fundral Home and the Trustee hereby agrees as follows:

- 1. Definitions. Unless the context clearly indicates otherwise, the following terms as used in this Agreement shall have the following meanings:
 - (a) Trustee: The Trustee named above, its successors in interest and assigns, or any successor trustee appoints upursuant to this Agreement.
 - (b) Funeral Home: The proprietorship, partnership or corporation whose name appears at the heading of this Agreement, its successors and assigns.
 - (c) Association: The Pennsylvania Fundral Directors Association, a Pennsylvania honoronic corporation with offices at 7441 Allentown bivo., Harrisburg, PA 17112, its successors and assigns.
 - (d) Master Trust: This Agreement and each included Trust governed by this Agreement and the Pre-Need and Individual Trust Agreement created by the Purchaser.
 - (e) Pro-Novel and Individual Trust Agreement. A Pro-Novel and Individual Trust Agreement at the provision of funeral Services strid merchandise to the Beneficiary.
 - (f) Trust: The separate trust to be created and held necessary for each Pre-Need and Individual Trust Agreement entared into by Funeral Home for subsection of payments received by Funeral Home under a Pre-Need and Trust Адгавлявлт.
 - (g) Purchaser and Beneficiary: The Purchaser and Beneficiary designated as such in the Pre-Need and Individual Trust Agreement.
 - (f) Law: The Pennsylvania Funeral Director Law (Act of Junuary 14, 1952, Pt., 1896, 53 amenued) and all applicable rules and regulations thereunder.
 - (4) Contilicate or Contilication: The occument or reconnect are attached neutral to the Trustee in order to obtain payment from the Trust. Forms of Certificate which will generally be used hereunder are attached nerve as Exhibit 2. To the extent permitted by law, the Trustee may also accept other forms.
 - Payment: Amount paid by the Purchaser under a Pru-Need and individual Trust Agreement and delivered by the Funeral Home to the Trustee
 - (k) Principal: The Payment plus any income previously allocated to the Payment under any frust at any time pais any income thereon which has been incretitions indued to Principal.
 - (I) Income: All income earned by a Trust, including any realized gain or loss on investments. Administrative, and other Expenses, any taxes paid or payable, and investment fees of the Trustae investment Manager which has not theretofore added to the Principal.
 - (m) Invastment Manager: A person or entry (other than the Trustee) designated by the Funeral Home on an investment Ouroction Form who has the power to manage, acquire, or dispose of the assets of any Trust, whether or not such person or entity is registered as an investment advisor under the investment Advisor's Act of 1940.
 - in) Investment Direction Form: Form executed by the Funeral Home for cach Trust. The Trustee bladh invest each Trust only as specified on the Investment Direction Form pertaining thereto. The Investment Direction Form to be used hereunder is attached hereto as Exhibit 3
- 2. Establishment of Master Trust, The parties hereby exhibitish the Master Trust, which shall be known as the "SecurChoice Master Trust." The Master Trust, shall be administered and the funds, held and invested pursuant to the turns of this Agreement.
- 3. Creation of Trusts. A separate trust shall be established horounder upon the execution by the Funeral Home and the Trustee of a Pre-Need and individual Trust Agreement, successfully in the form attached hereto as Exhibit 1. The parties intend that a separato frust be created for each Pin-Near and individual Trust Agreement entered into by Funeral Home. Trustoe reserves the right to before to accord any frust.
- 4. Deposits, Fundral home shall deposit in the Trust all Payments received under a Pre-Need and Individual Trust Agreement. Trusted stall have no obligation to enforce any duty of Fundral Home under the Law to make any deposit or to determine the amount or adequacy of any such deposit. Upon the initial deposit with Trustice of any monies or life incurance palicies received by the Fundral Homa under a Pre-Need and latavioual Trust Agreement, the Fundral Homa shall deliver to the Trustee the following:
 - (a) A copy of the duly executed Pro-Need and Individual Trust Agreement.
 - (b) The name, address and spekil Security number of the Purchaser.
 - (c) The name, address and social security number of the Beneficiary of different from the Purchaser).
 - (d) A statement setting forth the amount of the deposit und indicating whether it represents payment in bull. For any subsequent deposits under the same Pre-Need and Individual Trust Agreement, the Functal Hume small furnish to the Trusted the information and forth in analysispeaples (b), (c) and this supparagraph (d) at the time of delivery of the deposit to the Trustee
 - (a) A duly executed Investment Direction Form.
- The original lite insurance policy and policy and policy certificate assigned to the Trust, together with copies of all assignment forms submitted to the insurance company and Limited Power of Attorney relative to the insurance policy. 5. Maintenance of Separate Trust Accounts. Trusted shall maintain aspecale accounts for each Trust created hereunder and, fit leads in the end of each month, shall add fincome earned by the Trust to the Principal of the Trust it so provided on the investment Direction Farm or by appointment of an investment Manager, the Trustice Shall have the power to invest any or all of the Trust nerequider on a commungled basis, and to invest in any common trust fund
- maintained by the Trustee or its athilates, mutual funds (including those managed by the Trustee or any of its artificials), annumes, or any other deposit account or instrument, whether or not issued by the Trustee. 6. Application for Life insurance Death Bonefit or Withdrawal from a Trust. Upon receipt of notineation of the death of Beneficiary, the Trustee shall apply for the proceeds of any life insurance policy in the Trust. The Trustee shall only make payments from a Yrust upon receipt of the Death Certificate (non-certified) and the SecurChoice Standard Withdrawal Certificate. The Trustee shall transmit payment as follows:
 - ia) It the Functal Home him fully performed its obligations under the Pre-Need and Individual Trust Agreement, the Trustee shall decourse all the funds in the Trust to the Funds Home.
- (b) If the Pre-Need and included Trust agreement is being terminated or revoked by the Purchaser, if permitted, or ir the Purchaser or Benericary has moved from the Commonwealth or Ponnsylvania, the Trustee shall pay to the Purchaser the current market value of all the minuty point inviter this Agreement together with income earned less loss and takes and shall revision any insurance policies in the Trust to the Reneficiary, if the montes were placed in an annuity contract there may be penalties for early withdraway.
- (c) If fundral services have been provided to the Beneficiary by a fundral home patier than the Fundral Home or no fundral services were performed upon the death of the Beneficiary, then the Irostoe shall pay the Purchaser or Purchaser's perconal representative the current market value of all the money paid under this Agreement together with income earned less less and taxes
- 7. Trustee's Administrative Powers and Duties. In the administration of the Master Trust and of each Trust heid hereunder, the Trustee shall have the following power and delice:
- (a) To invest and reinvest each Trust in such this in such this as directed by Funeral home (subject to the provisions of each hivestinent Direction Forth) as are allowed by faw for frustees, to commingle trusts for management and invisiminit, and to invest in accounts, deposite and common funds of Trustee or any of its affiniates of the an annulty, and mutual funds including those managed by Trustee or any or its affiniates if directed to do so by Fundrall Hume.
- (b) To reinvest that income received, and to credit income to each Trust monthly or more trequently as determined by the Trustee.
- (c) To engage Agents to perform any service the Trustee is permitted by law to delegate.
- (b) To pay all feas, expenses and coate of the Trustee Incurred in the management, and investment of the Mester Trust and each Trust, including but not limited to reasonable counsel leas Agent's loss and the Trustee incurred in the management, and investment of the Mester Trust and each Trust, including but not limited to reasonable counsel leas Agent's loss and the Trustee incurred in the management, and the Trustee incurred in the management, and the Trustee incurred in the management of the Mester Trust and each Trust, including but not limited to reasonable counsel leas Agent's loss and the Trustee incurred in the management, and the Trustee incurred in the management of the Mester Trust and each Trust, including the trust and the Trustee incurred in the management of the Mester Trust and each Trust, including the trust and the Trustee incurred in the management of the Mester Trust and each Trust, including the trust and t accordance with its ree schedule in effect, from time to time and to charge such tees as set forth herein when services are performed.
- to) To pay any and all taxes or other optigitions imposed upon the Trust or imposed upon the Trustee white acting of such, which taxes or obligations when he charged to exact Trust as reasonably determined by the Trustee.
- (f) To file even reports, records, or accounts with the Shite Board of Funeral Directors, or the Organis Court Division or the Court of Common Press of End County, Pennsylvania, as may be required by the Low
- (g) Yo provide to persons required to pay the lax on any Trust the information required by law to be so furnished, and to file whatever tax returns or information statements that may be required to be filed by any trust
- (h) To exercise such other powers as are granted to trustoss under Pennsylvania law, and to do any and all other acts as may be necessary or appropriate to carry out the terms of this Agreement.
- The Funeral Home may direct trusted as to the investment of any trust leterander, or may appoint an investment Manager, who shall have the exclusive authority to oriect the acquisition or disposition of any sector of any trust nereunder. Upon receipt by Trustee or an investment Direction Form, in farm alminar to Exhibit 3 attached hereto, Trustee shall have no responsibility for investing any or the assets controlled by the investment Municiper and shall neve no duties with respect to the administration of such assets other than set forth herein. Trustee shall not be liable for any loss resulting from an action taken or similar by reason of compliance with Funeral Image's investment direction or the investment of an Investment Minuser appointent by Funeral Home. The Trustee small be entitled to rely on the direction made on the investment Direction Form until receipt of a (necessal investment Direction Form. Functal Home releases Trustee from any liability, cisions, asmages or demands arising from any investment directed by Functal Home or triving from any actions of an Investment Manager appointed by the Funeral Home. Funeral Home, Perety internal Home perety internal Home sand holds Trusted narmless from any loss, liability, expense (including legal tees and expenses); claims or demands, including but not limited to, claims by Purchaser against Triston strain any directed investment or arising from any action of investment Manager appointm by the Fundral Moria.
- (i) The Trustes shall have no duty to (a) review any insurance policy; (ii) invastigate the company issued any insurance policy; or (c) determine whether any insurance policy is at any time a proper invastment.
- 8. Reports of Trustee. Trustee shall furnish to Funeral Home quarterly reports in each fixed year which show the aggregate investments, income, less and other transactions relative to the Master Trust, and slighterments for each Trust which show the aggregate investments, income, less and other transactions relative to the Master Trust, and slighterments for each Trust which show the market value of, and income earned and expenses charged by each Trust. Such (aports shall be in the form that trustee customarily provides to its trust customers. Trustee shall use reasonable efforts to cause its reports to be able to be used by Funeral Home to comply with the regulations of the State Board of Funeral Directors of the Commonwealth of Pennsylvinia relating to prepaid funerals.
- 9. Focs. Trustee shall adduct investment feet from income earned from all trusts before crediting income to any Trust. The Trustee shall charge its other customary and usual feet and expenses, as well as any unusual feet and expenses which are altributable only to an individual frust or group of Yrusts. Fees and expenses shall not be charged to Principal in such a way as to reduce the amount of any frust or Trusts below the amount of the Payment. If teen and expensive and converted to income exceed the amount which is permitted to be charged to Principal, then the Trustee anall bill the Funeral Home directly for such teas and expenses, Funeral Home directly for such teas and expenses, Funeral Home directly for such teas and expenses. expenses. Fees and expenses PRECEIVED TIME THE PROPERTY AND A 22. as 1:02 P March and any investor to the Fineral Home at least 45 days written notice of its intention to go you and Trustee that year

- Trigues in unformation set form in supporagraphs (b), (c) and this adultanguaph (d) at the time of network of the deposit to the Trustee.
- (e) A duly executed investment Direction Forms
- (e) You original life insurance pushes and pushes and improve of the Trust, together will copies of all assignment forms submitted to the insurance company and Limited Power of Attorney relative to the Trust, together will copies of all assignment forms submitted to the insurance company and Limited Power of Attorney relative to the Trust of the Trust of such insurance of Separate Trust Trust Accounts. Trustes shall maintain separate accounts for each Trust the end of each month, shall add income earned by the trust to the Trust of the Trust of such the trust of such that the end of each month, shall add income earned by the trust to the trust of the Trust of such that the end of each month, shall add income earned by the trust to the trust of the trust of such that the end of each month, shall add income earned by the trust to the trust of the trust provided will the hivestment Direction from or by appointment of an investment Manager, the Truster small have the power to invest any or all of the Trust neterinder on a communitie basis, and to invest in any common trust man
- maintained by the frustice or its difficults qualled funds, (including those managed by the frustice)

 6. Application for Life insurance Death Benefit or Withdrawal from a Trust, upon receipt or notification of the death of Beneficiary, the Trustee shall apply for the proceeds of any life insurance purpose with genefit or the proceeds of any life insurance purpose. only make navments from a Trust upon receipt of the Death Certificate (non-certifical) and the SecurChoice Standard Wilhelman Certificate. The Trusted shall transmit payment as releases
 - (a) If the Funeral Harme has fully partarmed as onligations under the Pre-New and Individual Trust Agreement, the Trustee shall discusse all the funds in the Trust to the Fungrar forms. (b) If the Pre-Need and Individual Trust Agreement is boung termograted or revoked by the Purchase, if permitted, or if the Purchaser in Benetating late moved from the Commonwealth of Pennsylvania, the Irustee anali pay to the Purchaser the current market value of all the money paid under this Agreement together with income earned less tens and shall reassign any inaurence militars in the Trust to the Beneficiary, if the monies were placed in an annuity contract more may be penalties for early withgrawal.
 - (c) If fundral services have been provided to the Beneficiary by a funeral nome originating those or no funeral services were partormed upon the death of the Beneficiary, then the Trisles shall pay the Parchaser or
- Purchaser's personal representative the current market value of all the money pale under this Agreement logether with income extred less best and taxes.

 7. Trustee's Administrative Powers and Dutios, in the deministration of this Agreement logether with income extred less best and taxes.

 (a) To invest and reinvest each Trust in such investments as directed by Funeral Home (subject to the provisions of each investment) Direction Form) as are allowed by law for trustices, to commingly trusts for management and investment, and to invest in accounts, deposits and common funds of Trustee or any of its affiliates of an annuary, and mutual funds including those managed by Trustee or any of its affiliates if directed to to so by Funeral Home.

 (b) To reinvest net Income received, and to credit Income to each Trust mainthy or more frequently as determined by the indices.
 - (c) To ungage Agents to perform any service the Trustee is permitted by law to delegate.
 - (c) To pay all foos, expension any service are matter to permitted to the Trustee incurred in this management and investment of the Master Trust and each Trust, including but not limited to reasonable counted foos, Agent's food and the Trustee's own less in accordance with its fee schedule in effect, from time and to charge such tess as as forth never men services are performed.
 - (c) To pily any and all taxes or other obligations imposed upon the Trust, or imposed upon the Trust or imposed upon the T

 - (ii) In secretary or deprograms to discuss and granted granted to discuss and granted Direction Form until receipt or a revised Investment Direction Form. Functal Home reliases Trustee from any liability, claims, claiming or or demands arreing from any investment direction by Functal Home or ansing from any schools or an investment Manager appointed by the Functal Home. Functal Home hereby and molds Trustee liarniness from any loss, liability, expense (including legial fees and expenses), claims or demands, including, but not limited to, claims by Purchasur against Trustee arising from any directed investment or arising from any action of investment Manager appointed by the Funeral Invited
 - ti) The Trustee small have no duly of (a) review any insurance policy; (p) investigate the company issuing any insurance policy; or (d) determine whether any insurance policy is at any time a prince investment.
- 1). Reports of Trustee. Trustee Stall jurgish to Funeral home quarterly reports in each listed year which show the appropriate investments, income, feed and other transactions totative to the Master Trust and statements for each Trust which show the magnet value of, and income gurned and expenses that get by each Trust. Such reports shall be in the form that Trustee chatemarily provides to its trust distumber. Trustee shall use reasonable offens to cause its reports to be used by Funoral Hume to comply with the regulations of the State Board of Funeral Directors of the Commonwealth of Pennsylvania relating to prepaid tynerals
- 9. Fees, Trusted small charge in control from income earned from all trusts before croating income to any Trust. The Trusted small charge its other customary and usual lees and expenses, as well as any unusual lees. expenses which are attributed only to an individual Trust or group of Trusts. Fees and expenses shall not be charged to Principal in shall a way as to reduce the tunount of any Trust or Trusts below the amount of the Paymagt. It was and expenses not charged to income exceed the amount which is permitted to be charged to Principal, then the Trustee shall but the Funeral Home directly for such fees and expenses. Funeral Indite agree, to pay such fees and expenses. Fues and expenses may be specified on a gally, weakly or month basis, and maybo charged on such basis to any Trust which is established or terminated during a billing period.
- 10. Registration or Removal of Trusts. Trustee may resign as Trustee under the Master Trust or 68 Trustee may be may be finder thy ground to the Funeral Home at least 45 days written notice of its intention to ac so, and Trustee may be romanea by Funeral Home by giving to Trustee at least 45 asys written notice of its intention to do so. Upon such resignation or removal, Funeral Home small appoint a successor trustee with is qualified under the Law to see Trusted, and white racks in act as successor Trustee, who required the trust of Trustee, who will deploy the successor of the Successor is qualified, then the Trustee shall remain as Trustee thereunder and may apply to any court of competent jurisdation to appoint such successor, in which case all costs, expenses and fees of the Trustee shall be paid by the Trusts or Fundral Home as provided in Paragraph 9 hereof. Upon delivery of the assets comprising a frust or frusts to a successor, the trustee shall be relieved or any further collegation or fiability with respect to such trust or frusts.
- 11. Removal of Trustee by Association, Option the terms of an Agreement between Trustee and the Association, the Association possesses certain right to replace Trustee. The terms of such Agreement are incorporated herein by reference. Funeral mome acknowledges receipt of a copy of such Agreement and agrees to be bound by its fermion
- 12. Assignment. This Agreement and the frusts hurrounder may only be assigned by Frincial rights upon prior written consent of Trustee, which consent shall not unreasonably ne writinely.
- 13. Reliance and Protection of Trustee. Trustee shall be entitled to rely upon any statement, certificate delivered to it, and no craim or demand or liability may be made or asserted, directly, against Trustee by the Fundral Home, the Purchaser or the Benefinary as a result of any action taken or not taken by Yrustos in reliance upon any such afficavit, conflication or Conflication
- 14. Agreement to Govern. In the case of any conflict perween the terms of this Agreement and the terms of any Pro-Need and Individual Trust Agreement, the provision of this Agreement shall control, and in the event or such control. Trustee shall have no liability to any person for complying with the terms of this Agreement.
- 15. Compliance with Law. This Agreement and each Trust herauturer shall be governed by and construed in accordance with Pennsylvania law. This Agreement and each Trust hereunder are intended to comply with the Law, and shall be constitued so as to give effect to the provisions of the Law; and the Trustee may deal with any Youst in order to comply with the Law. Without limiting the generality of the foregoing the interest or earnings on all payments received and invested by the Trustee shall be retained in the Trust with the principal amount and shall be held, accounted for and transferred in the same manner as the principal amount.
- 16. Flacal Year. The flacal year of each Trust hereunder small entirent December 31st
- 17. Provisions Regarding Insurance Policies.
- (a) The Trustee agrees to take all reasonable actions necessary to octain the death benefits under any insurance policy assigned to a Yrust and apply policy dividends to the death benefit finder the international policy, and otherwise take such actions as it geems necessary regarding any such insurance policies.
- (b) Under no cycumstances will the Fundai Herne or Trustee be responsible to pay any premiums on any life insurance policies assigned to the Trust, it is intended that the Trust be funded only with full "paid up" life insurance on the life of the Beneficiary.
- (c) The Trustee shall own all incidents or ownership, rights, powers, interest and penelite at any king on account of any insurance policies assigned to the Trust.
- (d) Upon the death of the Buneficiary, the Trustee shall collect the proceeds and the benefits thereof. The Trustee shall furnish the necessary proofs or death to the insurance companies. The Trustee may, but shall have no duty to, take any and all steps which it deems necessary or appropriate for the collection of such products and benefits or to keep the contract in effect during the lifetime of the Beneficiary, including the institution of proceedings at law or in equity, and it shall be entitled to indemnify itself out of any property held in trust for all expenses incurred by it in connection therewith. The Trustee is turther authorized to compromise and satile any and all claims anging out of the insurance contracts or any of them on such terms and conclusions as they deam advisable, and the decision of the Trustee shall be binding upon all interested parties. The Trustee shall be authorized to give the respective insurance companies all the necessary and proper releases and acquittances in full discharge of all of their liabilities under such policies. No insurance company that has issued or shall issue a contract of insurance subject to this Agreement shall have any obligation in incake into the terms of this Agreement are see to the application of the proceeds or benefits of such curring. The research the Trustee to any such insurance company shall effectively release the insurance company from any liability as a result of such contract and shall be binding upon all parties.
- 18. Notices. All notices shall be in writing and shall be destrict to have been tiliste if nelivered in person or by shall, first class, postage prepaid, at the address set forth above or to such other address any person may subsequently designate in writing, and deliver as provided herein.
- 19. General Roleaso and Indomnification, Trustee shall not be lisable to anyone for any action taken under this Agreement except for its own bud faith, willful misconduct, or gross negligence. Funeral Home shall indemnily Trustee against all claims, lighthies, causes of ection and damagus (collectively, "claims") including attorneys' fees, arising out of Trustee's actions or inschools under this Agreement, except for claims determined by a conin to make arisen from the negligence, gross negligence, willful misconduct, or listo failth of the Trustee, or a breach of this Agreement or the Pre-Need and Individual Trust Agreement by Trustae.

IN WITNESS WH	EREOF, this Agreement is executed the da	y and year litst above writte	ėn.	t
Wilnoss;		·	By: Signature of Authorized Person	!
			Printed Name of Authorized Person TRUSTEE PNC BANK, National Association	
			By:	
PFT 07-03	RECEIVED TIME MAV	22 1 02PM	Allosi:	

(a pre-arranged funeral program administered and endorsed by the Pennsylvania Funeral Directors Association)

PART I

Pre-Need and Individual Trust Agreement ("The Agreement")

This Agreement is made this by and between							
Funeral Home NAME							
Address BUSINESS ADDRESS							
and the Purchaser (hereinafter "You")	NAME		D/O/B SO	CIAL SECURITY # (M) (F)			
ADDRESS							
for the Benefit of NAME			D/O/B SO	CIAL SECURITY # (M) (F)			
is different from the Purchaser)		ADDRES	ss				
Total March 1989 Control of the Cont	troorcombat majora day to the hatterian order						
ANNUAL PERCENTAGE RATE The post of Your Credit	FINANCE CHARGE The dollar amount the credit will dost You	Amount Financed The amount of credit provided to You or on Your bortals.	Total of Payments The amount You will have paid when You have made All payments as scheduled.	Total Sale Price The total cost of Your purchase on Credit, including Your down Payment of \$			
as a yearly rate 0.00%	0.00%	\$	\$	\$			
If not paid in full, Your Payment Schedule will be: No. of		Itemization of Amount Financed Cash Price \$ Total Downpayment (a) Cash - \$ (b) Death Benefit of Paic Up Life Insurance Policy Assigned: \$ Unpaid Balance of Cash Price & Amount Financed = \$					
You hereby agree to buy and Funeral Home hereby agrees to sell the funeral goods ("Marchandise"), funeral services ("Services") and cash advance items for 3rd party charges ("Cash Advances") which are described in itemized list attached as Exhibit A for a Total Sale Price of \$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\							
You hereby elect that this a	Agreement shall be:			le by You at Your option at all times			
You and the Funeral Home agree that Services and Merchandise shown on Exhibit A are: Guaranteed by the Funeral Home upon timely payment of the Total Sale Price Not Guaranteed by the Funeral Home							
You and the Funeral Home agree that Cash Advances shown on Exhibit A are: Guaranteed by the Funeral Home upon timely payment of the Total Sale Price Not Guaranteed by the Funeral Home							
EXCLUSION WARRANTIES: THE FUNERAL HOME IS NOT PROVIDING TO YOU ANY WARRANTY OF MERCHANTABILITY OR WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE FOR THE MERCHANDISE. The only warranties You are receiving for the Merchandise are the express written warranties, if any, which are provided by the manufacturers of the Merchandise sold to You under this Agreement. Only the manufacturer shall have any liability to You under such warranties.							
Agreement, the Funeral H	You and the Funeral Home have signed this Agreement on the day and year written above and intend to be legally bound. By signing this Agreement, the Funeral Home, as agent for the Purchaser, hereby agrees to establish an individual trust with the Trustee under the Master Pre-Need Trust Agreement (the "Master Trust") between the Funeral Home and the Trustee (the "Trust").						

05-22-2007 13:14	FROM-PFDA		+7175457360	T-622 P.007/011 F-6	611 .
		ADDRE	SS	· · · · · · · · · · · · · · · · · · ·	
or the Benefit of if Beneficiary's	NAME		D/O/B	SOCIAL SECURITY #	(F)
s different from he Purchaser)	\	ADDRE	ss		
					
ANNUAL	FINANCE	Amount Financed	Total of Paymer	nts Yotal Sale Price	
PERCENTAGE	CHARGE	The amount of credit provided to You or on	The amount You will have paid after You have made	The total cost of Your purchase on Credit	
RATE The cost of Your Credit	The dollar amount ne credit will cost You.	Your behalf.	All payments as schedule		
as a yearly rate	Ì				
0.00%	0.00%	\$	\$	\$	
	aur Baumaat Sahad	ula will bar		A A A A A A A A A A A A A A A A A A A	
No. of Amount	our Payment Sched of When Payments Ar		Cash Price	tion of Amount Financed	
payments payment				<u> </u>	
\$	Monthly beginn	ing Day Year	Total Downpaymen (a) Cash	- \$	
^			(b) Death Benefit Policy Assigne	of Paid Up Life Insurance ad; _ \$	
	se side for any addi out Nonpayment ar		Unpaid Balance of Anount Financed	Cash Price & = \$	
				"), funeral services ("Services") and ed as Exhibit A for a Total Sale P	
Reneficiary, all the Merchilitions shown above and fou hereby elect that this merching the found the Funeral Home Guaranteed by the Guaranteed by the EXCLUSION WARRANT OF FITNES Agreement. Only the funeral Home Guaranteed by the Guaranteed by the found and the Funeral Home Guaranteed by the Guaranteed by the Guaranteed by the Guaranteed by the Guaranteed Home Home Guaranteed Home Guaranteed Home Home Home Home Home Home Home Home	andise, Services and Con the reverse side of Agreement shall be: payment in full of the Tayment agree that Services in Funeral Home upon the Funeral Home upon TIES: THE FUNERAL SE FOR A PARTICUL press written warranting manufacturer shall me have signed this A Home, as agent for the	ash Advances described on a this page, which you have rea fotal Sale Price and Merchandise shown on a timely payment of the Total Symposes shown on Exhibit A artimely payment of the Total Symposes. HOME IS NOT PROVIDITION AR PURPOSE FOR THE Miles, if any, which are provide have any liability to You ungreement on the day and ye	altached Exhibit A. This A ad and accepted.	Home will render, upon the death areement is subject to the terms and evocable by You at Your option at all of Guaranteed by the Funeral Home RRANTY OF MERCHANTABILITY warrantics You are receiving the fire Merchandise sold to You attend to be legally bound. By signiful trust with the Trustee under the str.).	Il limes ie If Y OF for the under
			. 		
Signature	of Licensed Funeral D	Director	Signa	ature of Purchaser	·
icense Number of Fun	eral Director				
SUBJECT TO TERMS AN ancel this transaction of Cancellation form for	at any time prior to mi	idnight of the third busines:	rledge receipt of a com s day after the day of th	pleted copy hereof. You, the buyens transaction. See the attached	er, may Notice
PART II					
		FOR OFFICE U	SECNEY		
The Trustee hereby with the Funeral Ho	•	erein created for the Ben	eficiary under the Ma	aster Pre-Need Trust Agreeme	≘ก≀
	. By:			•	
BANK		AUTHORIZE	ED PERSON	DATE	
White Copy - PFDA	Yellow Copy – Funera	Home Pink Copy - Purcl	iaser	PF (501 -	.05·06

RECEIVED TIME MAY. 22. 1:02PM

FARTH

OTHER TERMS AND CONDITIONS OF THE PRE-NEED AND INDIVIDUAL TRUST AGREEMENT

In addition to the terms and conditions of the other side of the Ago chiefle. You and the funeral Home also agree to the following:

- 1. Creation of Tenst. You authorize and direct the Financa Home, as Your Agent to establish an individual trust (the "finant") with a bank as trustee (the "Trustee") on Your behalf. The Funeral Flome will transfer all cash payments You make and life insurance policies You assign under this Agreement into the Trust. The Trust will be administered and the money in the Trust invested under a master pre-need agreement (the "Master Trust"). If the Foneral Flome so directs the Trustee, such investments may include investment in amounty contracts issued by insurance companies. Under the Master Trust the Trustee, at the direction of the Funeral Flome or appointment of an Investment Manager, invests the fonds of a number of separate Pre-Need Funeral Trusts which have been established through the Funeral Home. The Funeral Home will provide You with a copy of Trustee's acceptance of the Trust and the Master Trust if You ask for one. Any dividends paid on any life insurance policies assigned to the Trust will be used to acquire additional insurance under the policy if the policy so provides.
- 2. Transfer of Payments. The Funeral Home will transfer the total amount of each payment received to the Trustee within ten (10) calendar days after You pay the Funeral Home. After the money is deposited in the Trust, it is invested under the terms of the Master Trust and this Agreement. The terms of the Master Trust apply to this Agreement and the maney You pay to the Funeral Home pursuant to this Agreement.
- 3. Default. If you tail to make any installment payment and your contract is revocable, the Funeral Home will instruct the Trustee to refund to You the current market value of all the monies, together with income carned less fees. The trust will reassign any insurance policies in the Trust to You

It you full to make any installment payment and your contract is <u>irrovocable</u> and the finneral home chooses not to perform or if you choose the monies may be moved to a successor trustee of your choice within 30 days of notification to such trustee by you. The trust will reassign any insurance policies in the Trust to you. In the event of death the monies will be paid to the performing funeral director or dispersed by Order of Court.

 Termination of Trust Agreement. An <u>irrevocable</u> trust created by You cannot be terminated unless by Order of Court.

The Statement of Foneral Goods and Services can be cancelled or terminated by You at any time prior to the death. If the crust agreement is treevocable and you encose to move your funds, all monies in the trust must be transferred to another qualified Trustee within 30 days of notification by You. Notice of termination/cancellation as well as instructions regarding the successor Trustee must be mailed to the Funeral Home and Paneral Home must acknowledge same in writing.

If the Trust is <u>revocable</u> and you choose to terminate/cancel the Trust and the Statement of Puneral Goods and Services, all montes in the Trust will be returned to you within 45 working days of written notice to the Funeral Home. If you monus were placed in an annuity contract You may incur penalties for early with decay!

Important Notice: If you are pre-planning in conjunction with the spend down process in order to qualify for Medicald or other government benefits, you should be aware that cancellation of this contract may jeopardize your eligibility and/or result in the government's entitlement to a refund.

5. Price Protection Option, if the funeral selected is "Guaranteed", then the Funeral Flome must provide the Services and Merehandise or the Cash Advances set forth on The Statement of Funeral Goods and Services form (Exhibit A), but only if all the payments to be received from You and other sources listed in this Agreement are received by the Funeral Home. If all of those amounts are not received by the Funeral Home, then You must pay the

difference between all amounts listed on the front of this Agazement and the amounts actually received by the Funeral Home. You must pay the Total Sale Price on or before the date the Services are rendered, Merchandise is provided and arrangements are made for the Cash Advance items. The Funeral Home will receive all amounts in the Trust whether or not such amounts are more or less than the prevailing charges for the Services and Merchandise or the Cash Advances.

If the funeral selected is "Not Charanteed", than the Funeral Flome will provide the Services and Merchandise or the Cash Advances listed on Exhibit A at the prices prevailing when the Services and Merchandise or the Cash Advances are provided. You will receive credit against the prevailing prices for all payments You have made under this Agreement, for all net income earned by the Trust, the death benefit and any other amounts paid under any insurance policy assigned to the Trust, and all other amounts received by the Funeral Home on Your behalf. The Funeral Home does not have to perform the Services or deliver the Merchandise or make arrangements for the Cash Advance items unless there are sufficient funds available to pay for such Services and Merchandise or the Cash Advances at the time they are to be provided.

 Services Not Covered. This Agreement is not for the purchase or care of a cemetery lot, mausoleum space, columbatiom space or other places of burial.

In addition to the Purchaser's payment of the Total Sales Price, the Beneficiary's estate or survivors wi RECEIVED TIME ThMAY. 22. co. 1:02 PMbelow,

someone circ as the "Beneficiny" on the front of ito. Agreement It You checked the "Revoluble" box on the trout of this Agreement, then You may enung the Beneficiary of this Agreement and trust at any time by providing written notice to the Funeral Home and the Trustee unless the Trust's assets are mosted in an annuity contact or unless the Trust is funded with a life insurance policy on the life of the original Beneficiary.

- 10. Change of Trustee. The Funeral Flome and the Pennsylvania Funeral Directors Association (PFDA) and the purchaser may change the Trustae to a qualified successor trustee. In the event of such change, the consumer will be notified of the name and address of the new Trustee by the prior Trustee. Change of Trustee by the consumer will bean parsuant to the procedure outlined in Paragraph 4.
- 11. Appointment of Agent. You appoint the Funeral Home as Your agent to do the following things on behalf of You or the Beneficiary:
 - (a) Execute and establish the Trust under the Master Trust with the Trustee;
- (b) Change the Trustee as permitted under the Master Trust or this Agreement;
 (c) Amend the Muster Trust as permitted under the Master Trust Agreement or this Agreement;
- (d) Make certifications to the Trustee for the withdrawal of funds as permitted under the Master Trust; and
- (e) Take all actions necessary to obtain the death benefits under any insurance policy assigned to this Trust, apply policy dividends to the death benefit under the life insurance policy, and otherwise take such actions as it deems necessary regarding any such insurance policies.
- (f) Take any other action that may be necessary or appropriate to carry out this Agreement or the Master Trust.
- 12. Substitution of Merchandise, if the Merchandise is not readily available at the time or death of the Beneficiary, the Fineral Home may substitute other merchandise that is of substantially similar or buffer quality. The Funeral Home will determine whether the substitute merchandise is of substantially similar or better quality.
- 13. Taxes. Under the current Internal Revenue Service radings, You may be subject to federal and state income taxes on any income earned by the Trust during the life of the Beneficiary. No distributions will be made from the Trust to enable You to pay such taxes.

You hereby authorize the Trustee to pay any taxes that may be imposed on the Trust or its assets. You agree that neither the Trustee or the Funeral Home shall be liable for any payment of taxes by the Trust.

- 14. Change of Address. You agree to promptly notify the Foneral Home and trustee or any change of Your address or the Beneficiary's address.
- 15. Protection of Trustee. You agree for Yourself and the Reneficiary that no claim of any kind shall be made against the Trustee for anything the Trustee does in reliance on any written instituction that appears to be binding on the Trustee does in reliance the Trustee's compliance with the Funeral Home's or Investment Manager's investment directions. You agree for Yourself and the Beneficiary that the Trustee will not be liable to anyone for any action taken or not taken under this Agreement unless the Trustee acts in a grossly negligent manner or intentionally does something the Trustee knows to be onauthorized.

16. Provision Regarding Life Insurance Policies:

(a) Under no circumstances will the Feneral Home or Trustee be responsible to pay any premiums on any life insurance policies assigned to the Trust; it is intended that this Trust be finded only with fully "paid-up" life insurance on the life of the Beneficiary.

(b) The Trustee shall own all incidents of ownership, rights, powers, interest and benefits of any kind on account of any insurance policies assigned this Trust.

(c) Upon the death of the Beneficiary or the earlier insturity of any insurance contracts payable to the Trustee, the Trustee shall collect the proceeds and the benefits thereof. The Trustee shall turnish the necessary proofs of death to the insurance companies. The Trustee may, but shall have no duty to, take any and all steps which it deems necessary or appropriate for the collection of such proceeds and benefits or to keep the contracts in effect during the lifetime of the Beneficiary, including the institution of proceedings at law or in equity, and it shall be entitled to indemnify itself out of any property held in trust for all expenses incurred by it in connection therewith. The Trustee is further authorized to compromise and settle any and all claims arising out of the insurance contracts or any of them on such terms and conditions as it deems advisable, and the decision of the Trustee shall be binding on all interested parties. The Trustee shall be authorized to give the respective insurance companies all of the necessary and proper releases and acquittances in full discharge of all of their habilities under such policies. No insurance compamy that has issued or shall issue a contract of insurance subject to this Agreement shall have any obligation to inquire into the terms of this Agreement or see to the application of the proceeds or benefits of such contract. The receipt of the Trustee to any such insurance company shall effectively release the insurance company from any liability as a result of such contract and shall be binding upon all parties.

17. Miscellaneous.

On This A and small and Water is proude in the Commonwealth of Descriptioning It

the Funeral Home. After the money is deposited in the Trust, it is invested under the terms of the Master Trust and this Agreement. The terms of the Master Trust apply to the Agreement and the money You pay to the Funeral Home pursuant to this Agreemen

3. Default. If you fail to make any installment payment and your contract is revocable, the Funeral Home will instruct the Trustee to refund to You the current market value of all the menies, together with income cannot less fees. The trust will reassign any insurance policies in the Trust to You.

If you fall to make any installment payment and your contract is <u>irrecocable</u> and the funeral home chooses not to perform or if you choose the monies may be moved to a successor trustee of your divice within 30 days of notification to such trustee by you. The trust will teassign any insurance policies in the Trust to you. In the event of death the monies will be paid to the performing funeral director of dispersed by Order of Court.

4. Termination of Trust Agreement. An igreened by You cannot be terminated unless by Order of Court,

The Statement of Funeral Goods and Services can be expectled or terminated by You at any time prior to the death. If the trust agreement is hecvocable and you choose to move your funds, all monies in the trust must be transferred to another qualified Trustee within 30 days of notification by You. Notice of Equination/eancallation as well as instructions regarding the successor Trustee must be mailed to the Unnerth Home and Paneral Home must acknowledge same in writing.

If the Trust is revogable and you choose to terminate/cancel the Trust and Statement of Funeral Goods and Services, all monies in the Trust will be return to you within 45 working days of written notice to the Funeral Home. If your monics were placed in an annuity contract You may incur penalties for early with

Important Natice: If you are pre-planning in confunction with the spenyl down process in order to qualify for Medicald or other government beyefits, you should be aware that cancellation of this contract may jeopardize your eligibility and/or result in the government's entitlement to a religion.

5. Price Protection Option. If the luneral selected is "Guaranteed", then the Functal Home must provide the Services and Merchandisc or the Cash Advances set forth on The Statement of Funeral Goods and Services John (Exhibit A), but only if all the payments to be received from You and other sources listed in this Agreement are received by the Funeral Flome. If all of those amounts are not received by the Funeral Home, then You must pay the difference between all amounts listed on the from of this Agreement and the amounts actually received by the Funeral Home. You must pay the Total Sale Price on or before the date the Services are roldered, Merchandise is provided and arrangements are made for the Cash Advance items. The Funeral Home will receive all amounts in the Trust whether on not such amounts are more or less than the prevailing charges for the Services and Merchandise or the Cash Advances.

If the funeral selected is Nor Guaranteed", then the Funeral Home will provide

the Services and Merchandise or the Cush Advances listed on Exhibit A at the prices prevailing when the Services and Merchandise or the Cash Advances are provided. You will receive gredit against the prevailing prices for all payments You have made under this Agreement, for all not income samed by the Trust, the death benefit and any other automits paid under any insurance policy assigned to the Trust, and all other amounts received by the Funeral Home on Your behalf. The Funeral Home does not have to perform the Services or deliver the Merchandise or make an angements for the Cash Advance items unless there are sufficient funds available to pay for such Services and Merchandise or the Cash Advances at the time they are to be provided

6. Services Not Covered. This Agreement is not for the purchase or care of a cemetery lot, mausoleum space, columbarium space or other places of burial.

In addition to the Parchaser's payment of the Total Sales Price, the Beneficiary's estate or survivors will be responsible, under the circumstances described below, for paying the additional fee, it any, that the Funeral Home customarily charges at the time of the Beneticiary's death for providing service on a Saturday. Sunday or a legal holiday if the Beneficiary's funeral is held on one of those days.

- 7. Death Outside of Service Area. You authorize the Funeral Home to make transportation arrangements to the Puneral Home if the Beneficiary dies outside the Service Area. The actual cost of transportation and any other reasonable amounts paid by the Funeral Home in connection with such arrangements will be paid by the Boneficiary's estate or survivors.
- 8. Rights Reserved. If the Funeral Home is prevented from or delayed in providing the Services because of circumstances beyond its control, such as a labor dispute, strike, government action, epidemic, fire, or other disaster or the unavailability of Merchandise, it may make a reasonable substitution of comparable Services and Merchandise and will not be responsible for any inconvenience, delay, loss or damage to You, the Beneficiary's family, or their legal representatives caused by such substitution.
- 9. Change of Reneficiary, The Beneficiary of this Agreement and Trast created pursuant to it is the person for whom the inneral Services and Merchandise will be provided upon his or her donth. You are the Beneficiary unless You designated

under the Muster Trust; and

(e) Take all actions necessary to obtain the death benefits under any manager policy assigned to this Trust, apply policy dividends to the death beneat under the life insurance policy, and otherwise take such actions as it deems necessary regarding any such insurance policies.

(f) Take any other action that may be necessary or appropriate to earry out this

Agreement or the Master Trust.

- 12. Substitution of Merchandise. If the Merchandise is not readily available at the time of death of the Beneficiary, the Puneral Home may substitute other merchandise that is of substitutely similar or better quality. The Funeral Home will determine whether the substitute merchandise is of substitutally similar or better quality.
- 13. Taxes. Under the current Internal Revenue Service rulings, You may be subject to federal and state income axes on any income earned by the Trust during the life of the Benediciary. No distributions will be made from the Trust to enable You to pay such taxes.

You hereby authorize the Trustee to pay any taxes that may be imposed on the Trust or its assets. You agree that neather the Trustee or the Funeral Home shall be liable for any payment of taxes by the Trust.

- 14. Change of Address. You agree to promptly notity the Funeral Home and frustee of my change of Your address or the Beneficiary's address.
- 15. Protection of Trustee. You agree for Yourself and the Beneficiary that no claim of any kind shall be made against the Trustee for anything the Trustee does in cliance on any written instruction that appears to be binding on the Trustee including the Trustee's compliance with the Finneral Home's or Investment Manager's investment directions. You agree for Yoursolf and the Beneficiary that the Prustee will not be liable to anyone for any action taken or not taken under this Agreement unless the Trustee acts in a grossly negligent manner or intentionally does so certhing the Trustee knows to be unauthorized.

16. Provision Regarding Life Insurance Policies:

(a) Under no circumstances will the Funeral Home or Trustee be responsible to pay any premiums on any life insurance policies assigned to the Trust; it is intended that this Trus be funded only with fully "paid-up" life insurance on the tife of the Beneficiary.

(b) The Trustee shall ownsell incidents of ownership, rights, powers, interest and benefits of any kind on account of any insurance policies assigned this Trust.

(c) Upon the death of the Beneficiary or the earlier majority of any insurance contracts phyable to the Trustee, the Naistee shall collect the proceeds and the benefits thereof. The Trustee shall furnish the necessary proofs of death to the insurance companies. The Trustee may, but shall have no duty to, take any and all steps which it deems necessary or appropriate for the collection of such proceeds and benefits or to keep the contracts in effect during the lifetime of the Beneficiary, including the institution of proceedings at law or in equity, and it shall be entitled to indemnify itself out of any property held in trust for all expenses incurred by it in connection therewith. The Trustee is further authorized to compromise and semic any and all claims arising out of the insurance contracts or any of them on such terms and conditions as it deems advisable, and the decision of the Trustee shall be binding on all interested parties. The Trustee shall be authorized to give the respective insurance companies all of the necessary and proper releases and acquittances in full discharge of all of their liabilities under such policies. No insurance company that has issued or shall issue a contract of insurance subject to this Agreement shall have any obligation to inquire into the terms of this Agreement or see to the application of the proceeds or benefits of such contract. The receipt of the Trustee to any such insurance company shall effectively release the insurance company from any liability as a result of such contract and shall be binding upon all parties.

17. Miscellaneous.

(a) This Agreement and Trust is made in the Commonwealth of Pennsylvania. It is intended to comply with the Ponnsylvania Funeral Director Law (Act of January 14, 1952, P.L. 1898, as amended) and the rules and regulations issued under that Law and shall be interpreted in accordance with such Laws. Any questions about the terms of this Agreement will be interpreted so as to comply with Pennsylvania Law. Without limiting the generality of the foregoing, the interest or earnings on all payments received and invested by the Trustee shall be retained in the Trust with the principal amount and shall be held, accounted for and transferred in the same manner at the Trustee's address which has been given to You with this Agreement.

(h) All notices that You and the Funeral Home send to each other must be in writing. Any notices must be delivered in person or mailed by first class mail. Notices to the Trustee must be given in a similar manner at the Trustee's address

which has been given to You with this Agreement.

(c) This Agreement and the documents referenced in this Agreement contain the entire comract between You and the Funeral Home. This Agreement hinds You and Your heirs and personal representatives and the Beneficiary. It also hinds the Funeral Home, its successors and anyone to whom the Funeral Home assigns this Agreement. NOTE: If no option is selected, funds will be invested in the money market fund.

SecuriChoice TM

(a pre-arranged funeral program administered and endorsed by the Pennsylvania Funeral Directors Association)

PART III

Pre-Need and Individual Trust Agreement ("The Agreement")

T	his Agreement is made this	/	and between	•	
Funeral Home	NAME	adara - Carriero (May Januara — 4 182 and Day and Carriero (May Department of May	_		
Address	BUSINESS ADDRES	S	<u>.</u> .		
and the Purchaser (hereinafter "You")	NAME	D/O/B	SOCIAL SECURITY #	(M)	(F)
# Steel ford Maryer		ADDRESS	1 111 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	. *	
for the Benefit of	NAME	D/O/B	SOCIAL SECURITY #	(M)	(F)
is different from the Purchaser)		ADDRESS			
	Investme	ent Direction Form			
			harmal Euro Abelou	•	
office. (does not include at BlackRock T-Fund — BlackRock Low Dura BlackRock INTERME Fidelity's INVESTME	Inuity options) PNC Bank, trustee & investmention Bond Fund - PNC Bank, trustee BONT BOND EDIATE GOVERNMENT BOND ENT GRADE BOND FUND* - PN	nt manager (formerly the "PNC I ustee & investment manager PORTFOLIO – PNC Bank, trus NC Bank, trustce; Fidelity Invest	Money Market Fund") stee & investment manager ments, investment manager	e comac	a our
	NAGER FUND" - PNC Bank, tr	·	· ·		
	AAA FUND* PNC Bank, truste				
	APPRECIATION A FUND" - PN	· · · · ·		SOCIAL SECURITY # (M) (F) SOCIAL SECURITY # UTUAL FUND OPTIONS SecurChoice Pre-Need and Individual with the Pennsylvania Funeral Directors the of the options must be the BlackBock invested in each of the options; the permodecrease volatility please contact our may Market Fund") & investment manager than investment manager than Century investment mgr.	
•	N FUND" PNC Bank, trustee; I	•			
harmless and indem these funds. I under value including the p	inify PNC Bank of any and all li stand that the investment style o	iability and responsibility due to of these "funds" or portfolios in the unrealized losses. I understand	investment in these "funds" o hese funds may cause fluctua	or portfol tion of m	ios in arket

I understand that securities available through PNC Bank are not backed by or guaranteed by PNC Bank, National Association or its affiliates and are not bank deposits, nor are they insured by, issued by, guaranteed by or obligations of the FDIC or Federal Reserve Board. Such securities involve investment risks, including possible loss of value. For more complete information about any mutual fund selected, including charges and expenses, refer to the prospectus, I acknowledge (i) that I understand the information set forth herein and (ii) receipt and review of the prospectus for any mutual fund selected.

) understand that this selection will remain in effect until changed by me by submitting a revised investment Direction Form (properly executed) to PNC Bank, National Association, trustee.

ANNUITY OPTIONS

The FRECEIVED TIME by MAY. 22. at 1.02 PM tof all funds in an individual annuity contract issued by Funeral Directors Life check payable to PNC Bank.

Tor the Banghi of (if Beneficiar) s NAME DIO/B SOCIAL SEC/RITY # (M) (if Beneficiar) s SOCIAL SEC/RITY # DIO/B SOCIAL SEC/RITY # ADDRESS Investment Direction Form MONEY MARKET FUND, PNC SHORT TERM INVESTMENT FUND & MUTUAL FUND OPTIONS Indicate below (X) your Investment Direction for the funds deposited to the above-captioned Securicy Dollar # Pre-Need and Individe Trust Agreement held by PNC Bank, National Association (FVC Bank) under agreement with the Pencey instrument and Securicy PNC Bank and the properties and the properties may be placed in one investment or solid among two or three options and one of the options must be the Black B Funds must be placed in one investment and properties of the prope	05-22-2007	13:16	FROM-PFDA	+7175457360	T-622 P.011/011 F-611			
for the Benefit of (if Beneficiar), s	(Nereinafter	"You")	NAME		T-622 P.011/011 F-611			
for the Benefit of (if Beneficiar), 's is different from the Purchaser) Investment Direction Form MONEY MARKET FUND. PNC SHORT TERM INVESTMENT FUND & MUTUAL FUND OPTIONS indicate below (X) your investment Direction for the funds deposited to the above-captioned SecurChote® Pre-Need and Individual Association (FNC Bank), under agreement with the Pennsylvania Funeral Direct Association, Funds may be plead in one investment of 19 (R) Bank and a provided and secure of the funds deposited to the above-captioned Securchote® Pre-Need and Individual Funds and provided and Individual				ADODEGO				
(if Benefician's) is different from ADDRESS Investment Direction Form MONEY MARKET FUND. PNC SHORT TERM INVESTMENT FUND & MUTUAL FUND OPTIONS Indicate below (X) your Investment Direction for the funds deposited to the above-captioned SecurChoice™ Pre-Need and Individual Association (FNC Bank), indicate period and association (FNC Bank) under agreement with the Pennsylvania Funeral Direct Association. Funds may be placed in one beginned or self-among two or three options and one of the options must be the BlackR Fund; in the pre-present period of the pre-present period of the present of the present period of								
is different from the Purchaser) Investment Direction Form MONEY MARKETEUND, PNC SHORT TERM INVESTMENT FUND & MUTUAL FUND OPTIONS Indicate below (X) your Investment Direction for the funds deposited to the above-captioned SecurCholce** Pre-Need and Individual Funds and the process of the			NAME	D/O/B	SOCIAL SECURITY # (M) (F)			
Investment Direction Form MONEY MARKET-FUND, PNC SHORT TERM INVESTMENT FUND & MUTUAL FUND OPTIONS Indicate below (X) your Investment Direction for the funds deposited to the above-captioned Securifolds." Pre-Need and Individual Association (PNC Bank), under agreement with the Pennsylvania Funeral Direct Association, Funds, may be placed in one investment or self among two or three options and one of the options must be the Black's T-Fund, even if the investment pacceduage is zoo. Indicate below the acceptions and one of the options must be the Black's T-Fund, even if the investment pacceduage is zoo. Indicate below the acceptions you would like invested in each of the options. The I-Fund, even if the investment proceduage is zoo. Indicate below the acception would like invested in each of the options in the I-Funds, even if the investment procedual investment and investment procedual investment in decrease volatility please contact office, idoes not include annuity options) BlackRook T-Fund – PNC Bank, trustee & investment manager (formerly the "PNC Money Market Fund") BlackRook Low Duration Bond Fund – PNC Bank, trustee & investment manager Fidelity's INVESTMENT GRADE BOND FUND – PNC Bank, investment in manager Fidelity's ASSET MANAGER FUND – PNC Bank, investments, investments, investment manager Fidelity's ASSET MANAGER FUND – PNC Bank, trustee; Fidelity Investments, investment manager Fidelity's MAGELAN FUND – PNC Bank, trustee; Gabellis' Investment panager Faderated Capital's APPRECIATION A FUND – PNC Bank, trustee; Federated Sapital investment manager Fidelity's MAGELAN FUND – PNC Bank, trustee; Fidelity investment panager Fidelity's MAGELAN FUND – PNC Bank are not managed by PNC Bank and I and/or my successors hereby'ther investment panager (1 understand thates d'under or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby'therese and indemnity PNC Bank of any and all liability and responsibility due to investment manager (1 understand that securities avail	•	· •						
Indicate below (X) your Investment Direction for the funds deposited to the above-captioned SecurCholes** Pre-Need and Individance below (X) your Investment Direction for the funds deposited to the above-captioned SecurCholes** Pre-Need and Individance and Individual Individua		•		ADDRESS				
MONEY MARKET FUND. PNC SHORT TERM INVESTMENT FUND & NUTURAL FUND OPTIONS Indicate below (X) your Investment Direction for the funds deposited to the above-capitioned SacurCholce ¹⁴ Pre-Need and Individuation of the Common of			to a store	Dive ties Fema				
Indicate below (X) your Investment Ducction for the funds deposited to the above-captioned SecurChoice™ Pre-Need and Individators agreement held by PNC Bank, Netional Association (PNC Bank) under agreement with the Pennsylviania Funeral Directorial Association (PNC Bank) under agreement with the Pennsylviania Funeral Directorial Association (PNC Bank) under agreement with the pennson must be the BlackPit Fund, even if the Investment percentage is 25x0 Indicate helow the percentage 25v0 would like Invested in each of the options: the Fundages must total 100%. If you are interested as a sample allocation investment approach to decrease volatility please contact office. (does not include annuity options) BlackRock T-Fund − PNC Bank, trustee & investment manager formerly the "PNC Money Market Fund") BlackRock Low Duration Bond Fund − PNC Bank, trustee 3 (investment manager BlackRock Low Duration Bond Fund − PNC Bank, trustee 3 (investment manager Fidelity's Investment grants and provided in the provided PNC Bank, trustee 3 (investment manager Fidelity's NNESTMENT GRADE BOND PUND" − PNC Bank, trustee; Fidelity Investments, investment manager Fidelity's ASSET MANAGER FUND* − PNC Bank, trustee; Fidelity Investments, investment manager Fidelity's NAGELLAN FUND* − PNC Bank, trustee; Fidelity Investment panager Fidelity's MAGELLAN FUND* − PNC Bank, trustee; Fidelity Investment panager Fidelity's MAGELLAN FUND* − PNC Bank, trustee; Fidelity Investment panager (1 understand these "funds" or portfolios in these funds are not managed by PNC Bank and 1 and/or my successors hereby harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios in these funds or portfolios in these tunds are posterial for harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these funds of risk inherentry investment of significant realized or unrealized losses. I understand that any due to the propertion of the propertion of risk inherentr			investme	ent Direction Form				
Indicate below (X) your Investment Direction for the funds deposited to the above-captioned SecurChoice™ Pre-Need and Individation of the day PNC Bank, National Association (PNC Bank) under agreement with the Pennsylviania Funeral Direction Association (PNC Bank) under agreement with the Pennsylviania Funeral Direction Association (PNC Bank) under agreement with the Pennsylviania Funeral Binate Plant Bin	N	IONEY M	ARKET FUND, PNC SHORT TE	RM INVESTMENT FUND & MUT	UAL FUND OPTIONS			
BlackRock Low Duration Bond Fund ~ PNC Bank, trustee & investment manager BlackRock INTERMEDIATE GOVERNMENT BOND PORTROLIO ~ PNC Bank, trustee & investment manager Fidelity's INVESTMENT GRADE BOND FUND' ~ PNC Bank, in uses; Fidelity Investments, investment manager Fidelity's ASSET MANAGER FUND' ~ PNC Bank, trustee; Fidelity Investments, investment manager American Century's STRATEGIC ALLOCATION FUND' ~ PNC Bank, trustee; American Century investment mgr. Gabelli's UTILITIES AAA FUND' ~ PNC Bank, trustee; Gabelli's investment inanager Federated Capital's APPRECIATION A FUND' ~ PNC Bank, trustee; Fidelity Investment manager Fidelity's MAGELLAN FUND' ~ PNC Bank, trustee; Fidelity Investment manager (' I understand these "funds or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios in these funds, I understand that the investment style of these "funds" or portfolios in these funds have cause fluctuation of mai value including the potential of significant realized or unrealized losses. I understand and am willing to accept the higher deg of risk inherent by investment risks, including possible loss of value. For more complete information about any mutual fiselected including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information selected insurance company. PNC Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby directs the investment of all funds in an individual annuity contract issued by Funeral Directors I insurance Company. PNC Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby directs the investment in an individual annuity contract issued by Funeral Directors I insurance Company. PNC Bank, Trustee. Make check payable to Mellon Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted aga the Tru	Indicate below Trust Agreem Association, for T-Fund, even centages myst	w (X) your tent held b <u>Funds may</u> if the invest st total 100	Investment Direction for the funds of PNC Bank, National Association be placed in one investment or split thent percentage is zero. Indicate by 196. If you are interested in a sample	deposited to the above-captioned Se (PNC Bank) under agreement with among two or three options and one elow the percentage you would like in	ecurChoice™ Pre-Need and Individual the Pennsylvania Funeral Directors of the options must be the BlackRock vested in each of the options; the per-			
BlackRook INTERMEDIATE GOVERNMENT BOND PORTROLIO - PNC Bank, trustee & investment manager Fidelity's INVESTMENT GRADE BOND FUND' - PNC Bank, trustee; Fidelity Investments, investment manager Fidelity's ASSET MANAGER FUND' - PNC Bank, trustee; Fidelity Investments, investment manager American Century's STRATEGIC ALLOCATION FUND' - PNC Bank, trustee; American Century investment mgr. Gabelit's UTILITIES AAA FUND' - PNC Bank, trustee; Gabelit's investment manager Federated Capital's APPRECIATION A FUND' - PNC Bank, trustee; Federated Capital investment manager Fidelity's MAGELLAN FUND' - PNC Bank, trustee; Fidelity investment manager (1 understand these "funds" or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios these funds, I understand that the investment style of these "funds" or portfolios in these funds hay cause fluctuation of managed by PNC Bank and I and/or my successors hereby harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios in these funds, I understand that securities available through PNC Bank are not backed by or portfolios in these funds have cause fluctuation of managed by recomplete information about any mutual selected, including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information about any mutual selected, including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information selected and (ii) receipt and review of the prospectus for any mutual fund selected. Invalentand that this selection will remain in effect until changed by me by submitting a revised investment Direction Form (properi) and the funder and the prospectus of any mutual fund selected. Invalentand have been by directs the investment in an individual annuity contract issued by Funeral Directors I insurance Comp	Blackl	Rock 1-Fun	d - PNC Bank, trustee & investmen	t manager formerly the "PNC Money	/ Market Fund")			
BlackRook INTERMEDIATE GOVERNMENT BOND PORTROLIO - PNC Bank, trustee & investment manager Fidelity's INVESTMENT GRADE BOND FUND' - PNC Bank, trustee; Fidelity Investments, investment manager Fidelity's ASSET MANAGER FUND' - PNC Bank, trustee; Fidelity Investments, investment manager American Century's STRATEGIC ALLOCATION FUND' - PNC Bank, trustee; American Century investment mgr. Gabelit's UTILITIES AAA FUND' - PNC Bank, trustee; Gabelit's investment manager Federated Capital's APPRECIATION A FUND' - PNC Bank, trustee; Federated Capital investment manager Fidelity's MAGELLAN FUND' - PNC Bank, trustee; Fidelity investment manager (1 understand these "funds" or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios these funds, I understand that the investment style of these "funds" or portfolios in these funds hay cause fluctuation of managed by PNC Bank and I and/or my successors hereby harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios in these funds, I understand that securities available through PNC Bank are not backed by or portfolios in these funds have cause fluctuation of managed by recomplete information about any mutual selected, including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information about any mutual selected, including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information selected and (ii) receipt and review of the prospectus for any mutual fund selected. Invalentand that this selection will remain in effect until changed by me by submitting a revised investment Direction Form (properi) and the funder and the prospectus of any mutual fund selected. Invalentand have been by directs the investment in an individual annuity contract issued by Funeral Directors I insurance Comp			•					
Fidelity's INVESTMENT GRADE BOND FUND' - PNC Bank, trustee; Fidelity Investments, investment manager Fidelity's ASSET MANAGER FUND' - PNC Bank, trustee; Fidelity Investments, investment manager American Century's STRATEGIC ALLOCATION FUND' - PNC Bank, trustee; American Century investment mgr. Gabelli's UTILITIES AAA FUND' - PNC Bank, trustee; Gabelli's investment manager Federated Capital's APPRECIATION A FUND' - PNC Bank, trustee; Federated Sepital investment manager Fidelity's MAGELLAN FUND' - PNC Bank, trustee; Fidelity Investments, investment manager (' I understand these "funds or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios these funds. I understand these "funds" or portfolios in these funds have cause fluctuation of manager of risk inherently investing in these "funds" or portfolios in these funds have cause fluctuation of manager of risk inherently investing in these "funds" or portfolios in these funds.) I understand that decorities available through PNC Bank are not backed by or guaranteed by PNC Bank, National Association or affiliates and are not bank deposits, nor are they insured by, issued by, guaranteed by or obligations of the FDIC of Federal Rese Board. Such securities involve investment risks, including possible loss of value. For more complete information about any mutual fundselected including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information selforth he and (ii) receipt and review of the prospectus for any mutual fund selected. I understand that this selection will remain in effect until changed by me by submitting a revised Investment Direction Form (properly of the PIC Bank, National Association, trustee. ANNUITY OPTIONS The Funeral Home hereby directs the investment in an Individual annuity contract issued by TransAmerica Life Insurance Company, Mellon Bank, Trust				· ·	investment manager			
Fidelity's ASSET MANAGER FUND' – PNC Bark, trustee; Fidelity Investments, investment manager American Century's STRATEGIC ALLOCATION FUND' – PNC Bank, trustee; American Century investment mgr. Gabelli's UTILITIES AAA FUND' – PNC Bank, trustee; Gabelli's investment manager Federated Capital's APPRECIATION A FUND' – PNC Bank, trustee; Federated Sepital investment manager Fidelity's MAGELLAN FUND' PNC Bank, trustee; Fidelity Investments, investment manager (*I understand these "funds or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios these funds. I understand the investment style of these "funds" or portfolios in these funds have cause fluctuation of marvalue including the potential of significant realized or unrealized losses. I understand and am willing to accept the higher deg of risk inherery by investing in these "funds" or portfolios in these funds have cause fluctuation of marvalue including the potential of significant realized or unrealized losses. I understand and am willing to accept the higher deg of risk inherery by investing in these "funds" or portfolios in these funds. I understand that decurities available through PNC Bank are not backed by or guaranteed by PNC Bank, National Association or affiliates and are not bank deposits, nor are they insured by, issued by, guaranteed by or obligations of the FDIC or Federal Rese Board. Such securities involve investment risks, including possible loss of value. For more complete information about any mutual funds elected. I understand that this selection will remain in effect until changed by me by submitting a revised Investment Direction Form (properly of the Ponc Bank, National Association, trustee. ANNUITY OPTIONS The Funeral Home hereby directs the investment in ap Individual annuity contract issued by TransAmerica Life Insurance Company, Mellon Bank, Trustee. Make check payable to								
American Century's STRATEGIC ALLOCATION FUND* – PNC Bank, trustee; American Century investment mgr. Gabelil's UTILITIES AAA FUND* – PNC Bank, trustee; Gabelil's investment manager Federated Capital's APPRECIATION A FUND* – PNC Bank, trustee; Federated Capital investment manager Fidelity's MAGELLAN FUND* PNC Bank, trustee; Fidelity investments, investment manager (* I understand these "funds" or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios these funds, I understand that the investment style of these "funds" or portfolios in these funds may cause fluotuation of mai value including the potential of significant realized or unrealized losses. I understand and am willing to accept the higher deg of risk inherent by investing in these "funds" or portfolios in these funds.) I understand that securities available through PNC Bank are not backed by or guaranteed by PNC Bank, National Association or affiliates and age not bank deposits, nor are they insured by, issued by, guaranteed by or obligations of the FDIC ox Federal Research for securities available through PNC Bank are not backed by or guaranteed by or obligations of the FDIC ox Federal Research for securities and general provide involve investment risks, including possible loss of value. For more complete information about any mutual fund selected, including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information selected including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information selection will remain in effect until changed by me by submitting a revised Investment Direction Form (properly couled) to PNC Bank, National Association, trustee. ANNUITY OPTIONS The Funeral Home hereby directs the investment in an individual annuity contract issued by TransAmerica Life Insurance Company, Mellon Bank, Trust		•						
Gabelli's UTILITIES AAA FUND* – PNC Bank, trustee; Gabelli's investment manager Federated Capital's APPRECIATION A FUND* – PNC Bank, trustee; Federated Capital investment manager Fidelity's MAGELLAN FUND* – PNC Bank, trustee; Fidelity Investments, investment manager (* I understand these "funds or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby in harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios these funds. I understand that the investment style of these "funds" or portfolios in these funds have cause fluctuation of managed by PNC Bank are not managed losses. I understand and am willing to accept the higher deg of risk inherent by investing in these "funds" or portfolios in these funds.) I understand that securities available through PNC Bank are not backed by or guaranteed by PNC Bank. National Association or affiliates and are not bank deposits, nor are they insured by, issued by, guaranteed by or obligations of the FDIC of Federal Rese Board. Such Securities involve investment risks, including possible loss of value. For more complete information about any mutual final complete information about any mutual final complete information about any mutual final complete information about any mutual fund selected. I understand that this selection will remain in effect until changed by me by submitting a revised Investment Direction Form (properi) and complete information and in the final properior of the prospectus for any mutual fund selected. ANNUITY OPTIONS The Funeral Home hereby directs the investment in an individual annuity contract issued by Funeral Directors I Insurance Company. PNC Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted agas the Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any stemment or		-	. ,					
Federated Capital's APPRECIATION A FUND* – PNC Bank, trustee; Federated Capital Investment manager Fidelity's MAGELLAN FUND* – PNC Bank, trustee; Fidelity Investments, investment hanager (* I understand these "funds" or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby in harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios these funds, I understand that the investment style of these "funds" or portfolios in these funds have cause fluctuation of mai value including the potential of significant realized or unrealized losses. I understand and am willing to accept the higher deg of risk inherent by investing in these "funds" or portfolios in these funds.) I understand that securities available through PNC Bank are not backed by or guaranteed by PNC Bank, National Association or affiliates and are not bank deposits, nor are they insured by, issued by, guaranteed by or obligations of the FDIC or Federal Rese Board. Such Securities involve investment risks, including possible loss of value. For more complete information about any mutual fiselected, including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information sent on the and (iii) receipt and review of the prospectus for any mutual fund selected. I understand that this selection will remain in effect until changed by me by submitting a revised Investment Direction Form (properi) and the prospectus of the prospectus of any investment in an individual annuity contract issued by Funeral Directors I Insurance Company. PNC Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby directs the investment in an individual annuity contract issued by TransAmerica Life Insurance Company. Mellon Bank, Trustee. Make check payable to Mellon Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted agas the Trustee as a result of any direction					one in the second of the secon			
Fidelity's MAGELLAN FUND* PNC Bank, trustee; Fidelity Investments, investment manager (* I understand these "funds" or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby in harmless and indemnity. PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios in these funds. I understand that the investment style of these "funds" or portfolios in these funds hay cause fluctuation of man value including the potential of significant realized or unrealized losses. I understand and am willing to accept the higher deg of risk inherent by investing in these "funds" or portfolios in these funds.) I understand that securities available through PNC Bank are not backed by or guaranteed by PNC Bank, National Association or affiliates and are not bank deposits, nor are they insured by, issued by, guaranteed by or obligations of the FDIC on Federal Rese Board. Such Securities involve investment risks, including possible loss of value. For more complete information about any mutual funds of cluding charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information set orth he and (ii) receipt and review of the prospectus for any mutual fund selected. I understand that this selection will remain in effect until changed by me by submitting a revised Investment Direction Form (properi) of the prospectus of the prospectus the investment of all funds in an individual annuity contract issued by Funeral Directors Insurance Company, PNC Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby directs the investment in an individual annuity contract issued by TransAmerica Life Insurance Company, Mellon Bank, Trustee. Make check payable to Mellon Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted agas the Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any sidemand or cla								
(*I understand these "funds" or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby in harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios these funds. I understand that the investment style of these "funds" or portfolios in these funds hav cause fluctuation of mai value including the potential of significant realized or unrealized losses. I understand and am willing to accept the higher deg of risk inherent by investing in these "funds" or portfolios in these funds.) I understand that securities available through PNC Bank are not backed by or guaranteed by PNC Bank, National Association or affiliates and are not bank deposits, nor are they insured by, issued by, guaranteed by or obligations of the FDIC ox Federal Rese Board. Such securities involve investment risks, including possible loss of value. For more complete information about any mutual fuselected including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information set orth her and (ii) receipt and review of the prospectus for any mutual fund selected. I understand that this selection will remain in effect until changed by me by submitting a revised Investment Direction Form (properly couted) to PNC Bank, National Association, trustee. ANNUITY OPTIONS ANNUITY OPTIONS The Funeral Home hereby directs the investment of all funds in an individual annuity contract issued by Funeral Directors I insurance Company, PNC Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby directs the investment in an individual annuity contract issued by TransAmerica Life Insurance Company, Mellon Bank, Trustee. Make check payable to Mellon Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted agathe Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any s demand or claim b		•		\				
harmless and indemnity PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolior these funds. I understand that the investment style of these "funds" or portfolios in these funds have cause fluctuation of mai value including the potential of significant realized or unrealized losses. I understand and am willing to accept the higher deg of risk inherent by investing in these "funds" or portfolios in these funds.) I understand that securities available through PNC Bank are not backed by or guaranteed by PNC Bank, National Association or affiliates and are not bank deposits, nor are they insured by, issued by, guaranteed by or obligations of the FDIC of Federal Resc Board. Such securities involve investment risks, including possible loss of value. For more complete information about any mutual fiselected including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information serverth her and (ii) receipt and review of the prospectus for any mutual fund selected. I understand that this selection will remain in effect until changed by me by submitting a revised investment Direction Form (properly couted) to PNC Bank, National Association, trustee. ANNUITY OPTIONS ANNUITY OPTIONS ANNUITY OPTIONS ANNUITY OPTIONS The Funeral Home hereby directs the investment of all funds in an individual annuity contract issued by TransAmerica Life Insurance Company, Mellon Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted agas the Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any s demand or claim be made, the Funeral Home shall defend, indemnify, and hold Trustee harmless. I understand that this selection will remain in effect until the death of the annuitant. A change of investment before the death of	Fideli	y's MAGEL	LAN FUND" PNC Bank, trustee; I	Fidelity Investments, investment hand	ager			
affiliates and are not bank deposits, nor are they insured by, issued by, guaranteed by or obligations of the FDIC of Federal Resc Board. Such securities involve investment risks, including possible loss of value. For more complete information about any mutual fit selected including charges and expenses, refer to the prospectus. I acknowledge (i) that I understand the information set orth her and (ii) receipt and review of the prospectus for any mutual fund selected. I understand that this selection will remain in effect until changed by me by submitting a revised Investment Direction Form (properly cuted) to PNC Bank, National Association, trustee. ANNUITY OPTIONS ANNUITY OPTIONS The Funeral Home hereby directs the investment of all funds in an individual annuity contract issued by Funeral Directors Insurance Company, PNC Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby directs the investment in an individual annuity contract issued by TransAmerica Life Insurance Company, Mellon Bank, Trustee. Make check payable to Mellon Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted aga the Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any s demand or claim be made, the Funeral Home shall defend, indemnify, and hold Trustee harmless. I understand that this selection will remain in effect until the death of the annuitant. A change of investment before the death of	(* I understand these "funds" or portfolios in these funds are not managed by PNC Bank and I and/or my successors hereby hold harmless and indemnify PNC Bank of any and all liability and responsibility due to investment in these "funds" or portfolios in these funds. I understand that the investment style of these "funds" or portfolios in these funds may cause fluctuation of market value including the potential of significant realized or unrealized losses. I understand and am willing to accept the higher degree of risk inherent by investing in these "funds" or portfolios in these funds.)							
ANNUITY OPTIONS The Funeral Home hereby directs the investment of all funds in an individual annuity contract issued by Funeral Directors Insurance Company, PNC Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby directs the investment in an individual annuity contract issued by TransAmerica Life Insurance Company, Mellon Bank, Trustee. Make check payable to Mellon Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted against the Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any sidemand or claim be made, the Funeral Home shall defend, indemnify, and hold Trustee harmless. I understand that this selection will remain in effect until the death of the annuitant. A change of investment before the death of	affiliates and Board. Such selected, incl	are not bar securities in uding charg	nk deposits, nor are they insured by nvolve investment risks, including po ges and expenses, refer to the pros	y, issued by, guaranteed by or obliga ossible loss of value. For more complo pectus. I acknowledge (i) that I under	tions of the FDIC or Federal Reserve ete information about any mutual fund			
The Funeral Home hereby directs the investment of all funds in an individual annuity contract issued by Funeral Directors Insurance Company, PNC Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby directs the investment in an individual annuity contract issued by TransAmerica Life Insurance Company, Mellon Bank, Trustee. Make check payable to Mellon Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted against the Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any sidemand or claim be made, the Funeral Home shall defend, indemnify, and hold Trustee harmless. I understand that this selection will remain in effect until the death of the annuitant. A change of investment before the death of				ged by me by submitting a revised Inv	restment Direction Form (properly exe-			
Insurance Company, PNC Bank, Trustee. Make check payable to PNC Bank. The Funeral Home hereby directs the investment in an individual annuity contract issued by TransAmerica Life Insurance Company, Mellon Bank, Trustee. Make check payable to Mellon Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted aga the Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any s demand or claim be made, the Funeral Home shall defend, indemnify, and hold Trustee harmless. I understand that this selection will remain in effect until the death of the annuitant. A change of investment before the death of	7		ANI	NUITY OPTIONS				
Company, Mellon Bank, Trustee. Make check payable to Mellon Bank. The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted aga the Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any s demand or claim be made, the Funeral Home shall defend, indemnify, and hold Trustee harmless. I understand that this selection will remain in effect until the death of the annuitant. A change of investment before the doath of		The Funeral Home hereby directs the investment of all funds in an individual annuity contract issued by Funeral Directors Life Insurance Company, PNC Bank, Trustee. Make check payable to PNC Bank.						
the Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any sidemand or claim be made, the Funeral Home shall defend, indemnify, and hold Trustee harmless. I understand that this selection will remain in effect until the death of the annuitant. A change of investment before the death of								
	The Funeral Home hereby agrees that no claim or demand of any kind or nature whatsoever shall be made upon or asserted against the Trustee as a result of any direction with respect to such annuity given by the Funeral Home of P.F.D.A. and should any such demand or claim be made, the Funeral Home shall defend, indemnify, and hold Trustee harmless.							
	I understand that this selection will remain in effect until the death of the annuitant. A change of investment before the death of the annuitant will most likely result in a penalty assessed by the insurance company for early withdrawal.							
FUNERAL DIRECTOR'S SIGNATURE PRINTED NAME & TITLE		11 IN 1870 A 1 7	NOTOTODIO CIONISTI INC	Ph. 1. 1.	CD NAME O THE			

White Copy - PFDA Yellow Copy - Funeral Home

PFT 501-05-06