

GENERAL PRICE LIST

Paul O'Connor Funeral Home

1939 Lawrence Ave. E

Scarborough, Ontario M1R2Y8 | 416-751-7890

www.pauloconnorfunerals.ca | Managing Director: Nancy Woodbine,

Licensee-in-Charge

License#: FE-1475 Funeral Establishment Operator Class 1

Every Detail Remembered™ | **Dignity®**
MEMORIAL

*Dignity Memorial® professionals honour every life with passion,
expertise and attention to detail that is second to none. And we stand
behind that promise with a 100% Service Guarantee.*

These prices are effective as of July 9, 2024.
A Division of Service Corporation International (Canada) ULC.

GENERAL PRICE LIST

These prices are effective as of July 9, 2024.

Applicable taxes are additional.

The services explained below are those we can provide to the families that we serve. You may choose only those items you desire. There are many factors in determining a fair charge for services. The following components are taken into consideration but not limited to, when fees are established: Facilities, Staff, Equipment, Automobiles, Utilities, and Insurance, Taxes, Office Supplies, Licensing Fees, Building and Property Maintenance.

The following three sections explain the component parts of the Service Offerings.

PROFESSIONAL STAFF & SERVICES

Coordinating activities, rites, ceremonies

Professional consultation with licensed personnel, including, but not limited to, expert advice on options to meet your needs. Coordination of all activities, rites and ceremonies, before, during and after they have been provided, including services and supplies provided by us, as well as those provided by third-party suppliers, such as flowers and death notices. Personnel are available 24 hours a day, 365 days a year to respond to the initial call.

| | |
|--|--------------|
| Coordinating Activities for Forwarding Remains | \$2,215 |
| Coordinating Activities, Rites and Ceremonies for Full Service | \$2,040 |
| Coordinating Activities, Rites and Ceremonies for Same Day Service | \$2,040 |
| Coordinating Activities for Receiving Remains | \$1,835 |
| Coordinating Activities, Rites and Ceremonies for Graveside Service | \$1,205 |
| Coordinating Activities, Rites and Ceremonies for Service of Remembrance | \$1,055 |
| Coordinating Activities for Gathering Celebration | \$920 |
| Coordinating Activities for Urn Committal | \$810 |
| Coordinating Activities for No Service Option | \$620 |
| Registration and Documentation | \$425 |

Completion and filing of all documents necessary to carry out the services and supplies requested, including, but not limited to, death registration, burial permit, coroner's certificate for cremation and documentation necessary to ship the body out of the country. Provision of Proofs of Death issued by our location (our Proofs of Death are usually accepted for most estate settlement purposes, but sometimes a provincial "Death Certificate" will be necessary and is available from the Office of the Registrar General).

Basic Preparation of Remains \$395

Requires facilities for preparation/embalming/shelter. The preparation of the body for placement into the casket or cremation container. This may include cleansing, dressing or shrouding and may also include setting of facial features or identification or viewing. This does not include embalming. There is no charge for the removal of pacemakers and radioactive implants.

Embalming of Remains \$595
 This fee is in addition to basic preparation. Embalming is the process of replacing blood and bodily fluids with chemical preservatives. It is a process of sanitation, restoration and temporary preservation. Autopsy embalming and restorative practices are included in this fee. Embalming is not legally required, but may be recommended to preserve the body between the time of death and the visitation or disposition of the deceased. Our professional funeral directors will make a recommendation based on the condition of the body and expected service needs.

Other Care and Preparation

Requires facilities for preparation/embalming/shelter. These services are performed to provide a dignified and respectful preparation for handling the deceased prior to the identification and transfer to the final disposition. These services would be performed in most situations following a death. They would include but not be limited to when there is a request for dressing the deceased, communicable illness may be involved, trauma or an autopsy has occurred, or removal of pacemaker or radioactive implant before cremation is required. There is no charge for the removal of pacemakers and radioactive implants.

Other Care and Preparation \$295

FACILITIES AND SUPERVISION

Use of Facilities for Embalming and Preparation \$295
 Facilities used to prepare, embalm and shelter the body.

Supervision of Visitation First Day \$300
 Staff to coordinate and oversee the visitation or informal gathering (per day). Our services include setup of visitation area, placement of encased remains, display of floral arrangements, supervision of and attendance during the visitation.

Facilities for Visitation \$350
 Requires staff services for visitation and designated facilities used for visitation.

Supervision of Funeral Service \$480
 Staff to oversee the ceremony in our facility or at another facility.

Supervision of Memorial Service \$480
 Staff to oversee the ceremony in our facility or at another facility.

Supervision of Graveside Service \$480
 Our services include accompaniment of remains to cemetery, supervision of graveside service and staff to assist with the service.

Basic Venue \$250
 Basic Venue for Service or Gathering

Standard Venue \$275
 Standard Venue for Service or Gathering

Premium Venue \$350
 Premium Venue for Service or Gathering

Off-Site Venue \$830
 Off-Site Venue & Staff Services

| | |
|---------------------------|---------|
| Exclusive Venue | \$2,295 |
| Signature Exclusive Venue | |

TRANSPORTATION

| | |
|---|-------|
| Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$495 |
| Transfer to or from airport (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$450 |
| Transfer of remains from place of death to funeral home (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$595 |
| Additional Hours – Transportation (After 5 hours, limited to 8 hours total usage.) | \$150 |
| Flower Vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$195 |
| Lead vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$295 |
| Limousine (up to 5 hours within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre and/or \$150.00 for each additional hour or portion thereof.) | \$450 |

SERVICE OFFERINGS

FULL SERVICE

| | |
|---|----------------|
| Coordinating Activities, Rites and Ceremonies for Full Service | \$2,040 |
| Registration and Documentation | \$425 |
| Embalming | \$595 |
| Basic Preparation of Remains | \$395 |
| Supervision of Visitation First Day or part thereof | \$300 |
| Supervision for Funeral Service | \$480 |
| Use of Facilities for Embalming and Preparation | \$295 |
| Use of Facilities For Visitation First Day or part thereof | \$350 |
| Transfer of remains from place of death to funeral home (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$595 |
| Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$495 |
| Lead vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$295 |
| Estate Fraud Protection | \$135 |
| Premium Venue at our location for Service or Gathering | \$350 |
| TOTAL | \$6,750 |

SAME DAY SERVICE

| | |
|---|---------|
| Premium Venue at our location for Service or Gathering | \$350 |
| Coordinating Activities, Rites and Ceremonies for Same Day Service | \$2,040 |
| Registration and Documentation | \$425 |
| Embalming | \$595 |
| Basic Preparation of Remains | \$395 |
| Supervision for Funeral Service | \$480 |
| Use of Facilities for Embalming and Preparation | \$295 |
| Transfer of remains from place of death to funeral home (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$595 |
| Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$495 |
| Lead vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$295 |
| Estate Fraud Protection | \$135 |
| TOTAL | \$6,100 |

SERVICE OF REMEMBRANCE

| | |
|---|---------|
| Coordinating Activities, Rites and Ceremonies for Service of Remembrance | \$1,055 |
| Registration and Documentation | \$425 |
| Basic Preparation of Remains | \$395 |
| Supervision of Memorial Service | \$480 |
| Use of Facilities for Embalming and Preparation | \$295 |
| Transfer of remains from place of death to funeral home (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$595 |
| Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$495 |
| Estate Fraud Protection | \$135 |
| Premium Venue at our location for Service or Gathering | \$350 |
| TOTAL | \$4,225 |

GRAVESIDE SERVICE

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|---|---------|
| Coordinating Activities, Rites and Ceremonies for Graveside Service | \$1,205 |
| Registration and Documentation | \$425 |
| Basic Preparation of Remains | \$395 |
| Supervision of Graveside Service | \$480 |
| Use of Facilities for Embalming and Preparation | \$295 |
| Transfer of remains from place of death to funeral home (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$595 |
| Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$495 |
| Lead vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$295 |
| Estate Fraud Protection | \$135 |
| TOTAL | \$4,320 |

URN COMMITTAL OPTION

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|--|---------|
| Coordinating Activities for Urn Committal | \$810 |
| Registration and Documentation | \$425 |
| Sheltering of remains | \$325 |
| Staff Services for Urn Committal (Our services include accompaniment of remains to cemetery, supervision of service, and staff to assist with the service.) | \$195 |
| Transfer of remains from place of death to funeral home (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$595 |
| Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$495 |
| Lead vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$295 |
| Estate Fraud Protection | \$135 |
| Private Family Moment at our facility for a limited time with limited family members | \$595 |
| TOTAL | \$3,870 |

NO SERVICE OPTION

| | |
|---|---------|
| Coordinating Activities for No Service Option | \$620 |
| Registration and Documentation | \$425 |
| Sheltering of remains | \$325 |
| Transfer of remains from place of death to funeral home (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$595 |
| Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | \$495 |
| Estate Fraud Protection | \$135 |
| Private Family Moment at our facility for a limited time with limited family members | \$595 |
| TOTAL | \$3,190 |

CATERING

A wide variety of catering menus are available to choose from.

FLORAL TRIBUTE

A wide variety of floral arrangements are available to select from.

FAMILY SUPPORT OPTIONS

| | |
|--|-------|
| Funeral Webcasting | \$295 |
| Legal Service Plan | \$295 |
| Sterling Silver Oval Pendant | \$295 |
| Memory Portrait - 10x15 Framed Canvas Portrait | \$295 |
| Family Estate Manager | \$295 |
| Cremation Jewellery Bundle | \$295 |

MISCELLANEOUS SERVICES AND MERCHANDISE

| Product Name | Item Code | Retail Price |
|--|------------------|--------------|
| 1. A Life Remembered Book™ Soft Cover/A LIFE REMEMBERED BOOK A priceless keepsake with a biography, treasured photos and messages submitted to the online guestbook. | MEMALRMB | \$50 |
| 2. Additional charge - Use of Facilities on Weekends Additional charge for Use of Facilities and Staff on Weekends | SRVWECHG | \$495 |
| 3. Shipping Administration Administration duties required to coordinate shipping of remains. | XRSRHIAD | \$1,160 |
| 4. Funeral Webcasting Allow those who cannot attend in person to watch the memorial service online. The service will be broadcast live on the web, and a video recording will remain accessible to friends and family for 90 days following the service. | DGSWEBCS | \$295 |
| 5. Audio Visual Equipment Rental AV Equipment Rental | XSRAVERT | \$250 |
| 6. Basic Venue Service Basic Venue at our location for Service or Gathering | FACFBVFS | \$250 |
| 7. Dignity® Celebrant Certified officiant for the service. | DGSDIGCT | \$425 |
| 8. Memory Portrait Create a lasting tribute to your loved one with a favourite photograph reproduced on canvas in the style of an oil painting. The Memory Portrait includes three frame selection choices - Elegance, Contemporary or Classic. | XPRPPFN | \$295 |
| 9. Cremation Oversize Fee Cremation Fee for Oversized Caskets | CRMOVERS | \$895 |
| 10. Catered Receptions Customized menu selection to meet a family's needs during and after the services provided. | XSRCATER | As Selected |
| 11. Dignity Memorial Picture Frame Dignity Memorial Picture Frame | XDMHEDU | \$50 |
| 12. Elegant Thank You Cards Elegant Thank-You Cards (Per 50) | XSMAXJJ0T | \$60 |
| 13. Embalming Embalming | PRPEMBMG | \$595 |
| 14. Embossed Service Folders Embossed Service Folders (Per 100) | XSMAWJK0U | \$145 |
| 15. Signature Exclusive Venue Exclusive Venue at our location for Service or Gathering | FACFSEVC | \$2,295 |
| 16. Family Estate Manager | XOTXMBK | \$295 |

MISCELLANEOUS SERVICES AND MERCHANDISE(continued...)

| Product Name | Item Code | Retail Price |
|---|------------------|--------------|
| <p>Family Estate Manager is a comprehensive, step-by-step tool that simplifies the decisions you'll make as you settle your loved one's estate. This tool provides immediate access to legal professionals that will save you time, notify interested parties, and maximize the value of your estate.</p> | | |
| 17. Cremation Expedite Fee CDN | CRMCREEX | \$385 |
| <p>Fee for a cremation that requires expedited priority.</p> | | |
| 18. Cremation Witness Fee CDN | CRMCRWIT | \$400 |
| <p>Fee for family being present for start of the cremation process.</p> | | |
| 19. Flowers | FLW03PTY | As Selected |
| <p>Floral tributes customized to a family's needs.</p> | | |
| 20. Flower Vehicle | VHCFLRUV | \$195 |
| <p>Flower Vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)</p> | | |
| 21. Hairdresser | PRPHAIRD | \$50 |
| <p>Hairdresser</p> | | |
| 22. Handling and Transfer of Ashes | XSRGATHR | \$295 |
| <p>Handling and Transfer of Ashes</p> | | |
| 23. Holding Ashes | SRVSERMI | \$350 |
| <p>Holding of ashes for One Year from date of cremation - Refundable deposit.</p> | | |
| 24. Limousine | VHCLIMOH | \$450 |
| <p>Limousine (up to 5 hours within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre and/or \$150.00 for each additional hour or portion thereof.)</p> | | |
| 25. Casket Medallions | XAIMNAI | \$30 to \$75 |
| <p>Memorial Keepsake that reflects the life of the individual and is displayed in specific caskets.</p> | | |
| 26. Mid-Size Register Book | XSMAIJKOU | \$40 |
| <p>Mid-Size Register Book</p> | | |
| 27. External Celebrant | SRVEXTCT | As Selected |
| <p>Officiant for the service.</p> | | |
| 28. Oversized Register Book | XSMAIJLOV | \$140 |
| <p>Oversized Register Book</p> | | |
| 29. Premium Venue Service | FACFPVFS | \$350 |
| <p>Premium Venue at our location for Service or Gathering</p> | | |
| 30. Premium Webcasting Services with Committal | SRVPRWEC | \$1,095 |
| <p>Premium Webcasting services at the funeral home or off-site venue and committal service.</p> | | |
| 31. Premium Webcasting Services | SRVPRWEB | \$795 |
| <p>Premium Webcasting services at the funeral home or off-site venue.</p> | | |
| 32. Private Family Moment at our Facility | SRVPRIVC | \$595 |

MISCELLANEOUS SERVICES AND MERCHANDISE(continued...)

| Product Name | Item Code | Retail Price |
|---|------------------|--------------|
| Private Family Moment at our facility for a limited time with limited family members. | | |
| 33. Professional Pallbearer | SRVPLLBR | \$275 |
| Professional Pallbearer (per person) | | |
| 34. Dignity Leather Presentation Box | XSMA6JM0W | \$50 |
| Protects and stores keepsakes from the service. | | |
| 35. Refrigeration | PRPFRIG2 | \$150 |
| Refrigeration | | |
| (It is the policy of our firm to require refrigeration of unembalmed remains after 24 hours.) | | |
| 36. Security Banding | XSRSEBAN | \$450 |
| Security Banding For Shipping | | |
| 37. Everlasting Memorial® | MEMRWSCC | \$449 |
| Shares the story of a life through treasured photos, memories and loving thoughts. Your loved one's life story will be published to www.DignityMemorial.com , where family and friends may view the obituary, biography, and photo gallery and tribute movie. A collection of beautiful keepsakes will be created from this content including the Remember When interactive service display, personalized print items, Tribute movie DVD and hardcover A Life Remembered book. | | |
| 38. Sheltering of Remains Charge Per Day | FACSRCPD | \$95 |
| Sheltering of Remains Charge, Per Day | | |
| 39. Single Small Medallion Case/240489 | XFDDCBR | \$45 |
| Single Small Medallion Case | | |
| 40. Standard Venue Service | FACFSVFS | \$275 |
| Standard Venue at our location for Service or Gathering | | |
| 41. Supervision of Off-Site Venue | SPVOFFSV | \$830 |
| Supervision of Off-Site Venue | | |
| 42. A Life Remembered Book™ | MEMALRBH | \$50 |
| Tells your loved one's life story with a biography, treasured photos and messages submitted to the online guest book. A priceless keepsake to be shared with family and friends today and kept for generations to come. | | |
| 43. Themed Prayer Cards | XSMPCJJ0T | \$145 |
| Themed Prayer Cards (Per 100) | | |
| 44. Themed Service Folders | XSMAWJL0V | \$145 |
| Themed Service Folders (Per 100) | | |
| 45. Funeral Director's Statement of Death | XSRFDSOD | \$15 |
| This is an acceptable document in assisting with estate settlement. | | |
| 46. Legal Service Plan | XSRDMLSP | \$295 |
| To help in the process of settling someone's estate, we offer unlimited 24/7 telephone consultations with our team of experienced estate lawyers. Benefits include a 12-month membership following the death, as well as legal support for other areas of practice including family, employment and residential real estate. | | |
| 47. Toronto Crematorium | CRM03095 | \$795 |

MISCELLANEOUS SERVICES AND MERCHANDISE(continued...)

| Product Name | Item Code | Retail Price |
|---|-----------------|--------------|
| Toronto Crematorium Crematory Fee | | |
| 48. Triple Small Medallion Case/240490 | XFDDCBT | \$75 |
| Triple Small Medallion Case | | |
| 49. Estate Fraud Protection | DOCESFRP | \$135 |
| With Estate Fraud Protection, fraud specialists will notify the credit reporting agencies to help protect your loved one's estate from security breaches. | | |

STATIONERY

| Product Name | Item Code | Retail Price |
|---|------------------|--------------|
| 1. Premier Stationery Package | XSMOTOR9Z | \$595 |
| Complete Custom Personalization of Register Book, Memorial Folders and Thank You Cards. | | |

CASH ADVANCES

| | |
|--|-------------|
| Bereavement Authority of Ontario Consumer Protection Fee for Crematories | \$30 |
| Bereavement Authority of Ontario Consumer Protection Fee for Funerals | \$30 |
| Celebrant- Officiant for Service | As Selected |
| Clergy Honorarium | As Selected |
| Coroner Fee | As Selected |
| Crematory | As Selected |
| Newspaper Notice | As Selected |
| Organist | As Selected |
| Permit and/or Government Fees | As Selected |
| Soloist | As Selected |

FORWARDING OF REMAINS TO ANOTHER FUNERAL HOME

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|--|--------------|----------------|
| Coordinating Activities for Forwarding Remains | \$2,215 | |
| Registration and Documentation | \$425 | |
| Embalming | \$595 | |
| Transfer to or from airport | \$450 | |
| (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | | |
| Transfer of remains from place of death to funeral home | \$595 | |
| (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | | |
| Administration duties required to coordinate shipping of remains | \$1,160 | |
| Transport Canada Screening Requirements for Shipping | \$325 | |
| | TOTAL | \$5,765 |

RECEIVING OF REMAINS FROM ANOTHER FUNERAL HOME

| | |
|--|-------------|
| Coordinating Activities for Receiving Remains | \$1,835 |
| Transfer to or from airport | \$450 |
| (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.) | |
| Cemetery Fees | As Selected |
| Newspaper Notice | As Selected |
| Outside Funeral Director Expense | As Selected |
| Public Transportation | As Selected |
| TOTAL | \$2,285 |

Additional information is available on request.

Information Regarding Terms and Conditions when entering into a Contract

Payment terms: Payment is required to be made by the date of the service, if not paid in full by such date a DEFAULT CHARGE OF TWO (2%) PER MONTH (ANNUAL PERCENTAGE RATE OF TWENTY-FOUR (24%) PERCENT) will be charged on any portion of the unpaid balance due. It is agreed that any additional items ordered in conjunction with those items listed will be paid at the time ordered. If suit is brought for the collection of said amount, or any portion thereof, you agree to pay a reasonable attorney's fee to be affixed by the Court and included in the judgment in such suit.

Cancellation Rights: The purchaser, or someone designated by the purchaser, may cancel an agreement by providing notice of the cancellation in writing to the Provider. A partial or full refund of money paid, if any, may be available based on the terms of the agreement and the law. Any refund owed will be issued within 30 days.

If the agreement meets all of the requirements of the Act and is cancelled within 30 days of the agreement date and before any services or supplies have been provided, the Provider will refund all amounts paid under this agreement in accordance with the Act.

If the agreement meets all of the requirements of the Act and is cancelled after 30 days of this agreement date and before any services or supplies have been provided, the Provider will refund the amount paid under the agreement plus any income earned on the amount paid or that should have been earned on the amount paid if it had been deposited as required, but the Provider may retain an additional 10% of the amount paid to a maximum of \$350.

If the agreement meets all of the requirements of the Act and is cancelled after some of the services or supplies have been provided as directed under the terms of this agreement, the maximum refund required will be the amount paid under the agreement plus any income earned on the amount paid or that should have been earned on the amount paid if it had been deposited as required, and in some circumstances permitted by the Act the Provider may retain the value of the services and supplies that have been delivered.

If the agreement fails to meet the requirements of ss.40(1) of the Act, the maximum refund required will be the amount paid under the agreement plus income earned on the amount paid or that should have been earned on the amount paid if it had been deposited as required. In some circumstances permitted by the Act, the Provider may retain the value of the services or supplies that have been delivered.

Possession of Cremated Remains and Refundable Deposit: When cremation is selected the Provider may require the purchaser to pay a refundable deposit of \$350. The Provider will retain the cremated remains for one year from the date of cremation. If the cremated remains are not claimed within one year, the Provider may inter the cremated remains in a cemetery, including in a common lot for which the cemetery is the interment rights holder, and the Provider may retain the deposit referred to in this section. If the cremated remains are claimed before they are interred, the operator will refund any deposit paid.

Warranties: No claims are made to you as to the merchandise or other offerings of the Provider (embalming, casket, outer burial container) to the effect that embalming or the use of any merchandise available from this funeral home will delay the decomposition of the human remains for a long term or indefinite time, or that any such merchandise will protect the body from gravesite substances if such was not the case. No representations or warranties are made to you about the protective features of caskets or outer burial containers other than those made by the manufacturer.

Prepayment Options

For your convenience, we offer two funding options when prepaying services or supplies. When prepaying, you pay for the services and supplies today and the money will be used to pay for the services and supplies when they are delivered at the time of death.

Trust: You may pay the money directly to us and we will place it in trust, where it will accrue interest until the contract is fulfilled (when the services and supplies are delivered) or the contract is cancelled.

Investment of Funds: Within 35 days, the payment(s) to the Provider, less the permitted amount defined below, will be placed and held in a pooled trust fund or an individual trust account for the purchaser until the services and supplies are provided or this agreement is cancelled and a refund is issued in accordance with the terms of this agreement. If the money is invested in a pooled trust fund, the money will be invested and held by a third party trustee. If the money is invested in an individual trust account, the money will be held in a guaranteed investment certificate.

Permitted Amount: On or after the 31st day after the day on which an agreement was made, the Provider may retain 10% of the agreement price (or amount paid, whichever is lower) up to a total maximum of \$350. This amount need not be invested in trust and if retained, is a credit against any amount the operator may retain if the agreement is cancelled.

Value of Trust Once per Year: Once in a year, if the purchaser requests, the Provider will provide information about the amount in trust and how it is invested. If the money is in an individual trust account, the purchaser will receive a statement that sets out: the current value of the account(s) as of the end of the month before the request, the name of the depository, and the name or type of investment in which the payment(s) have been placed. If the money is held in a pooled trust fund with a third party trustee, the purchaser will receive a statement that sets out the name of the trustee and the current value of the purchaser's money as of the end of the month before the request.

Insurance: You may purchase an insurance contract where the proceeds of the insurance contract will be used to pay for the services or supplies at the time they are delivered or the contract is cancelled.

Details of Insurance Contract: The Purchaser agrees to purchase an annuity or life insurance policy ("Policy") through the Insurance Company selected by Service Corporation International (Canada) ULC and assign said Policy to the Provider.

Provision of Goods and Services: The services and merchandise selected in prepaid agreement will be sold at the time of death pursuant to a funeral service order/purchase agreement between the Provider and the representative(s) of the Recipient at that time. The Funeral Home guarantees that the amount to be charged for providing the Goods and Services selected and the Third Party Items of the Funeral Goods and Services Agreement will not exceed the death benefit under the Insurance Policy at the time of death of the Recipient, if the Provider's then current retail price of the funeral goods and services selected is less than the amount payable under the Annuity or Insurance Policy, the Provider will refund the difference to the Annuity or Insurance Policy Beneficiary.

The amount applicable to taxes is determined on the basis of the applicable tax laws in effect at the date this Agreement is signed. In the event the taxes due at the date of death are greater than those specified in this Agreement, the Provider will charge the difference at that time.

Cancellation: The purchaser, or someone designated in this agreement by the purchaser, may cancel the agreement by providing notice of the cancellation in writing to the Provider. Before the death of the Recipient, but after the death of the Purchaser, the Recipient or his/her personal representative may cancel the Agreement. After the death of the Recipient, the Recipient's personal representative may cancel the Agreement at any time before the goods and services have been provided. In the event of the cancellation of the Agreement prior to the death of the Recipient, they may request cancellation or surrender of the Policy according to the policy terms. If the Agreement is cancelled after the death of the Purchaser, but prior to the Recipient's death, the benefit will be

paid in accordance with the terms of the Policy.

If the funeral goods and services are not provided by the Provider or any provider affiliated with or owned by SCI (Canada) ULC, the Agreement is cancelled and a payment will be made in accordance with the Policy.

If the agreement meets all of the requirements of the Act and is cancelled after some of the services or supplies have been provided as directed under the terms of the agreement, the maximum refund required will be the amount to be paid out under the terms of the insurance contract, and in some circumstances permitted by the Act the Provider may retain the value of the services and supplies that have been delivered.

If this agreement fails to meet the requirements of ss.40(1) of the Act, the maximum refund required will be the amount paid under this agreement plus income earned on the amount paid or that should have been earned on the amount paid if it had been deposited as required. In some circumstances permitted by the Act, the Provider may retain the value of the services or supplies that have been delivered.

Additional information about funding, payment and finance options is available upon request.

PAUL O'CONNOR FUNERAL HOME

Proud to be part of Service Corporation International (Canada) ULC's family of service providers:

| Business Name | Address | Phone |
|---|---|----------------|
| MacKinnon Family Funeral Home | 55 Mill St. East Acton, ON L7J1H4 | (519) 853-0350 |
| Families First Funeral Home and Tribute Centre | 585 Sandwich Street S. Amherstburg, ON N9V0E2 | (519) 969-5841 |
| Thompson Funeral Home | 530 Industrial Parkway South Aurora, ON L4G6W8 | (905) 727-5421 |
| Andrews Community Funeral Centre - Bramalea Chapel | 8190 Dixie Road Brampton, ON L6T5N9 | (905) 456-8190 |
| Thorpe Brothers Funeral Home & Chapel | 96 West Street Brantford, ON N3T3E7 | (519) 759-2211 |
| Barthel Funeral Home | 566 Queenston Road Cambridge, ON N3H3J8 | (519) 653-3251 |
| Coutts Funeral Home & Cremation Centre | 96 St Andrews Street Cambridge, ON N1S1M8 | (519) 621-1650 |
| T. Little Funeral Home & Cremation Centre | 223 Main Street Cambridge, ON N1R1X2 | (519) 623-1290 |
| Lahaie & Sullivan Cornwall Funeral Home - East Branch | 614 First Street East Cornwall, ON K6H1M1 | (613) 933-2841 |
| Lahaie & Sullivan Cornwall Funeral Home - West Branch | 20 Seventh Street West Cornwall, ON K6J2X7 | (613) 932-8482 |
| Salon Funeraire M. John Sullivan Funeral Home | 341 Pitt St Cornwall, ON K6J3R1 | (613) 938-1039 |
| Courtice Funeral Chapel | 1587 Highway #2 Courtice, ON L1E2R7 | (905) 432-8484 |
| Marlatt Funeral Home, Swackhamer Chapel | 195 King Street West Dundas, ON L9H1V5 | (905) 627-7452 |
| Gilbert MacIntyre & Son Dublin Chapel | 252 Dublin St. N Guelph, ON N1H4P3 | (519) 822-4731 |
| Gilbert MacIntyre & Son Hart Chapel | 1099 Gordon St. Guelph, ON N1G4X9 | (519) 821-5077 |
| Cresmount Funeral Home - Fennell Chapel | 322 Fennell Ave East Hamilton, ON L9A1T2 | (905) 387-2111 |
| Markey-Dermody Funeral Home | 1774 King Street East Hamilton, ON L8K1V7 | (905) 547-1121 |
| Marlatt Funeral Home & Cremation Centre | 615 Main Street East Hamilton, ON L8M1J4 | (905) 528-6303 |
| Modest Cremation | 615 Main Street East Hamilton, ON L8M1J4 | (905) 526-9605 |
| Brown Funeral Home & Cremation Centre | 429 2nd Street South Kenora, ON P9N1G7 | (807) 468-8633 |

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| Westmount Memorial Celebration Centre | 1001 Ottawa Street South Kitchener, ON N2E2X5 | (519) 743-8900 |
| Families First Funeral Home and Tribute Centre | 2130 Front Road LaSalle, ON N9J2B9 | (519) 969-5841 |
| Needham Funeral Service | 520 Dundas Street London, ON N6B1W6 | (519) 434-9141 |
| Hetherington & Deans Funeral Chapel | 5176 Victoria Ave Niagara Falls, ON L2E4E3 | (905) 354-5614 |
| Oshawa Funeral Home | 847 King Street West Oshawa, ON L1J2L4 | (905) 721-1234 |
| First Memorial Funeral Services - Fairview Chapel | 259 Rue St-Patrick Street Ottawa, ON K1N5K4 | (613) 860-2424 |
| Maison Funéraire Racine, Robert & Gauthier Funeral Home | 180 chemin Montréal Road Ottawa, ON K1L1B4 | (613) 241-3680 |
| McEvoy-Shields Funeral Home and Chapel | 1411 Hunt Club Road Ottawa, ON K1V1A6 | (613) 737-7900 |
| Comstock-Kaye Life Celebration Centre | 356 Rubidge Street Peterborough, ON K9H4C7 | (705) 745-4683 |
| Arthur Funeral Home - Barton & Kiteley Chapel | 492 Wellington Street East Sault Ste. Marie, ON P6A2L9 | (705) 759-2522 |
| Paul O'Connor Funeral Home | 1939 Lawrence Ave. E Scarborough, ON M1R2Y8 | (416) 751-7890 |
| Hulse & English Funeral Home & Chapel | 75 Church Street St. Catharines, ON L2R3C7 | (905) 684-6346 |
| Kane-Jerrett Funeral Homes | 8088 Yonge Street Thornhill, ON L4J1W3 | (905) 889-8889 |
| Delmoro Funeral Home | 61 Beverly Hills Drive Toronto, ON M3L1A2 | (416) 249-4499 |
| Giffen-Mack and Trull Funeral Home | 2570 Danforth Ave Toronto, ON M4C1L3 | (416) 698-3121 |
| Jerrett Funeral Homes | 1141 St Clair Ave West Toronto, ON M6E1B1 | (416) 654-7744 |
| Jerrett Funeral Homes | 660 Kennedy Road Toronto, ON M1K2B5 | (416) 266-4404 |
| Kane-Jerrett Funeral Homes | 6191 Yonge Street Toronto, ON M2M4K4 | (416) 223-6050 |
| Rosar-Morrison Funeral Home & Chapel | 467 Sherbourne Street Toronto, ON M4X1K5 | (416) 924-1408 |
| Giffen-Mack Funeral Home & Cremation Centre | 4115 Lawrence Ave East West Hill, ON M1E2S2 | (416) 281-6800 |
| Anderson Funeral Home & Cremation Centre | 895 Ouellette Ave Windsor, ON N9A4J5 | (519) 254-3223 |
| Families First Funeral Home and Tribute Centre | 3260 Dougall Avenue Windsor, ON N9E1S6 | (519) 969-5841 |
| Families First Funeral Home and Tribute Centre | 1065 Lauzon Road Windsor, ON N853M8 | (519) 969-5841 |

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