

GENERAL PRICE LIST

Giffen-Mack Funeral Home & Cremation Centre

4115 Lawrence Ave East

West Hill, Ontario M1E2S2 | 416-281-6800

www.giffenmackscarborough.com | Managing Director: Jason McGowan,

Licensee-in-Charge

License#: FE-423 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 April 23, 2024.
A Division of Service Corporation International (Canada) ULC.

GENERAL PRICE LIST

These prices are effective as of April 23, 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, Rites and Ceremonies for Full Service	\$3,290
Coordinating Activities, Rites and Ceremonies for Same Day Service	\$3,290
Coordinating Activities, Rites and Ceremonies for Service of Remembrance	\$2,940
Coordinating Activities, Rites and Ceremonies for Graveside Service	\$2,455
Coordinating Activities for Forwarding Remains	\$2,315
Coordinating Activities for Receiving Remains	\$2,315
Coordinating Activities for Urn Committal	\$1,325
Coordinating Activities for No Service Option	\$625

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

Supervision of Visitation First Day	\$300
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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
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Requires staff services for visitation and designated facilities used for visitation.

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

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

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

Basic Venue	\$250
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Basic Venue for Service or Gathering

Standard Venue	\$275
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Standard Venue for Service or Gathering

Premium Venue	\$350
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Premium Venue for Service or Gathering

Off-Site Venue	\$705
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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 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	\$3,290
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	\$8,000

SAME DAY SERVICE

Coordinating Activities, Rites and Ceremonies for Same Day Service	\$3,290
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
Standard Venue at our location for Service or Gathering	\$275
TOTAL	\$7,275

SERVICE OF REMEMBRANCE

Coordinating Activities, Rites and Ceremonies for Service of Remembrance	\$2,940
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
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	\$6,405

GRAVESIDE SERVICE

Coordinating Activities, Rites and Ceremonies for Graveside Service	\$2,455
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	\$5,570

URN COMMITTAL OPTION

Coordinating Activities for Urn Committal	\$1,325
Registration and Documentation	\$425
Basic Preparation of Remains	\$395
Sheltering of remains	\$295
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	\$4,750

NO SERVICE OPTION

Coordinating Activities for No Service Option	\$625
Registration and Documentation	\$425
Basic Preparation of Remains	\$395
Sheltering of remains	\$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
Private Family Moment at our facility for a limited time with limited family members	\$595
TOTAL	\$3,560

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. Additional Funeral Director and Staff fees Additional Funeral Director and Staff fees	FDFOTHER	\$225
4. Shipping Administration Administration duties required to coordinate shipping of remains.	XSRSHIAD	\$375
5. 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
6. Audio Visual Equipment Rental AV Equipment Rental	XSRAVERT	\$250
7. Basic Venue Service Basic Venue at our location for Service or Gathering	FACFBVFS	\$250
8. Dignity® Celebrant Certified officiant for the service.	DGSDIGCT	\$425
9. 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
10. Cremation Oversize Fee Cremation Fee for Oversized Caskets	CRMOVERS	\$895
11. Catered Receptions Customized menu selection to meet a family's needs during and after the services provided.	XSRCATER	As Selected
12. Elegant Thank You Cards Elegant Thank-You Cards (Per 50)	XSMAXJJ0T	\$60
13. Embossed Service Folders Embossed Service Folders (Per 100)	XSMAWJK0U	\$145
14. Signature Exclusive Venue Exclusive Venue at our location for Service or Gathering	FACFSEVC	\$2,295
15. Sheltering of remains Facility for holding deceased until disposition.	FACSHLTR	\$295
16. Family Estate Manager	XOTXMBK	\$295

MISCELLANEOUS SERVICES AND MERCHANDISE(continued...)

Product Name	Item Code	Retail Price
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.		
17. Cremation Expedite Fee CDN	CRMCREEX	\$385
Fee for a cremation that requires expedited priority.		
18. Cremation Witness Fee CDN	CRMCRWIT	\$400
Fee for family being present for start of the cremation process.		
19. Flowers	FLW03PTY	As Selected
Floral tributes customized to a family's needs.		
20. Flower Vehicle	VHCFLRUV	\$195
Flower Vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)		
21. Handling and Transfer of Ashes	XSRGATHR	\$295
Handling and Transfer of Ashes		
22. Holding Ashes	SRVSERMI	\$350
Holding of ashes for One Year from date of cremation - Refundable deposit.		
23. Everlasting Moments®	MEMMLITE	\$199
Includes a beautiful DVD tribute movie, created with musical selections, treasured photos and personalized captions. Your loved one's life story will also be published to www.DignityMemorial.com , where family and friends may view the movie, obituary and photo gallery.		
24. Limousine	VHCLIMOH	\$450
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.)		
25. External Celebrant	SRVEXTCT	As Selected
Officiant for the service.		
26. Passenger Car	VHCLDPAS	\$195
Passenger Car (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)		
27. Prayer Cards	XSMMPDMI	\$100 and up
Prayer Cards		
28. Premium Venue Service	FACFPVFS	\$350
Premium Venue at our location for Service or Gathering		
29. Premium Webcasting Services with Committal	SRVPRWEC	\$1,095
Premium Webcasting services at the funeral home or off-site venue and committal service.		
30. Premium Webcasting Services	SRVPRWEB	\$795
Premium Webcasting services at the funeral home or off-site venue.		

MISCELLANEOUS SERVICES AND MERCHANDISE(continued...)

Product Name	Item Code	Retail Price
31. Private Family Moment at our Facility Private Family Moment at our facility for a limited time with limited family members.	SRVPRIVC	\$595
32. Professional Pallbearer Professional Pallbearer (per person)	SRVPLLBR	\$275
33. Dignity Leather Presentation Box Protects and stores keepsakes from the service.	XSMA6JM0W	\$50
34. Refrigeration Refrigeration (It is the policy of our firm to require refrigeration of unembalmed remains after 24 hours.)	PRPFRIG2	\$150
35. Security Banding Security Banding For Shipping	XSRSEBAN	\$450
36. Everlasting Memorial® 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.	MEMRWSCC	\$449
37. Sheltering of Remains Charge Per Day Sheltering of Remains Charge, Per Day	FACSRCPD	\$95
38. Single Small Medallion Case/240489 Single Small Medallion Case	XFDDCBR	\$45
39. Standard Venue Service Standard Venue at our location for Service or Gathering	FACFSVFS	\$275
40. Supervision of Off-Site Venue Supervision of Off-Site Venue	SPVOFFSV	\$705
41. A Life Remembered Book™ 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.	MEMALRBH	\$50
42. Themed Prayer Cards Themed Prayer Cards (Per 100)	XSMPCJJ0T	\$145
43. Themed Service Folders Themed Service Folders (Per 100)	XSMAWJL0V	\$145
44. Funeral Director's Statement of Death This is an acceptable document in assisting with estate settlement.	XSRFDSOD	\$15
45. Legal Service Plan 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.	XSRDMLSP	\$295

MISCELLANEOUS SERVICES AND MERCHANDISE(continued...)

Product Name	Item Code	Retail Price
46. Toronto Crematorium	CRM03095	\$795
Toronto Crematorium Crematory Fee		
47. Triple Small Medallion Case/240490	XFDDCBT	\$75
Triple Small Medallion Case		
48. Use of Facilities for Visitation - Additional Days	FACVSTAD	\$395
Use of Facilities for Visitation - Additional Days		
49. Memorial Visitation\Service\Community Rentals	XSRFMVSC	\$1,490
Use of Reception Facilities for Memorial Visitation;Service;Community Rentals		
50. 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. Personal Collection	XDPAIA0	\$395
This package includes one oversized register book, 50 elegant thank-you cards, 100 themed service folders or themed prayer cards, and 1 Dignity keepsake box.		
2. Signature Series	XDPAIA3	\$295
This package includes one mid-size register book, 50 elegant thank you cards, 100 embossed service folders or themed prayer cards, and 1 Dignity keepsake box.		

CASH ADVANCES

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

FORWARDING OF REMAINS TO ANOTHER FUNERAL HOME

Coordinating Activities for Forwarding Remains	\$2,315
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	\$375
Transport Canada Screening Requirements for Shipping	\$275
TOTAL	\$5,030

RECEIVING OF REMAINS FROM ANOTHER FUNERAL HOME

Coordinating Activities for Receiving Remains	\$2,315
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	\$2,765

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.

GIFFEN-MACK FUNERAL HOME & CREMATION CENTRE

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

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

