

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: SarahAshley McGrath,

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 March 24, 2026.
A Division of Service Corporation International (Canada) ULC.

GENERAL PRICE LIST

These prices are effective as of March 24, 2026.

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 Same Day Service	\$3,460
Coordinating Activities, Rites and Ceremonies for Service of Remembrance	\$3,460
Coordinating Activities, Rites and Ceremonies for Full Service	\$3,460
Coordinating Activities for Gathering Celebration	\$2,640
Coordinating Activities, Rites and Ceremonies for Graveside Service	\$2,625
Coordinating Activities for Receiving Remains	\$2,315
Coordinating Activities for Forwarding 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 \$425

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.

Supervision of Memorial Service \$480
 Staff to oversee the ceremony in our 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
 Flexible space in our location for service or gathering

Premium Venue \$350
 Larger flexible space in our location for service or gathering

Off-Site Venue \$830
 Supervision of Off-Site Venue.

Exclusive Venue	\$2,295
Exclusive use of all ceremony and visitation venues in the location for the duration of the visitation and ceremony	
Simple Gathering	\$695
An intimate gathering of ten to twelve family and friends to celebrate a life.	

TRANSPORTATION

Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$525
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.)	\$625
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
Service 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	\$3,460
Registration and Documentation	\$425
Embalming	\$595
Basic Preparation of Remains	\$425
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.)	\$625
Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$525
Lead vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$295
Service vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$295
Estate Fraud Protection	\$135
Larger flexible space in our location for service or gathering	\$350
TOTAL	\$8,555

SAME DAY SERVICE

Coordinating Activities, Rites and Ceremonies for Same Day Service	\$3,460
Registration and Documentation	\$425
Embalming	\$595
Basic Preparation of Remains	\$425
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.)	\$625
Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$525
Lead vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$295
Service vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$295
Estate Fraud Protection	\$135
Larger flexible space in our location for service or gathering	\$350
TOTAL	\$7,905

SAME DAY SERVICE CREMATION

Coordinating Activities, Rites and Ceremonies for Same Day Service	\$3,460
Registration and Documentation	\$425
Embalming	\$595
Basic Preparation of Remains	\$425
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.)	\$625
Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$525
Estate Fraud Protection	\$135
Larger flexible space in our location for service or gathering	\$350
TOTAL	\$7,315

SERVICE OF REMEMBRANCE

Coordinating Activities, Rites and Ceremonies for Service of Remembrance	\$3,460
Registration and Documentation	\$425
Basic Preparation of Remains	\$425
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.)	\$625
Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$525
Estate Fraud Protection	\$135
Larger flexible space in our location for service or gathering	\$350
TOTAL	\$6,720

GRAVESIDE SERVICE

Coordinating Activities, Rites and Ceremonies for Graveside Service	\$2,625
Registration and Documentation	\$425
Basic Preparation of Remains	\$425
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.)	\$625
Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$525
Service vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$295
Estate Fraud Protection	\$135
TOTAL	\$5,830

URN COMMITTAL OPTION

Coordinating Activities for Urn Committal	\$1,325
Registration and Documentation	\$425
Basic Preparation of Remains	\$425
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.)	\$625
Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$525
Service vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$295
Estate Fraud Protection	\$135
Private Family Moment allows for a private quiet time with the deceased for up to one hour with up to ten family members.	\$595
TOTAL	\$4,840

NO SERVICE OPTION

Coordinating Activities for No Service Option	\$625
Registration and Documentation	\$425
Basic Preparation of Remains	\$425
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.)	\$625
Transportation of decedent to cemetery or crematory (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	\$525
Estate Fraud Protection	\$135
Private Family Moment allows for a private quiet time with the deceased for up to one hour with up to ten family members.	\$595
TOTAL	\$3,650

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

Medallion Bundle	\$295
Timeless Touch Fingerprint	\$295
Funeral Webcasting	\$295
Retractable Table Banner	\$295
Legal Service Plan	\$295
Memory Portrait - 10x15 Framed Canvas Portrait	\$295
Family Estate Manager	\$295

MISCELLANEOUS SERVICES AND MERCHANDISE

Product Name	Item Code	Retail Price
1. A Life Remembered Book A Life Remembered Book	MEMMALRB	\$95
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	\$1,160
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 Basic Venue at our location for Service or Gathering	FACFBVFS	\$250
8. Dignity® Celebrant Certified officiant for the service.	DGSDIGCT	\$425
9. Our Collection Folders or Prayer Cards (Per 100) Choose from a selection of themes available on site.	XSMOT1S44	\$195
10. 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
11. Cremation Oversize Fee Cremation Fee for Oversized Caskets	CRMOVERS	\$895
12. Catered Receptions Customized menu selection to meet a family's needs during and after the services provided.	XSRCATER	As Selected
13. Exclusive Venue Exclusive use of all ceremony and visitation venues in the location for the duration of the visitation and ceremony	FACFSEVC	\$2,295
14. Sheltering of remains Facility for holding deceased until disposition.	FACSHLTR	\$295
15. Family Estate Manager 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.	XOTXMBK	\$295

MISCELLANEOUS SERVICES AND MERCHANDISE(continued...)

Product Name	Item Code	Retail Price
16. Cremation Expedite Fee CDN Fee for a cremation that requires expedited priority.	CRMCREEX	\$385
17. Cremation Witness Fee CDN Fee for family being present for start of the cremation process.	CRMCRWIT	\$400
18. Standard Venue Flexible space in our location for service or gathering.	FACFSVFS	\$275
19. Flowers Floral tributes customized to a family's needs.	FLW03PTY	As Selected
20. Flower Vehicle Flower Vehicle (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	VHCFLRUV	\$195
21. Handling and Transfer of Ashes Handling and Transfer of Ashes	XSRGATHR	\$295
22. Holding Ashes Holding of ashes for One Year from date of cremation - Refundable deposit.	SRVSERMI	\$350
23. Large Memory Booklets or Memory Cards (Per 100) Large Memory Booklets feature 8 pages to represent a life well lived or include up to 15 photos, name, dates, service details, obituary and choice of poem or verse or Large Memory Cards feature a soft-touch finish you can feel, rounded corners and are personalized with up to 5 photos, name, dates and choice of poem or verse.	XSMLG1S3L	\$620
24. Premium Venue Larger flexible space in our location for service or gathering	FACFPVFS	\$350
25. Limousine 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.)	VHCLIMOH	\$450
26. Medium Memory Cards or Memory Folders (Per 100) Medium memory folders or memory cards include up to 4 photos, name, dates, service details, obituary, and choice of poem or verse.	XSMMD1S3L	\$320
27. External Celebrant Officiant for the service.	SRVEXTCT	As Selected
28. Our Collection Thank You Cards (Per 50) Our Collection Thank You Cards (Per 50)	XSMAX1S5L	\$100
29. Passenger Car Passenger Car (within a 50 kilometre radius. Additional distance will be charged at \$2.25 per kilometre.)	VHCLDPAS	\$195
30. Personalized Thank You Cards (Per 25) Personalized Thank You Cards (Per 25)	XSMEG993L	\$75

MISCELLANEOUS SERVICES AND MERCHANDISE(continued...)

Product Name	Item Code	Retail Price
31. Premium Webcasting Services with Committal Premium Webcasting services at the funeral home or off-site venue and committal service.	SRVPRWEC	\$1,095
32. Premium Webcasting Services Premium Webcasting services at the funeral home or off-site venue.	SRVPRWEB	\$795
33. Private Family Moment at our Facility Private Family Moment allows for a private quiet time with the deceased for up to one hour with up to ten family members.	SRVPRIVC	\$595
34. Professional Pallbearer Professional Pallbearer (per person)	SRVPLLBR	\$275
35. Refrigeration Refrigeration (It is the policy of our firm to require refrigeration of unembalmed remains after 24 hours.)	PRPFRIG2	\$150
36. Retractable Floor Banner Retractable Floor Banner	XSMCCZ09Z	\$395
37. Security Banding Security Banding For Shipping	XSRSEBAN	\$450
38. Sheltering of Remains Charge Per Day Sheltering of Remains Charge, Per Day	FACSRCPD	\$95
39. Single Small Medallion Case/240489 Single Small Medallion Case	XFDDCBBR	\$65
40. Small Memory Folders or Memory Cards (Per 100) Small memory folders or small memory cards include 1 photo, name, dates, service details, obituary, and choice of poem or verse.	XSMDF1S3L	\$220
41. Supervision of Off-Site Venue Supervision of Off-Site Venue	SPVOFFSV	\$830
42. Memory Register Book The Ivory Register serves as a classic guest register for families and is printed on site.	XSMIA8M8M	\$75
43. Keepsake Box The modern keepsake box features a magnetic closure and is a useful way to preserve precious memories and keepsakes. (11.5" x 10" x 3.75")	XSMKB1S3L	\$25
44. Medium Memory Book This elegant ivory or charcoal keepsake book, adorned with a tone-on-tone pattern, documents guest lists and details of each guest's life. This personalized book is created from the template chosen from the stationery selection book.	XSMMB1S3L	\$75
45. Funeral Director's Statement of Death This is an acceptable document in assisting with estate settlement.	XSRFDSOD	\$15
46. Retractable Table Banner	XPARNRY1	\$295

MISCELLANEOUS SERVICES AND MERCHANDISE(continued...)

Product Name	Item Code	Retail Price
This Table Banner brings a beautiful touch to services by showcasing up to 4 pictures of your loved one with a personalized design from the selection album and has the option of generating a QR code leading to the online version of the memory cards or folders that is selected. (QR code available day of first funeral event plus three weeks. Online program is viewable but cannot be forwarded, transferred or printed. 11.75" x 17")		
47. 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.		
48. Toronto Crematorium	CRM03095	\$825
Toronto Crematorium Crematory Fee		
49. Triple Small Medallion Case/240490	XFDDCBT	\$95
Triple Small Medallion Case		
50. Use of Facilities for Visitation - Additional Days	FACVSTAD	\$395
Use of Facilities for Visitation - Additional Days		
51. Memorial Visitation\Service\Community Rentals	XSRFMVSC	\$1,490
Use of Reception Facilities for Memorial Visitation;Service;Community Rentals		
52. Everlasting Memorial®	MEMMCAEM	\$490
We turn your family's memories into thoughtful keepsakes. Simply choose a theme, share your photos and videos, and our team will create polished, professional mementos to cherish forever.		
53. 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. Commemorative Collection	XDPAICV	\$495
This Collection includes 1 Medium Memory Book, choice of 100 Medium Memory Folders or Memory Cards, choice of 25 Medium Tribute Thank You Cards or Signature Thank You Cards and 1 Keepsake Box.		
2. Esteemed Collection	XDPAIEC	\$795
This Collection includes 1 Medium Memory Book, choice of 100 Large Memory Booklets or Memory Cards, choice of 25 Medium Tribute Thank You Cards or Signature Thank You Cards and 1 Keepsake Box.		
3. Our Collection	XDPAIOC	\$395
The Collection includes 1 Memory Register Book, choice of 100 Our Collection Folders or Prayer Cards, choice of 50 Our Collection Thank You Cards and 1 Keepsake Box.		
4. Remembrance Collection	XDPAIRC	\$395
This Collection includes 1 Medium Memory Book, choice of 100 Small Memory Folders or Memory Cards, choice of 25 Small Tribute Thank You Cards and 1 Keepsake Box.		

CASH ADVANCES

Municipal Death Registration Fee	Up to \$1
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

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	\$625	
(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	\$5,895

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
Modest Cremation	195 King Street West Dundas, ON L9H1V5	(905) 526-9605
Benner Funeral Services	1105 Benner Avenue Fort Erie, ON L2A4N8	(905) 871-0444
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
Grand River Cremation Service	1099A Gordon St. Guelph, ON N1G4X9	(888) 966-4727
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

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
Patterson Funeral Home Ltd.	6062 Main St. Niagara Falls, ON L2G5Z9	(905) 358-3513
Oshawa Funeral Home	847 King Street West Oshawa, ON L1J2L4	(905) 721-1234
First Memorial Funeral Services - Fairview Chapel	1411 Hunt Club Road Ottawa, ON K1V1A6	(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
Ashburnham Funeral Home & Reception Centre	840 Armour Road Peterborough, ON K9H2A2	(705) 740-0444
Community Alternative Funeral & Cremation Services Ltd.	83 Hunter Street West Peterborough, ON K9H2K5	(705) 742-1875
Comstock-Kaye Life Celebration Centre	356 Rubidge Street Peterborough, ON K9H4C7	(705) 745-4683
Williams Funeral Services	722 Ridge Road North Ridgeway, ON L0S1N0	(905) 894-1161
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
Cremation Society of Windsor and Essex County Inc.	3260 Dougall Avenue Windsor, ON N9E1S6	(519) 969-5449
Families First Funeral Home and Tribute Centre	1065 Lauzon Road Windsor, ON N853M8	(519) 969-5841
Families First Funeral Home and Tribute Centre	3260 Dougall Avenue Windsor, ON N9E1S6	(519) 969-5841
Families First Signature Tributes Event Centre	3310 Dougall Avenue Windsor, ON N9E1S6	(519) 419-5660

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