



Family Information Guide

LETTER

from Memorial Funeral Homes

If you are reading this guide, chances are you are either preparing for or coping with the death of someone close to you. We are all confronted by the loss of a loved one at some point under a variety of different circumstances. At Memorial Funeral Homes we are prepared to help you every step of the way; before, during and after a death; just as our family has been doing for over 80 years on Aquidneck Island.

Before a death-We believe in preparing for the inevitable. Nothing can ease the pain that death leaves in its wake, but we can minimize the burden on those left behind by preparing ahead of time. We encourage families to have open discussions about end of life decisions. We offer several tools to help facilitate these often difficult conversations. These provide gentle, meaningful ways for families to talk about the parts of life that really count, the most cherished memories, which paint the landscapes of our lives and make each of us unique.

At the time of death-We believe in listening to the stories of a lifetime. Our staff helps families share those stories in order to create true celebrations about their loved ones lives. Whether you prefer traditional religious rites, a contemporary ceremony or something in between, we can offer your family a wide variety of options. Well crafted ceremonies and rituals can lead to healthier grieving and our trained, professional staff will help you develop the plan that feels right for you and your family.

After a death-We will always be here for you. From the immediate, practical tasks that must be taken care of to the unique path you choose to help ease grief, we will be by your side. You can heal, and we can help. For over 20 years, our extensive bereavement program, Community Connections offers classes, workshops and opportunities to grow and reconnect whenever you are ready; whether that's a month, a year or a decade later.

On behalf of our family and our entire team, thank you for placing your trust in us. It is an honor to walk beside you on this journey, before, during and after a loss.

A handwritten signature in black ink, appearing to read 'Kurt Edenbach', with a stylized, flowing script.

Kurt Edenbach
FUNERAL DIRECTOR, OWNER

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CODE OF GOOD FUNERAL PRACTICE

As funeral directors, our calling imposes upon us special responsibilities to those we serve and to the public at large. An important obligation is to provide information so that everyone can make knowledgeable decisions about funeral services and funeral firms.

In acceptance of their responsibilities, and as a condition of their affiliation with Selected Independent Funeral Homes, our members affirm the following standards of Good Funeral Practice and hereby pledge:

1. To provide the public with information about funerals, including prices, and the functions, services and responsibilities of funeral directors
2. To afford an ongoing opportunity to all persons to discuss or arrange funerals in advance
3. To make funerals available in as wide a range of price categories as necessary to meet the needs of all segments of our community, and to affirmatively extend to everyone the right of inspecting and freely considering them all
4. To quote conspicuously in writing the charge for every funeral offered, and to clearly identify the services, facilities, equipment and merchandise included in such quotations
5. To furnish each family, at the time funeral arrangements are made, with a written memorandum of charges and to make no additional charge without the approval of the purchaser
6. To make no representation, written or oral, which may be false or misleading and to apply a standard of honesty in all dealings.
7. To respect all faiths, creeds and customs; and to give full effect to the role of the clergy
8. To maintain qualified and competent staff, complete facilities and suitable equipment required for comprehensive funeral service
9. To assure those we serve the right of personal choice and decision in making funeral arrangements
10. To be responsive to the needs of the financially strained, serving them within their means
11. To comply fully with the requirements of the FTC Trade Regulation Rule on funeral practices

We pledge to conduct ourselves in every way and at all times in such a manner as to deserve the public trust, and to place a copy of this Code of Good Funeral Practice in the possession of a representative of all parties with whom we arrange funerals.



HELPFUL INFORMATION FOR YOU AND YOUR FAMILY

THE DEATH CERTIFICATE

The death certificate is a legal document filed at the Clerk's office in the city or town where the death occurs. We record the vital statistics and other information about the individual on the death certificate and the physician or medical examiner completes additional information for the cause and manner of death.

Many organizations require certified copies of the death certificate for verification of the death. A certified copy includes the raised seal or stamp of the city or town issuing the copies. While this is often called "an original", the actual original remains on file at the Clerk's office.

For your convenience, our funeral homes can order certified copies for you when we file the original death certificate. All cities and towns charge a fee for issuing certified copies. We charge you exactly what we are charged for the copies you request. To keep your costs down, we encourage you to evaluate who needs a certified copy and order only the quantity necessary. Some local organizations may be satisfied making their own copy of the certified death certificate or receiving a simple photo copy, don't be afraid to ask what type of copy they need. On average, families may need between 4 and 12 copies.

The following entities may need certified copies:

- Life Insurance Companies
(consult insurance agent or company)
- Social Security Administration
(needed only for certain benefits)
- Veterans Administration
(one copy for VA use at no charge)
- Real Estate Deeds (consult attorney)
- Banks (consult customer service to make changes to accounts)
- Automobile Titles and Registrations
(consult Division of Motor Vehicles)
- Employee Pension Benefits
(consult employer)
- Stocks and Bonds
(consult broker or financial advisor)
- Attorney
- Income Tax Return

HELPFUL INFORMATION

SOCIAL SECURITY

As required by Federal law, our funeral homes will notify the Social Security Administration of your loved one's death. This notification is not the claim for any benefits payable to you. If the deceased was receiving benefits, you need to contact the Social Security Administration so that you may apply for survivor benefits. A special one-time payment of \$255 may be paid to a surviving spouse. Our local Social Security office can be reached by telephone at 866-253-5607 and many services are available on their website.

Social Security has many rules and regulations to which it must adhere and everyone's situation may be different. If you are confused with regards to your individual circumstances, we strongly encourage you to make an appointment with Social Security directly.

VETERAN'S BENEFITS

The family of an honorably discharged veteran of the armed services of the United States, may be entitled to receive benefits from the Veterans Administration. Our funeral homes will initiate the claim on your behalf when we have been supplied the discharge form DD-214.

Benefits may include:

- Cash burial allowance if veteran's death is service related.
- Burial and funeral expense allowance for veterans who at the time of their death were entitled to receive pension or compensation, usually career retired military and/or disabled due to service.
- Transportation reimbursement if death occurred in a VA facility or nursing home under VA contract.
- Plot allowance under certain circumstances.
- Government headstone, grave marker, or niche marker.
- Presidential Memorial Certificate.
- Military honors at a ceremony.

The VA will correspond with all veterans' families after approximately 2-4 weeks following the submission of benefits application. Our funeral homes receives a copy of all correspondence, so don't hesitate to call if you do not completely understand any letter received from the VA. You can also telephone the VA directly at 800-827-1000. Be certain to have the veteran's Social Security number, date of birth, branch of service, serial number and VA file number (if applicable) when you call.

If you cannot produce a copy of the DD214 Discharge document, we can assist you with a request to the VA records center for a new copy.

THE WILL AND PROBATE

Probate is a legal process of paying the deceased's debts and distributing the estate to the rightful heirs. The process may entail appointment of a designated executor, verifying the will, informing all parties involved, and following the directives of the will or court. This process will require the assistance of an attorney. If you do not have an attorney, many offer a free initial consultation.

REGARDING BANKING INFORMATION

Promptly notifying each bank or financial institution where the deceased held accounts is important. This is also required if the account is a joint account owned by you and the deceased. The bank will tell you what forms you may need to sign. A certified copy of the death certificate may be required for each banking institution.

CLAIMING LIFE INSURANCE BENEFITS

All insurance companies need to be notified of your loved one's death. As part of our continuing service, we are happy to notify and request the benefit claim packets from the insurance companies and assist you in completing claim forms. Many insurance companies no longer have field agents to handle death benefit claims, so claim packets are generally mailed to the beneficiary of the policy. The beneficiary must complete and sign the claim form and include a certified copy of the death certificate in the packet returned to the insurance company.

NOTIFY EMPLOYERS AND PENSION FUNDS

Notify your loved one's employer and/or pension or retirement fund administrator of their death. The process of claiming any benefits or transferring accounts is similar to claiming life insurance benefits. A completed claim form and a certified death certificate are typically necessary.

ABOUT TITLES, DEEDS AND REGISTRATIONS

Before changing the deed on property and removing the deceased's name, check with local officials where the property is located. You'll need a certified copy of the death certificate for this process. The same is true for changing titles and registrations on vehicles. Many families seek guidance and direction from a trusted attorney or financial planner before making changes or transferring the deed of real estate property to another individual.

NOTIFY PROFESSIONALS

Contact the professionals who have helped you in recent years regarding the death of your loved one, especially various physicians, as well as the financial planner and your attorney. Also be certain to review the remaining insurance policies and be certain that beneficiary designations are updated.

GATHERING BILLS AND CREDIT OBLIGATIONS

Do a thorough job gathering outstanding bills and credit obligations, such as loans, utilities and credit cards. Notify all companies of your loved one's death, and ask what you need to do to close accounts or transfer to your name. In some cases, installment loans and credit cards can be covered with life insurance, which may help pay off account balances in the event of death.

GENERAL PRICE LIST

Effective: October 15, 2021

The goods and services shown herein below are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

BASIC SERVICES OF FUNERAL HOME AND STAFF..... \$2670

Our fee for the basic services of funeral director and staff includes, but is not limited to, staff to respond to initial request for service; arrangement conference with family and responsible parties; arrangement of funeral requests; preparation and filing of necessary authorizations and permits; recording vital statistics; placement of obituary notice; secure shelter of deceased up to five days; and coordination with those providing other portions of the service, e.g., cemetery, crematory, vault companies, and others as required. Also included in this charge are overhead expenses relative to our facilities such as professional licensing, legal and accounting fees, insurance, building and utility expenses, parking lot and grounds, maintenance, taxes, equipment, furnishings, inventory costs, record keeping, and secretarial and administrative expenses. This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for direct cremations, immediate burials and forwarding or receiving remains).

EMBALMING..... \$945

Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial.

OTHER PREPARATION OF THE BODY

- A. Dressing and final placement in casket, cosmetics and hairdresser \$235
- B. Restoration when necessary (per hour).....\$95
- C. Special Care of Autopsied Remains \$195
- D. Washing and disinfecting remains with no embalming.....\$295
- E. Shelter of Remains (per day commencing on the sixth day our facilities are used for shelter).\$65

ADDITIONAL SERVICES AND FACILITY FEES

A. Visitation at the Funeral Home

Our services will include visitation setup, use of visitation room, placement of encased remains (casket or urn), display of floral and tribute arrangements, and supervision and attendance during the visitation.

One-day visitation (4 hours).....\$645

Two-day visitation.....\$795

Private family viewing.....\$195

Visitation at Other Facility

Our services will include local transportation of the deceased, visitation setup including flowers, photos and other mementos, and supervision and attendance during the visitation.

One-day visitation.....\$495

Two-day visitation.....\$595

B. Ceremony at the Funeral Home followed by Cemetery Committal.....	\$695
Our services include coordinating the funeral or memorial ceremony, setup and use of facilities for ceremony, staff supervision of the ceremony, and supervision of committal or other disposition service.	
C. Ceremony at Other Facility followed by Cemetery Committal.....	\$695
Our services include coordinating the funeral or memorial ceremony, supervision of the ceremony, equipment and additional staff necessary to conduct ceremony at other facility, and supervision of committal or other disposition service.	
D. Graveside Funeral Service.....	\$355
For casket burial, our services include coordinating the funeral ceremony at graveside, supervision of the graveside service, and equipment and staff necessary to conduct the graveside service.	
E. Ceremony at Funeral Home without Burial.....	\$625
Our services include coordinating the funeral or memorial service, setup and use of facilities for ceremony, staff supervision of the ceremony.	
F. Ceremony at Other Facility without Burial.....	\$625
Our services include coordinating the funeral or memorial service, supervision of the ceremony, equipment and additional staff necessary to conduct ceremony at other facility.	
G. Livestreaming.....	\$200

AUTOMOTIVE EQUIPMENT

(15 mile local service radius)

A. Transfer of deceased to Funeral Home.....	\$375
B. Funeral Hearse.....	\$350
C. Limousine (six passenger).....	\$350
D. Lead Car and/or Flower Car.....	\$215

Additional mileage charge beyond 15 mile local service radius is \$3 per mile one way, per automobile.

STATIONERY ITEMS

A. Acknowledgment Cards (per 50).....	\$30
B. Custom Acknowledgment Cards (per 50).....	\$40
C. Stock Prayer Cards (per 200).....	\$65
D. Custom Prayer Cards (first 100).....	\$110
E. Register Books.....	\$49
F. Tribute Video DVD (online video free).....	\$25
G. Service Programs (per 100).....	\$75
H. Custom Bookmarks.....	\$2 each

CREMATION SERVICES

A. Cremation at our own crematory.....	\$495
B. Cremated Remains Storage: (per day).....	\$35
For storage of cremated remains commencing the tenth day after cremation; when no prior arrangements for committal or burial are made.	
C. Scattering at Sea- unattended.....	\$195

BURIAL CASKETS..... \$1055 TO \$11,475

CREMATION AND ALTERNATIVE CONTAINERS \$315 TO \$1625

OUTER BURIAL CONTAINERS..... \$225 TO \$14,995

URNS..... \$45 TO \$3500

Complete price lists for each category will be provided at the funeral homes.

Other unique memorial options available. Please ask for a full catalog.

PREPAID FUNERAL GUARANTEE

If you are preplanning for funeral or cremation expenses, the prepaid funeral contract may include a price guarantee. This choice will protect against future price increases for the funeral homes services and merchandise. This guarantee is available by paying an additional 9% of the total charges for those funeral home services and merchandise. The guarantee does not cover cash advances or other third party expenses.

FORWARDING REMAINS TO ANOTHER FUNERAL HOME

This charge includes local transfer of deceased to our funeral homes, limited basic services of staff, embalming, necessary authorizations, and local transportation to T. F. Green Airport. This charge does not include merchandise, visitation, rites or ceremony, public or private, prior to forwarding of the deceased.

- A. With minimum shipping container (Air Tray) \$3859
- B. With casket selected from our funeral homes \$3610
- C. Casket Air Tray (to protect casket in shipping) \$249

RECEIVING REMAINS FROM ANOTHER FUNERAL HOME..... \$1840

This charge includes transportation of deceased from local airport, secure shelter of remains and limited professional services of funeral director and staff, and local transportation of remains to the cemetery or crematory. This charge does not include any merchandise, visitation, rites or ceremony, public or private, prior to or after transportation to cemetery or crematory. Any services desired would be itemized additionally from this GPL.

RECEIVING CREMATED REMAINS FROM ANOTHER FUNERAL HOME .. \$675

This charge includes secure shelter of cremated remains, limited professional services of funeral director and staff. This charge does not include any merchandise, visitation, rites or ceremony, public or private, prior to or after transportation to cemetery or crematory. Any services desired would be itemized additionally from this GPL.

IMMEDIATE BURIAL \$2410 TO \$9905

The charge for immediate burial includes local removal of deceased to funeral homes, secure shelter of deceased up to five days, local transportation to the cemetery, securing necessary authorizations and basic services of staff. This is a disposition only package; this charge does not include the use of facilities and staff for any visitation or ceremony, public or private, prior to burial.

- A. Immediate burial with casket provided by purchaser \$2410
- B. Immediate burial with gray cloth covered fiberboard casket selected
from our funeral homes \$3465
- C. Immediate burial with casket selected from our funeral homes
(in addition to the cost of the casket) \$2410

DIRECT CREMATION..... \$3115 TO \$4930

The charge for direct cremation includes local removal of deceased to funeral homes, secure shelter of deceased as required by state law, local transportation to crematory, securing necessary authorizations from arranging party for cremation, basic services of the staff, and the use of our own crematory. This is a disposition only package; this charge does not include the use of facilities and staff for visitation or ceremony, public or private, prior to cremation. If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like cardboard or composition materials (with or without an outside covering). The alternative container we provide is a cardboard container.

- A. Direct cremation with container provided by purchaser.....\$3115
- B. Direct cremation with cardboard container selected from our funeral homes..... \$3410
- C. Direct cremation with casket selected from our funeral homes
(in addition to the cost of the casket) \$3115

BURIAL SERVICE PACKAGE

THIS COMPLETE PACKAGE INCLUDES:

\$11,829

- Professional services of funeral director and staff
- Embalming of the deceased and final preparations for viewing (dressing, casketing, hairdresser and/or cosmetics)
- Local transportation of your loved one into the funeral home's care
- Use of staff and facilities for visitation at funeral home
- Use of staff for ceremony at funeral home or church
- Lead car, flower vehicle and errands during arrangements
- Formal Hearse
- Choice of burial casket for services (\$2940 allowance)
- Trigard Estate/Oxford Burial Vault
- Guest register book, custom prayer cards and acknowledgment cards
- Video tribute



Bailey



OS9 Sand



*Premium Register Book
Custom Prayer Cards
Acknowledgment Cards*



Tribute Slideshow Video



Oxford/Estate Vault

These options are for presentation and education. Every family has the right to select any service or merchandise they wish, and you will not be charged for any product or service you did not select.

CREMATION AFTER FUNERAL SERVICE

THIS COMPLETE PACKAGE INCLUDES:

\$8,784

- Professional services of funeral director and staff
- Embalming of the deceased and final preparations for Viewing (dressing, casketing, hairdresser and/or cosmetics)
- Local transportation of the deceased into the funeral home care
- Use of staff for visitation at funeral home
- Use of staff for funeral ceremony at funeral home
- Choice of Rental Casket or Lyra Wood for services (\$1625 allowance)
- Crematory fee
- Choice of urn (\$279 allowance)
- Guest register book, custom prayer cards and acknowledgment cards
- Video tribute



*Premium Register Book
Custom Prayer Cards
Acknowledgment Cards*



Tribute Slideshow Video

Urn Selections at \$279



These options are for presentation and education. Every family has the right to select any service or merchandise they wish, and you will not be charged for any product or service you did not select.

MEMORIAL SERVICE AFTER CREMATION

THIS COMPLETE PACKAGE INCLUDES:

\$6,389

- Professional services of funeral director and staff
- Simple preparation of the body for private identification or limited family viewing (disinfection, dressing and cosmetics, not embalming)
- Local transportation of the deceased into the funeral home care
- Use of staff for visitation or memorial service at funeral home
- Choice of alternative cremation container for private identification or viewing (\$1055 allowance)
- Crematory fee
- Choice of urn (\$279 allowance)
- Guest register book, custom prayer cards and acknowledgment cards
- Video tribute



*Cremation Container
or Casket (\$1055)*

Urn Selections at \$279



*Additional keepsake
opportunities include
fingerprint, glass
and solidified*



These options are for presentation and education. Every family has the right to select any service or merchandise they wish, and you will not be charged for any product or service you did not select.

CONSIDERING CREMATION?

How we address the top 4 cremation questions of local families.

QUESTION #1

How much does it cost?

The cost of a cremation has several components, some dictated by state law, and others by how a funeral home chooses to provide their services. As a result, comparing cremation prices can be somewhat confusing.

Cremation prices always begin with the Direct Cremation Package. Individual family choices for services and products may affect the final cost.

The prices you are quoted are complete and accurate, we will provide documentation on everything we discuss, and you will not pay for items you did not request.

Our professional obligation is to make sure you are making informed decisions when planning a cremation service.

QUESTION #2

Will I get to say goodbye one last time?

Saying goodbye is never easy, but not having the chance to say goodbye may be even harder.

Whenever possible your family will be given the opportunity to say farewell in a private setting at the funeral home or at the crematory chapel.

If no services are planned, a private farewell typically includes two or three immediate family members spending a few precious moments together.

On an emotional level, this time helps family members as they mourn the loss.

QUESTION #3

Where should I have the ceremony?

Most cremations in the area include some form of funeral ceremony or memorial service. Whether religious or non-religious, a gathering of some form always plays an important role in the grief and healing process. Families can choose their church, the funeral home, a local hall or even their own home.

On the day of the ceremony your Memorial team will handle all the details so you can fully experience the love and support of family, friends, and community.

At Memorial Funeral Homes and Cremation Service, we have two locations with flexible spaces for nearly any kind of gathering. We also have the staff and equipment to accommodate almost any request.

QUESTION #4

What should I do with the cremated remains?

All too often a family member receives the cremated remains and are left wondering... now what? Do you scatter the ashes someplace? Do you place them in an urn? What do you do with the urn?

Even if a living room mantel at home is the short term solution, we always advise families to plan for a more permanent destination for the remains, otherwise they may be leaving a problem for future generations to solve.

We can help your family decide upon a suitable resting place for your loved one. Options include burial, a niche in a columbarium, scattering at sea, and backyard garden urns.





OUR CELEBRANT SERVICES

Celebrants are experienced, compassionate and organized individuals who are available to assist families and friends in creating memorable end of life gatherings. We understand grief and loss is overwhelming and this is why we are pleased to offer skilled celebrants to help arrange memorials or celebrations of life.

To lose a loved one is always difficult. A ceremony that weaves memories, stories and reflections into a fitting tribute can be a first step in the journey through grief.

TYPES OF SERVICES

- **Religious:** Respects the religious tradition for both the deceased and the living.
- **Spiritual:** Creates a sacred ceremony, that may include elements from many spiritual and non-religious traditions.
- **Story of Life:** Focuses on telling the stories of the various phases and places in the life of the deceased.
- **Themed Celebration:** Centers around a pivotal theme that was important to the deceased like the ocean, gardening, sports, military service or any hobby or interest.

No matter which service type you select, your loved one is remembered and commemorated.

With compassion and sensitivity to your needs, our Celebrants can assist you in planning, organizing and leading a funeral, memorial, graveside or celebration of life services.

“It is human nature to mark and celebrate the most important events in our lives with special ceremonies.”

COMMUNITY CONNECTIONS

Grief Support and Education

We believe our connection to your family continues after the services conclude. We offer a number of grief support programs to all our families through Community Connections. Our program offers an extensive list of classes and workshops throughout the year tailored to different kinds of loss and grief.

Our bereavement program was developed over 20 years ago and remains the only program of its kind on Aquidneck Island. There are many ways to engage with our programs ranging from in person meetings to the virtual world. Our upcoming events are listed on our website and social media.

OUR PROGRAM HAS THREE CORE WORKSHOPS THAT BUILD THE FOUNDATION FOR GRIEF WORK.

THE MYSTERY OF GRIEF

Begin to understand your grief and discover hope for healing by sharing ten essential touchstones to mend your heart.

TRANSFORMING TRAUMATIC LOSS

We teach practical tools to promote resilience and hope for those who have been impacted by a sudden or tragic death.

UNDERSTANDING YOUR GRIEF

You can begin to heal your broken heart by understanding your grief. You can find greater peace and believe in a meaningful future.

Additional grief support programs and groups are available throughout the year.

Please feel free to call or visit us for more information: 401-846-0698



EXCEPTIONAL FAMILY CARE GUARANTEE

Memorial Funeral Homes & Cremation Service

We guarantee to respect your budget

Throughout our time together we will review the cost with you at each point in the arrangement process. We do this so that there is no surprise at the end and you can comfortably make good decisions for your family and your budget.

We guarantee that you will have 24-hour access to our team, 7 days a week

Most businesses work a traditional 40-hour work week. Yet people pass away every day of the week and at all hours of the day and night. That's why it's so important for you to have 24-hour access to our team, 7 days a week.

We guarantee you will be given the opportunity for a private goodbye with your loved one

Whenever possible your family will be given the opportunity for a private farewell. If no services are planned, a private farewell is typically 2 or 3 immediate family members. If a public visitation is planned the private farewell will be scheduled to precede the public services and is open to the entire family.

We guarantee your service can be as traditional or innovative as you like

Many families find significant comfort in a traditional funeral service complete with a public visitation, church or chapel funeral service, procession to the cemetery and a graveside ceremony. Memorial has always, and will always, be ready to care for families wanting a traditional service. We also pride ourselves as being the most flexible, creative and innovative funeral homes in the area. With just a little work our visitation rooms can be transformed to reflect and honor the story of a lifetime.

We guarantee that we will provide veterans with a premium level of service at no additional cost

We take great pride in being known as the veteran memorial specialists in our area. It is an honor to serve those who have served our country and we do not take this responsibility lightly.

We guarantee that you will be given the opportunity for a spiritually significant ceremony

Many families find comfort in different types of gatherings. Whether you have a strong connection to a local church, a historical relationship with a particular faith, or have found your own path to spirituality, we strive to help you create an appropriate tribute.

We guarantee you will value the experience

Should there ever be a portion of our services that does not meet your expectations simply notify us right away and we will do whatever it takes to correct the shortfall. If we are unable to do so, that portion of our service fee will be promptly refunded.

FINANCIAL AGREEMENT AND PAYMENT POLICIES

Effective October 15, 2021

*We appreciate the opportunity to serve your family at this difficult time. Our goal is to be able to assist every family in our community regardless of financial resources. We have a range of choices that will give every family an appropriate option. **Please Note: We are unable to schedule any funeral services, or publish any newspaper notices until a payment option has been mutually agreed upon between the authorized family members and Memorial Funeral Home, Inc.***

Payment Options:

- 1) Payment in full by cash or check at the time of confirmed arrangements.
- 2) Payment in full by major credit card - (Visa, MasterCard, Discover, and American Express)
- 3) Prearranged and prepaid funeral arrangement with beneficiary payment directed to Memorial Funeral Home, Inc.
- 4) Life Insurance Assignment - You may designate proceeds for the full funeral expenses including cash advances through an insurance policy, if the insurance policy allows for assignment. No deposit or advance payment will be needed if two conditions are met: the funeral home must handle all claim procedures including completion and submission of claim and assignment forms; and we must have the opportunity to verify policy beneficiary and death benefit with the insurance company prior to finalizing arrangements.
- 5) Financing: We have selected a third party financial services company that can provide personal loans for funeral expenses. The funeral director can assist you with the application process, credit decisions are usually available within the first 24 hours. Funding options vary, typically 3 or 5 year payment terms are established.

Payment will be responsible by the next of kin, informant, or the anticipated estate executor or administrator at the time of arrangements.

LOCATIONS



Memorial Funeral Home

Built in 1937 for Charles A. Edenbach, Sr., it was one of the first buildings constructed to host funerals. Through renovations and updates, it remains the heart of our operations.

375 Broadway, Newport, RI



Connors Funeral Home

Originally built as the Willow Brook Hotel, this Victorian design has been updated while keeping many of its original features.

55 West Main Road, Portsmouth, RI



Snap this QR code to connect with us about our preplanning services

Gather, Share, Heal



memorialfuneralhome.com | (401) 846-0698