

Arrangement Guide and Description of Services

Speaks Chapels L.L.C.

We believe it is in your best interest to have a clear understanding of the services available to you and of our fees for providing those services. To this end, we have prepared this guide.

The goods and services shown herein 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.

If you do not fully understand anything in this guide, or if you do not find a service you wish to consider, please let us know. We are here to help. Prices are subject to change without notice upon issuance of a new "General Price List."

CHOOSE FROM THREE CONVENIENT LOCATIONS

SPEAKS SUBURBAN CHAPEL 18020 E. 39th St. Independence, MO 64055 (816) 373-3600 CARSON-SPEAKS CHAPEL 1501 W. Lexington Ave. Independence, MO 64052 (816) 252-7900 SPEAKS BUCKNER CHAPEL 300 Adams Buckner, MO 64016 (816) 650-5555

Mailing Address For All Chapels: P.O. Box 259, Independence, MO 64051

Prices Effective: January 1, 2019

www.speakschapel.com

WHY SELECT SPEAKS?

Our commitment to helping grieving families is expressed in everything we do. Here are some things we think you should know about us:



Our prices are reasonable and are clearly disclosed on our website. We have a reputation for transparency and are pleased to publish our prices online.



We are family owned and operated. Many of the funeral and cremation providers in the Kansas City area are owned by large out-of-town corporations.



We offer the highest level of facilities in the metropolitan area. Our locations feature state-of-the art sound and video capability. Our buildings are clean and immaculate.



Our staff are known for their professionalism, care, and compassion.



We offer our "Speaks From the Heart" service guarantee which promises, in writing, that you will be pleased with our services.



If you are considering burial, then our cemetery (Oak Ridge Memory Gardens) has a beautiful and tranquil setting with very affordable spaces for your convenience.

If you are considering cremation, please ask these two questions:

1. <u>Who owns the crematory</u>? - At Speaks, we own the crematory.

2. <u>How can you assure me that you cremate responsibly</u>? – At Speaks a licensed funeral director is in charge of the entire process from start to finish in order ensuring that your cremation is done correctly. We only cremate one person at a time. We are members of the Cremation Association of North America and adhere to strict cremation guidelines, exceeding the expectations of the State of Missouri.

Our website is very user-friendly and we are proud of the service we provide the community through our online condolences. Please visit us at speakschapel.com.

Our family stands ready to assist you. Please let us know if you have any questions.





Bob Speaks – Chairman bob.speaks@speakschapel.com

Brad Speaks – President | CEO brad.speaks@speakschapel.com

David Speaks – Vice-President david.speaks@speakschapel.com



Statement of Values, Mission, Purpose, and Vision

Our staff has worked hard on developing these guiding principles in how we approach our work. This statement of Values, Mission, Purpose, and Vision helps us focus on what is truly important.

OUR VALUES

- We exhibit care and compassion
- We operate with honesty and integrity
- We treat everyone with respect
- We strive for accuracy and excellence
- We work together as a dedicated team

OUR MISSION

The Speaks Way is to consistently provide families with services that exceed all expectations.

OUR PURPOSE

We exist to care for families as they grieve and celebrate life.

OUR VISION

We will help families to acknowledge and cope with the death of their loved one in positive and healthy ways.

The Speaks Difference

PRICE AND VALUE

We believe that we offer the highest value in the area. Because we are locally owned, our prices are less than many of our major competitors. We offer higher levels of service, better facilities, and the finest staff in the area. Naturally, price and value are considerations for almost any family. For those wanting the greatest value our goal is to provide the best, for less than you might think. Our value makes a difference.

PEOPLE

We believe that we have the finest staff possible, dedicated to providing the highest quality funeral service in the Kansas City area. They believe in our Statement of Values, Mission, Purpose, and Vision because they wrote it. And they genuinely want to help others. In today's hustle and bustle world, it's refreshing to find individuals with real values and a sense of purpose. <u>Our people make a difference</u>.

SERVICE

Our level of professional expertise is hard to match. We survey every family served and hold ourselves to unusually high standards. Our "Speaks From The Heart" money-back guarantee promises that you will be satisfied with our services. That puts a lot of pressure on us, but we exist to care for families as they grieve and celebrate life – every time, with every family. <u>Our service makes a difference</u>.

FACILITIES

Families having a service at one of our chapels will feel comfortable knowing that everything will be just right. We believe we offer the finest facilities in the metropolitan area. With beautiful and comfortable locations, we have great spaces for gathering, visiting, and sharing. <u>Our facilities make a difference</u>.

COMMUNITY INVOLVEMENT

We have been involved in the community in all kinds of ways and participated in programs like Meals-on-Wheels, Youth Friends, Veteran's Programs, and seminars on grief and long-term care. We are involved in a variety of community service organizations, and members of our staff are active in many local churches and denominations. We do these things because of who we are and because we truly care. <u>Our community involvement makes a difference</u>.

LOCAL FAMILY OWNERSHIP

We live and work in this community. As one of the only family-owned firms left in the metropolitan area, we believe you may find it important to know who actually owns the funeral home that you use. The Speaks family is in its third generation of leadership. If local ownership is important to you, you aren't alone. Many people would rather deal with a local family than out-of-town corporations. Local family ownership makes a difference.



OUR CODE OF GOOD PRACTICE



We are proud to be a member of Selected Independent Funeral Homes. Membership is by invitation only. In accepting our responsibilities, and as a condition of our affiliation, we affirm the following standards of good practice and hereby pledge:

To provide the public with information about funeral and cremation services, including prices, functions and the responsibilities of funeral directors



To make services 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 to inspect and freely consider them all



To quote conspicuously in writing the charge for every arrangement offered, and to clearly identify the services, facilities, equipment and merchandise included in such quotations



To adhere to the highest standard of conduct in all aspects of business



To afford an ongoing opportunity to all persons to discuss or arrange funerals in advance

To ensure that pre-need contracts fully disclose those items which are guaranteed and those which are non-guaranteed, in terms that are clear and easy to understand



To manage prepaid funds responsibly, ensuring that promises are honored and expectations are met, within the letter and spirit of the law



To make no representation, written or oral, which may be false or misleading and to apply a standard of honesty in all dealings



To furnish each family, at the time arrangements are made, with a written memorandum of charges and to make no additional charge without their approval



To respect all faiths, creeds and customs, and to give full effect to the role of the clergy/celebrant



To maintain qualified and competent staff, appropriate facilities and suitable equipment required for comprehensive funeral and cremation services



To assure those we serve the right of personal choice in making service arrangements

We pledge to conduct ourselves at all times in a manner deserving of the public trust, and to provide a copy of this Code of Good Practice to the families we serve.



We offer packages featuring substantial savings over our itemized prices that <u>include</u> additional services, for the best value in the area. Please refer to our package savings on subsequent pages for details.

TRANSFER OF REMAINS TO FUNERAL HOME (within 30 mile radius)......\$495

Transportation from home, care facility, or airport by our staff or transfer company.

BASIC SERVICES OF FUNERAL DIRECTOR AND STAFF......\$2,995

Our basic service fee includes, but is not limited to, processing the initial request for services, sanitary care of the deceased, sheltering the deceased until public memorial activity or final disposition, consulting with the family or other responsible parties, preparing and filing legally required documents, placing local news obituaries, coordinating final disposition with cemetery or crematory, (or arranging transportation of deceased to or from mortuary in a another locale), as well as general assistance, secretarial services, processing survivor benefit claims, and maintaining permanent records.

This basic fee also reflects each family's proportionate share of those fixed business expenses (overhead) associated with (1) having staff available at all times and (2) maintaining state-licensed facilities within which to process necessary arrangements. These overhead expenses include, but are not limited to, (a) a portion of employee salaries, health insurance and payroll taxes, (b) a portion of building and grounds costs, utilities, telephone expense, property taxes and insurance, business taxes and insurance, as well as (c) inventory, equipment and supplies.

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 of remains.)

EMBALMING......\$995

Services of licensed embalmer, providing disinfection, preservation through the funeral, and care of remains. Fee includes the use of preparation room, equipment and supplies.

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.

It is our firm's policy to require either embalming or a sealed casket if the body is to be present for indoor memorial activities, whether viewed or not, or to require embalming, refrigeration of the remains or a sealed casket if the body is to be sheltered in our facility for more than 24 hours.

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UTHER PREPARATION OF THE BODY	\$290
Dressing and Casketing Hairdresser	
Normal Cosmetic Preparation	Included
Major Restorative Work Special Care of Autopsied Remains	
USE OF FACILITIES AND STAFF FOR VIEWING / VISITATION OF	R GATHERING\$490
Staff to coordinate preparations and welcome callers. Use of the visiting area the funeral home.	i itself as well as the public areas of
JSE OF FACILITIES AND STAFF FOR FUNERAL CEREMONY	\$590
Staff to coordinate preparations and direct service during daytime business how well as the public areas of the funeral home. Additional charges apply for every	•
HEARSE (within 30 mile radius)	
Transports the deceased to cemetery or airport.	
FAMILY LIMOUSINE (within 30 mile radius)	\$245
Carries up to seven family members, bringing them to the funeral and returnin	g them home.
FUNERAL DIRECTOR CAR (within 30 mile radius)	\$0
When arrangements require the use of this vehicle the pallbearers are welcom	e to ride with the Director.
FLORAL DELIVERY VEHICLE (within 30 mile radius)	\$0
When arrangements require it we will transport floral arrangements to one off-	premise location after the funeral.
DOCUMENT DELIVERY VEHICLE (within 30 mile radius)	\$0
To secure signed death certificate from doctor and file with local health depart	tment registrar.
TOTAL (of above services as itemized - see packages to see yo	ur savings)\$6,495

Burial Service Package

We offer a savings when services are selected together as a package. This package represents our most usually selected services.

THE FAMILY LEGACY FUNERAL

(This package represents a \$6,910 value, with savings of \$520)

A JOURNEY

The services included in the Family Legacy Funeral make up the basic components of the Total Arrangement Packages listed in the next section of our General Price List. This represents our commitment to providing the most meaningful experience possible to each family we serve. This package includes all of our professional services as itemized on page six, a \$6,495 value. It also includes one of our Legacy Ceremonies at \$150, one of our special Backdrops at \$70, and a custom-made Photo Tribute on DVD at \$195, which tells the story of your loved one's life in a very special presentation. We encourage the use of the DVD during the service for added value. As an added bonus, we offer our Online Condolences at no additional charge.

The Family Legacy Funeral includes:

- Photo Tribute on DVD
- Custom Backdrop
- Legacy Ceremony
- Online Condolences



Photo Tribute on DVD

Choose one special family experience:

.\$6.390

- Candle Lighting
- Share the Bear
- Pin and Pendant
- Book of Memories

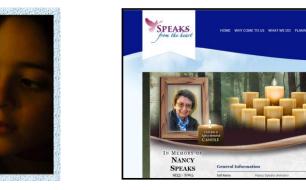
Backdrop







hone: 816-252-7900



This Service Package, with the corresponding discount, is offered when the Casket, Outer Burial Container, and Printed Materials are all purchased from us. The package includes: A Photo Tribute in DVD Format; Online Condolences; Transfer of Remains To Funeral Home; Basic Services of Funeral Director and Staff; Embalming; Other Preparation of the Body; Facilities and Staff for Visitation (either the evening before or the day of the service) at our Chapel; Facilities and Staff for Daytime Funeral Ceremony at our Chapel or Off-Premise Location; One (1) Legacy Ceremony; Legacy Backdrop; Hearse to Cemetery; and One (1) Family Limousine. And, unlike most of our competitors, when arrangements require it we include a lead car, floral delivery vehicle, and document delivery vehicle at no additional cost to you. (This service package does not include the cost of Funeral Goods. No deletions or substitutions permitted. Third party charges are not included. Additional charges such as Special Care of Autopsied Remains or Major Restorative Work may be added as itemized in this General Price List.)

Services - Continued

USE OF FACILITIES AND STAFF FOR MEMORIAL SERVICE	90
USE OF EQUIPMENT AND STAFF FOR OFF- PREMISE SERVICE	90
USE OF EQUIPMENT AND STAFF FOR CEMETERY SERVICE	
PRIVATE FAMILY VISITATION OR GATHERING	90
ADDITIONAL TRANSFER OF DECEASED	95

ADDITIONAL FEES FOR NON-STANDARD MEMORIAL ACTIVITIES:

1.	Saturday Funeral, Memorial Service, Or Graveside	\$100
2.	Evening (4:00 P.M. or later) or Sunday Funeral or Memorial Service	\$390
3.	Evening Visitation and or Funeral/Memorial Service at off-premise location	
4.	Holiday Funeral, Memorial Service or Visitation	
5.		
6.	Local Cemetery Service on a Different Day or at a Different Hour than Funeral or Memorial Service	
7.		
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NOTE: THESE FEES FOR NON-STANDARD MEMORIAL ACTIVITIES ARE ADDED TO APPLICABLE STANDARD SERVICE FEES, AND MORE THAN ONE OF THESE FEES MAY APPLY IN CERTAIN ARRANGEMENTS, AS IN AN EVENING FUNERAL (\$390) WITH A SECOND FUNERAL SERVICE IN ANOTHER CITY (\$590).

STAFF AND AUTO BEYOND 30 MILE RADIUS:

The formula utilized is as follows: \$1.50 per mile for the total roundtrip mileage (outside a 30 mile radius) will be added to the stated local charge for each vehicle. If our staff has to leave before 8:00 A.M. or return after 5:00 P.M., \$35.00 per employee per hour will be added to cover the additional labor costs.

OVERNIGHT TRIP EXPENSE:

If distance (a destination of 250 miles or more) or the scheduled hour of a service require our staff to lodge overnight, a service fee of \$290 per night per staff person plus a reasonable charge for meals and lodging will be applied.

LEGACY CEREMONY (Choose one of several special ceremonies)	\$150
LEGACY BACKDROP (Choose one of our custom scenes)	.\$70
LEGACY URN ARK Fee includes use of the Urn Ark in our chapel or other location for Visitation, Memorial Service or Funeral, or for Inurnment Service at a cemetery (vehicle may be added at additional cost).	.\$70
PHOTO TRIBUTE	\$195
REFRIGERATION OF REMAINS (per day, when arrangements necessitate this service)	\$50
EXTENDED CARE OF DECEASED (per day, or part thereof, after 6 days)	\$100
CREMATION OF REMAINS. Fee is only for the actual cremation process itself as a stand-alone item when ADDED to <i>other</i> arrangements. Our services in arranging for the cremation and/or attendant memorial activities are described elsewhere in this General Price List. This fee is already included in <u>all</u> of our Cremation Packages.	\$495
OAKWOOD RENTAL CASKET (fee includes the Rental Casket Insert)\$1	,375
PACKAGING & SHIPPING OF CREMATED REMAINS (within the United States)	.\$95
CERTIFIED MAILING OF DEATH CERTIFICATES (within the United States)	.\$25



VISITATION WITH GRAVESIDE (a value of \$6,245 with savings of \$655) \$5,590 to \$15,590

This Service Package, with the corresponding discount, is offered when the Casket, Vault, and Printed Materials are all purchased from us. It includes: Photo Tribute in DVD Format; Online Condolences; Transfer of Remains to Funeral Home; Basic Services of Funeral Director and Staff; Embalming; Other Preparation of the Body; Facilities and Staff for Visitation at our Chapel (either the evening before or the day of the service); Equipment and Staff for Cemetery Service; and Hearse to Cemetery. A Legacy Ceremony, Legacy Backdrop or Limousine may be added to this package as itemized in this price list. (Package does not include Funeral Goods. No deletions or substitutions permitted. Additional charges such as Special Care of Autopsied Remains or Major Restorative Work may be added as itemized in this General Price List.)

"Immediate Burial" is burial without any memorial activities at all, public or private. Alternative arrangements may be made as itemized in this General Price List. Our immediate burial service includes: Photo Tribute in DVD Format; Transfer of Remains to Funeral Home (within 30 mile radius); Online Condolences; Basic Services of Funeral Director and Staff; and Hearse to Cemetery (within 30 mile radius). Our immediate burial service does not include: casket, outer burial container, or other funeral goods; nor does it include embalming, other preparation of the body, viewing, visitation, funeral ceremony, memorial service, or graveside service. Any casket we offer may be selected in connection with immediate burial arrangements.

1. Immediate Burial service with your selection of a casket from those we provide\$4,865 to \$13,590

DIRECT CREMATION (a value of \$4,180 with savings of \$990).....\$3,190 to \$7,590

This minimal arrangement occurs without any memorial activities at all, and includes: Photo Tribute in DVD Format; Transfer of Remains to the Funeral Home; Online Condolences; Basic Services of Funeral Director and Staff; and Cremation of Remains. (Funeral Goods not included. No additions, substitutions or deletions are permitted. Should memorial activities be desired, please see one of our Cremation Packages)

- 1. Direct Cremation with container provided by purchaser\$3,190
- 2. Direct Cremation with our basic alternative container......\$3,390

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 fiberboard or composition materials (with or without an outside covering). The container we provide is made of cardboard. Or, if you prefer, you may choose one of our cremation caskets.

SERVICES CONNECTED WITH ANATOMICAL GIFTS:

We are sometimes asked to assist those making anatomical gifts. Such gifts fall into two general categories:

- (a) Donation of the entire body for dissection in medical education and research.
- (b) Donation of certain organs for transplantation to other living persons.

Body donation normally necessitates memorial activities without the body present, while organ donation allows all the options for memorial activities available otherwise.

1. BASIC BODY DONATION SERVICES.....\$790

Includes: Transfer of Remains to Anatomical Laboratory (within 30-mile radius) and limited administrative services (assistance with preparation and filing of legally required documents and placement of newspaper notices). If a memorial service is planned, standard fees apply from page 6.

CHAPEL USAGE FEE\$1,990

This discounted offering includes Limited Basic Services of Funeral Director and Staff, and use of our Chapel for a day-time Memorial Service OR Visitation when Speaks has not had the deceased in our care because of Body Donation, or Cremation at out-of-state or other location. No deletions or substitutions allowed. Other services and funeral goods may be selected at additional cost.

CHILD SERVICES:

Fees for services for persons whose death occurs on or before their 15th birthday are detailed in the "Child Funeral Fee Schedule", which is available on request, and which by this reference is incorporated into and made a part of this General Price List.

FORWARDING OF REMAINS TO ANOTHER FUNERAL HOME......\$2,695

Includes Transfer of Remains to Funeral Home (within 30 mile radius); Limited Services of Funeral Director and Staff; Embalming; Transfer to Airport (within 30 mile radius) and Shipping Container. Does not include other funeral goods, viewing, ceremony, or shipping charges. (No deletions, additions, or substitutions permitted. If funeral arrangements such as a viewing, visitation, or ceremony are desired, those arrangements must be made as itemized elsewhere in this General Price List. Additional charges such as Special Care of Autopsied Remains or Major Restoration Work may be required under certain circumstances.)

RECEIVING REMAINS FROM ANOTHER FUNERAL HOME......\$2,395

Includes Transfer of Remains from Airport to Funeral Home (within 30 mile radius); Limited Services of Funeral Director and Staff; and Transfer to Cemetery (within 30 mile radius). Does not include funeral goods, Visitation, Chapel Service, or shipping charges. (Additional charges such as Special Care of Autopsied Remains or Major Restoration Work may be added as itemized in this General Price List)

Funeral Goods

CASKETS
OUTER BURIAL CONTAINERS
MARKERS AND MONUMENTSStarting at \$550
URNS
COPIES OF PHOTO TRIBUTE (DVD Format)\$10 (One copy is included with initial preparation of Tribute. Additional copies will be \$10)
COPIES OF AUDIO RECORDING
LAMINATED COPY OF OBITUARY\$3
CUSTOM CAP PANELS (designed to customize the inside lid of the open casket)\$225
PRINTED MATERIALS (Add \$100 for picture. Custom folders may be substituted at additional cost)\$15 TO \$500
All Printed Materials Packages Include: Service Folders or Prayer Cards (per 100. Plan to purchase extra for a large service)\$40 Acknowledgement Card (per 50)\$15
LEGACY PACKAGE\$225 Includes Our Finest Quality Register Book
PREMIUM PACKAGE\$195 Includes Our Premium Quality Register Book
STANDARD PACKAGE\$145 Includes Our Genuine Leather Bound Register Book
BASIC PACKAGE\$95 Basic Register Book\$40
CATHOLIC DEVOTIONAL ITEMS:
Custom Printed Prayer Cards (per 100)\$40 Crucifix
LEGACY TOUCH (Custom jewelry with the thumbprint of the deceased)
MEMORIAL JEWELRYstarting at \$90
VETERAN'S HEIRLOOM FLAG CHEST\$95 to \$295
TEMPORARY GRAVE MARKER (To identify grave until you select a permanent memorial)\$25
TRANSFER CASE (employed only when circumstances, such as disaster, require it)
ALTERNATIVE CONTAINER\$200
PLASTIC TEMPORARY CONTAINER (to temporarily hold cremated remains until an urn is selected)\$25
SHIPPING CONTAINER\$300

The Cremation Service Resource



We are one of the only family-owned crematories in the entire Kansas City area. Many other firms use outside contractors to do their cremations. But we feel it's important to do the entire process ourselves. Unlike the typical Kansas City cremation society, we are a full service cremation provider. As the Kansas City cremation experts we help families become knowledgeable about the cremation process.

Our cremation services are designed to help families celebrate life. As with all of our efforts, we provide a high level of personal attention and support for those choosing cremation. By focusing on your wishes, we can help you create a simple and meaningful cremation service that will be of value to you and your family.

There are several options available. You may choose a ceremony of remembrance, or a simple gathering as a way of saying "goodbye". There are many ways to personalize the experience, and we are here to help you in planning a celebration of life. This section of our General Price List is designed to help you understand all of the many options available to you.

We think you will find that Speaks is the Kansas City area cremation provider which brings unparalleled integrity to each cremation. That is why we are the Kansas City area's cremation experts and one of the few family-owned and operated cremation and funeral providers left in the Kansas City area. Our cremation services are affordable and provide you and your family with the value that you expect and deserve. You have our guarantee.

Understanding Cremation

Many families have never arranged for a cremation service before. We feel it is in your best interest to provide you with good information about your options when considering a service with cremation. We hope this section of our General Price List will be helpful.

Why choose cremation?

Many families today are considering cremation. For some it is a more affordable option, while for others it is personal choice based on a desire for a simple gathering of friends and family to remember a life lived. We are the area experts on cremation and will be glad to help you.

Can we have a service?

About 70 percent of the families we assist with cremation will have a service of some sort at our chapel. Our facilities offer state-of-the-art Audio and Video equipment. And your gathering of friends will go smoothly. We have several packages available



and are able to tailor our services to fit your needs.

Is cremation less expensive?

Yes. Our cremation charges are very affordable and your family will experience a savings in cost, depending upon which package is selected. Most families select a memorial service at our chapel and we believe that the benefits of that service provide true value to your family. Our charges reflect our commitment to integrity, quality, and service to the community. We do not cut corners and we guarantee that the cremation will be conducted by our own staff with dignity and respect for your loved one.

Who does the cremation?

At Speaks we own and operate our own crematory. Licensed funeral directors do each cremation so you are assured that things are done correctly. All cremations are not the same, once you understand all that is involved. We are a full-service cremation provider and take pride in guaranteeing the integrity of every cremation we perform.

Is embalming required?

No. A cremation memorial service without the body present does not require embalming. However, many people select a service offering with the body present, followed by cremation, in which case the body would be embalmed and prepared for viewing. Grief psychologists suggest that viewing the body is a valuable part of the grieving process with long term benefits.

If you have additional questions about your options or the cremation process, please ask. We are glad to explain everything to your complete satisfaction

Cremation Memorial Service With Visitation

We offer a savings when services are selected together as a package. See next page for services plus merchandise offerings.

THE LIFE CELEBRATION CREMATION SERVICE (body not present)......\$4,890

(This package represents a value of \$5,550, with savings of \$660)

We pride ourselves in providing memorial services that meet all of your needs so that you can concentrate on your family and friends. Retaining our professional expertise is a wise investment and we guarantee in writing that you will be pleased with our services. The combination of our facilities and caring staff cannot be duplicated and we believe that we offer the best value in the area.

This package is offered with the purchase of one of our cremation caskets, or an alternative container. Included: Photo Tribute on DVD; Online Condolences; Transfer of Remains to Funeral Home; Basic Services of Funeral Director and Staff; Legacy Urn Ark; Gathering of Friends and Family (either the evening before or the day of the service) at our Chapel; Daytime Service of Remembrance at our Chapel or Off-Premise Location; One (1) Legacy Ceremony; Legacy Backdrop; and Cremation of Remains. (Funeral Goods not included. No deletions or substitutions permitted. Third party charges not included. Additional charges may apply as itemized in this GPL.)

The Life Celebration Cremation includes:

- Photo Tribute on DVD
- Custom Backdrop
- Legacy Ceremony
- Online Condolences

Online Condolences





Photo Tribute on DVD



Choose one special family experience:

- Candle Lighting
- Share the Bear
- Pin and Pendant
- Book of Memories

Backdrop



Legacy Ceremony



Included in our Life Celebration Cremation Package are the following: A Photo Tribute in DVD Format; Online Condolences; Transfer of Remains to Funeral Home; Basic Services of Funeral Director and Staff; Gathering of Friends and Family (either the evening before or the day of the service) at our Chapel; Legacy Urn Ark; Daytime Service of Remembrance at our Chapel or Off-Premise Location; One (1) Legacy Ceremony; Legacy Backdrop; and Cremation of Remains. (Funeral Goods not included. No deletions or substitutions permitted. Additional charges may be added as itemized in this General Price List. Third party charges and sales tax not included.)

Service Plus Merchandise Equals Increased Savings

For your convenience, we have packaged together cremation services and merchandise.

PREMIUM LIFE CELEBRATION PACKAGE (body not present).....\$6,490

(This package represents a value of \$7,485, with <u>savings of \$995)</u>

Our commitment to you and your family is to provide the highest quality memorial events possible. We exist to care for families as they grieve and celebrate life and this package demonstrates that effort. It includes almost everything you need to have a beautiful life celebration service and we assist with all your needs.

This package includes our Life Celebration Cremation (\$5,550 value) as well as certain items of merchandise: Cremation Casket at \$1,075, an Urn at \$495, and our Premium

Leather Bound Guest Register, 50 Acknowledgment Cards, and 200 Service Folders for \$365, including Color Picture of your loved one. The package includes: Photo Tribute on DVD; Online Condolences; Transfer of Remains to Funeral Home; Basic Services of Funeral Director and Staff; Gathering (either the evening before or the day of the service) at our Chapel; Legacy Urn Ark; Daytime Service of Remembrance at our Chapel or Off-Premise Location; One (1) Legacy Ceremony; Legacy Backdrop; and Cremation of Remains. (No deletions or substitutions permitted. Third party charges and sales tax not included. Additional charges may apply as itemized in this GPL.)

The Life Celebration Cremation includes:

- Photo Tribute on DVD
- Custom Backdrop
- Legacy Ceremony
- Online Condolences

Choose one special family experience:

- Candle Lighting
- Share the Bear
- Pin and Pendant
- Book of Memories

(This package represents a value of \$6,815, with savings of \$825)

This arrangement represents our best value and features our Life Celebration Cremation. We will facilitate one of our special ceremonies just for you and your family, then provide a gathering of friends and family for visiting and sharing memories. The room will be set up with one of our Legacy Backdrops. The next day you will experience a service of remembrance that pays tribute to the unique legacy of your family. And we will prepare a custom-made Photo Tribute which tells the story of your loved one's life in a very special presentation to be used as part of the service itself.

This arrangement includes all the services listed in our Life Celebration Cremation (\$5,550 value) and also <u>includes</u> certain items of merchandise: Cremation Casket at \$675, an Urn at \$395, and a beautiful Guest Register, 50 Acknowledgment Cards, and 100 Service Folders for \$195. Third party charges and sales tax not included.

BASIC LIFE CELEBRATION PACKAGE (body not present)...... \$5,690

(This package represents a value of \$6,465, with savings of \$775)

This arrangement features our Life Celebration Cremation and provides an experience of healing and comfort. We will facilitate one of our special ceremonies just for you and your family, then provide a gathering of friends and family for visiting and sharing memories. The room will be set up with one of our Legacy Backdrops. The next day you will experience a service of remembrance that pays tribute to the unique legacy of your family. And we will prepare a custom-made Photo Tribute which tells the story of your loved one's life in a very special presentation to be used as part of the service itself.

Includes all of the services included in our Life Celebration Cremation (\$5,550 value) and also <u>includes</u> certain items of merchandise: Cremation Container at \$475, an Urn at \$295, and a nice Guest Register, 50 Acknowledgment Cards, and 100 Service Folders for \$145. Third party charges and sales tax not included.



Full Service and Visitation Followed By Cremation

We offer a savings when services are selected together as a package. See next page for services plus merchandise offerings.

THE FAMILY LEGACY CREMATION (body present)......\$6,190

(This package represents a value of \$6,765, with savings of \$575)

We own and operate our own crematory and are proud of the level of professional care that we devote to the cremation process. We guarantee the integrity of every cremation entrusted to us. The services included in the Family Legacy Cremation make up the basic components of the Cremation Packages listed in the next section of our General Price List. This represents our commitment to providing the most meaningful experience possible to each family we serve. This package includes all the items listed on page six except for Hearse and Family Car. Automobiles may be added at additional charge. It also includes one of our Legacy Ceremonies at \$150, one of our special Backdrops at \$70, and a custom-made Photo Tribute on DVD at \$195, which tells the story of your loved one's life in a very special presentation. We encourage the use of the DVD during the service for added value.

The Family Legacy Cremation includes:

- Photo Tribute on DVD
- Custom Backdrop
- Legacy Ceremony
- Online Condolences

Photo Tribute on DVD

Choose one special family experience:

- Candle Lighting
- Share the Bear
- Pin and Pendant
- Book of Memories

<u>Backdrop</u>







Legacy Ceremony



Online Condolences



This package is offered either with the purchase of one of our cremation caskets, or the rental of our Oakwood Casket. Included in our Family Legacy Cremation Package are the following: A Photo Tribute in DVD Format; Online Condolences; Transfer of Remains to Funeral Home; Basic Services of Funeral Director and Staff; Embalming; Other Preparation of the Body; Gathering of Friends and Family (either the evening before or the day of the service) at our Chapel; Daytime Service of Remembrance at our Chapel or Off-Premise Location; One (1) Legacy Ceremony; Legacy Backdrop; and Cremation of Remains. (Funeral Goods not included. No deletions or substitutions permitted. Additional charges may be added as itemized in this General Price List. Third party charges and sales tax not included.

Service Plus Merchandise Equals Increased Savings

For your convenience, we have packaged together cremation services and merchandise.

(This package represents a value of \$9,500, with savings of \$710)

We own and operate our own crematory and are proud of the level of professional care that we devote to the cremation process. For those that want our very best, this arrangement features our Family Legacy Cremation and a beautiful and natural wood casket. We will facilitate one of our special ceremonies just for you and your family, then provide a gathering of friends and family for visiting and sharing memories, all with the body of the deceased present. The room will be set up with one of our Legacy Backdrops. The next day you will experience a service of remembrance that pays tribute to the unique legacy of your family. And we will prepare a custom-made Photo Tribute which tells the story of your loved one's life in a very special presentation to be used as part of the service itself.



This arrangement includes all of the services included in our Family Legacy Cremation (\$6,765 value) and also <u>includes</u> certain items of merchandise: A Cremation Casket at \$1,875, an Urn at \$495, and our Premium Leather Bound Guest Register, 50 Acknowledgment Cards, and 200 Service Folders for \$365, including Color Picture of your loved one. Third party charges and sales tax not included.

The Family Legacy[™] Cremation includes:

- Photo Tribute on DVD
- Custom Backdrop
- Legacy Ceremony
- Online Condolences

Choose one special family experience:

- Candle Lighting
- Share the Bear
- Pin and Pendant
- Book of Memories

(This package represents a value of \$8,930, with <u>savings of \$640</u>)

This arrangement represents our best value and features our Family Legacy[™] Cremation. We will facilitate one of our special ceremonies just for you and your family, then provide a gathering of friends and family for visiting and sharing memories, all with the body of the deceased present. The room will be set up with one of our Legacy Backdrops. The next day you will experience a service of remembrance that pays tribute to the unique legacy of your family. And we will prepare a custom-made Photo Tribute which tells the story of your loved one's life in a very special presentation to be used as part of the service itself.

This Life Celebration arrangement includes all of the services included in our Family Legacy Cremation (\$6,765 value) and also <u>includes</u> certain items of merchandise: Cremation Casket at \$1,575, an Urn at \$395, and a beautiful Guest Register, 50 Acknowledgment Cards, and 100 Service Folders for \$195. Third party charges and sales tax not included.

BASIC LEGACY CREMATION PACKAGE (body present)...... \$7,990

(This package represents a value of \$8,580, with <u>savings of \$590</u>)

Our Family Legacy Cremation services provide a beautiful way to say goodbye. We facilitate one of our special ceremonies just for you and your family, then provide a gathering of friends and family for visiting and sharing memories, all with the body of the deceased present. The room will be set up with one of our Legacy Backdrops. The next day you will experience a service of remembrance that pays tribute to the unique legacy of your family. And we will prepare a custom-made Photo Tribute which tells the story of your loved one's life in a very special presentation to be used as part of the service itself.

This arrangement includes all of the services included in our Family Legacy Cremation (\$6,765 value) and also <u>includes</u> certain items of merchandise: Rental Casket at \$1,375, an Urn at \$295, and a nice Guest Register, 50 Acknowledgment Cards, and 100 Service Folders for \$145. Third party charges and sales tax not included.

Our Simplicity Cremation Service

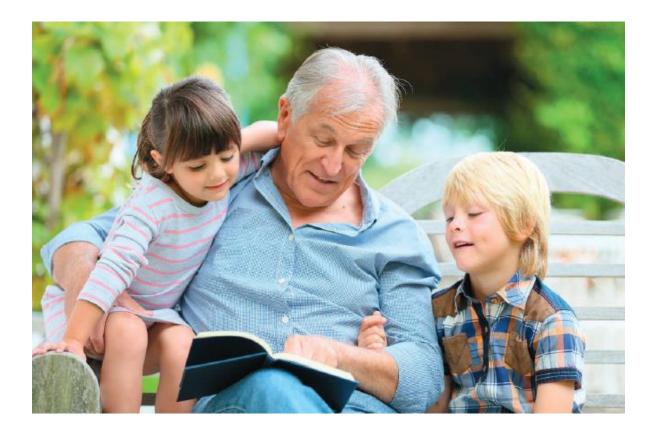
We offer a savings when services are selected together as a package. This provides flexibility, choices and options to our clients.

THE SIMPLICITY CREMATION SERVICE (body not present)......\$4,090

(This package represents a value of \$4,670, with savings of \$580)

Some families want a very simple yet dignified experience. This offering is designed with your convenience and needs in mind. We believe that most families need a time to come together while giving the community a chance to pay their respects. It can be awkward trying to arrange that on your own and we are here to help.

This package offers a beautiful gathering of friends and family to share stories and have a time of remembrance that honors the deceased. Having the event in a facility that is expressly designed for this means you won't have to worry about the logistical issues of renting a hall, arranging for sound equipment, finding a printer, or getting friends to work at your event. Instead you and your circle of closest friends and relatives can allow us to do it for you. Retaining our professional expertise is a wise investment and we guarantee in writing that you will be pleased with our services. The combination of our facilities and caring staff cannot be duplicated and we believe that we offer the best value in the area.



Included: Photo Tribute in DVD Format; Transfer of Remains to Funeral Home; Basic Services of Funeral Director and Staff; Gathering of Friends and Family at our Chapel; and Cremation of Remains.

A Ceremony or Memorial Service may be added at additional cost. Funeral Goods not included. No deletions or substitutions permitted. Third party charges and sales tax not included. Additional charges may apply as itemized in this General Price List.

When We Facilitate The Service

Before The Service

- We are available 24 hours a day to field phone calls from florists and the public regarding questions about floral tributes, time and place of location, and any other questions they may have.
- We facilitate a complete discussion with your family of the deceased's wishes, the desires of the family, and then help design a service that honors your loved one's life.
- We offer guidance on where the service should be held, either at our chapel, a church, or other off-premise location. If it will be at a church or other venue, we will contact the minister or facilities manager to arrange the time and date and secure the location for you.
- We prepare the obituary information and submit it to the newspaper, and place it on our website so friends may offer condolences, check service details, or find other pertinent information.
- We get the Guest Register and Service Folders and/or Bulletins ready for the service, along with any additional equipment that may be necessary such as easels, flower racks, or stands of various sorts.
- We take the Urn to the service, if it is available, and if the plans call for it's presence.

At The Service

- We are at the location well in advance in order to prepare the space for your event, double-check floral deliveries, set up the room, place all flowers and memorabilia, and prepare for your arrival.
- We provide staff to welcome and usher your guests to their seats, answer questions, handle memorial contributions and pass out Service Folders and/or Bulletins.
- We reserve adequate seating for you and your family, and ascertain that the officiants wishes as to how the service will begin and end are in accordance with your desires.
- We ask each attendee to sign the Guest Register and offer assistance with coats, requests for restrooms, or any other questions from the public.
- We display your pictures, memorabilia, and bring whatever equipment is needed to do this properly.
- We distribute your honoraria to the service participants, when applicable, prior to the service.
- We facilitate the seating of the family and the friends as needed, and then help dismiss the congregation at the conclusion of the service.

After The Service

- We clear the space of the equipment used to display flowers and memorabilia and return it as much as possible to the condition it was in when we arrived.
- We provide a van and a driver to deliver floral tributes to your home or other location, securing the sympathy cards so that you can keep track of the cards.
- We deliver the Guest Register, Thank-you Cards, and any extra Service Folders to you.

Cremation Code Of Ethics And Standards Of Care

We are members of the Cremation Association of North American (CANA) and therefore hold ourselves to an unusually high code of ethics in how we operate our crematory. We believe:



In dignity and respect in the care of the deceased, in compassion for the living who survive them, and in the memorialization of life;

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That a cremation provider should be responsible for creating and maintaining an atmosphere of respect at all times;





That the greatest care should be taken in the appointment of crematory staff members, any of whom must not, by conduct or demeanor, bring the crematory or cremation into disrepute;



That cremation should be considered as a preparation for memorialization;



And that the dead of our society should be memorialized through a commemorative means suitable to the survivors.

We think this Code of Ethics will help you and your family during your time of loss. We own and operate our own crematory and we guarantee the integrity of every cremation we conduct. As a family-owned operation, we bring a high level of care and compassion to our work.

Cremation Standards of Care

Standards of care are important when considering cremation. As a full-service cremation provider, we operate our crematory in a different manner than discount operations or other full-service providers. When choosing a crematory, most families will want to ask the following questions:

- Who is caring for our loved one?
- Where is the cremation to take place?
- How will our loved one be treated?
- Can we see our loved one?

WHO IS CARING FOR OUR LOVED ONE?

Our crematory staff are licensed funeral directors who are compassionate and professional. Our commitment to you is that we will treat your loved one as if they were a member of our own family. At Speaks we bring an exceptional level of care to our work.

WHERE IS THE CREMATION TO TAKE PLACE?

We do not use an outside contractor or industrial crematory. By doing the cremations ourselves we know that they are done right and we can guarantee that the cremated remains returned to the family are correct.

HOW WILL OUR LOVED ONE BE TREATED?

At Speaks we only cremate one person at a time. We maintain a dignified and respectful attitude at all times. Our goal is your complete confidence that things are being taken care of in a way that you would approve of.

CAN WE SEE OUR LOVED ONE?

Because cremation is an irreversible process we have at least one member of the family identify your loved one, usually at the time arrangements are made. This also serves as a time to assure yourself that things will be done in a proper and respectful fashion, that your loved one is being cared for in a responsible and dignified manner. The benefit to you is your complete peace of mind that your loved one is being cared for properly.



Speaks Chapels L.L.C. is a local family-owned business. We do everything possible to keep expenses down while offering the highest quality funeral and cremation services available in the Kansas City metropolitan area. When comparing facilities, staff, and services, we believe that you will find that we offer the best value available in the region. We invite comparison.

In order to help us in maintaining our high standards of care, all funeral and cremation services are treated as cash transactions. We are not in a position to provide financing and your account is due and payable on the day that arrangements are made. In the event that the decedent's funds are not immediately available then a member of the family will need to take care of payment and file their own claim for reimbursement with the estate.

<u>Your Third Party Items</u>: When we distribute payments on your behalf to outside third parties, such as a cemetery, newspaper, florist, clergy, musician, or for sales tax, etc., we require payment in the form of cash or check at the time of arrangements for these items. These are not our charges, and we do not accept credit card payments for them.

<u>Your Funeral Home Account</u>: This is a cash transaction. Payment is due and payable on the day that arrangements are made. Payment may be made by cash or check, by Visa, MasterCard, Discover, American Express, or by a fully funded Speaks or Carson Pre-need Plan.

Service Guarantee

We Understand

The funeral service is a healthy experience that helps begin the healing process. Family and friends gather to share memories and offer support and to pay tribute to the life that has been lived. We understand the importance of a funeral or cremation service in that process so we listen to your requests and help arrange a meaningful service according to your wishes. We believe your arrangements should be perfect and our quality service is backed by a written guarantee.

Just Let Us Know

If there's any part of our services that you are not pleased with, we want to know about it. Simply present a written notice of your dissatisfaction to our funeral home within seven days of the service. If we cannot resolve the issue to your complete satisfaction, we will refund your money for the specific part of the service you describe in the notice.

It's Our Policy

Your satisfaction is important to us. It's our policy to make sure you are completely satisfied with every aspect of the funeral service. That's why we offer our *"Speaks From The Heart"* Service Guarantee. It's one of the ways we show our commitment during your time of loss.