#### **HOW IT WORKS**

You will confer with an Elmwood counselor. Your counselor will explain the cost of services and merchandise, and how they apply to you.

When you have selected your services and merchandise, the counselor will prepare the necessary contract that details the services and total cost for your signature. This is known as a Guaranteed Retail Price Installment Contract.

Your customized agreement then guarantees your future services at today's prices. A pre-arrangement trust may be paid with a modest down payment and low monthly payments without interest or finance charges.

Complete information about this plan is available by contacting our office directly.

Cline Commons 756 E. Lincoln Hwy. (U.S. 30) Schererville, IN 46375 Phone: (219) 322-9740

> Elmwood Cemetery 1413 - 169th St. Hammond, IN 46324 Phone: (219) 844-7077 Phone: (219) 844-7009

mikeelmwood@gmail.com

Elmwood Cemetery 1413 - 169th St. Hammond, IN 46324

# PRE-ARRANGEMENT TRUST PROGRAM



"Helping Families Plan for the Future"

## **PRE-ARRANGEMENT PROGRAM**

Since 1921, Elmwood Cemetery has made it possible for customers to purchase land in advance. Now, Elmwood has separated itself into three different divisions: the Cemetery itself, Elmwood Cemetery Memorials and Elmwood Casket Company. All three combine to serve residents of the Chicagoland area in their times of need. Even if you have or will make arrangements to be buried at another Cemetery, you can still purchase your casket, burial vault, memorial and final engraving through our Pre-Arrangement Program.

Elmwood is also extending an additional service to its lot owners. Customers may now pre-arrange and pre-pay for services and merchandise. The logical and proper way of providing for these expenses has been made possible through the creation of two accounts. They are:

- Elmwood Cemetery Service Escrow Account
- Elmwood Cemetery Merchandise Escrow Account

This trust complies with the State of Indiana legislation Code 23-14-1-14, governing prepayment.

Since the inception of this pre-arrangement program, many have taken advantage of it. We invite you to explore some of the many benefits that are yours through taking action now.

### **DETAIL OF MERCHANDISE**

This plan may include a selection from the following merchandise currently provided through Elmwood Cemetery, Elmwood Cemetery Memorials & Elmwood Casket Company.

- Caskets (100 plus models to choose from including wood, 18 & 20 gauge metal, semiprecious metals and cremation) delivered to the funeral home of your choice
- Burial Vaults (16 models to choose from)
- Cremation & Keepsake Urns
- Crosses
- Granite memorials in all sizes, shapes and colors
- Bronze memorials
- Statuary
- Cremation & Memorial Benches
- Vigil Lights & Vases

#### **DETAIL OF SERVICES**

- Interment Fees
- Vault & Installation Charges
- Final Engraving on memorial
- Foundation Replacement

### **Benefits**

One of the biggest fears that we all have is the inevitability of the future. At Elmwood Cemetery Memorials and Elmwood Casket Company, we are working our hardest to give our customers peace of mind and help them to prepare for the inevitable.

Advantages of this plan are quite evident. Some of the more important ones are:

- Peace of Mind
- Family decides together
- Eliminates the need for decisions at an emotional and stressful time
- Prices automatically locked in at today's prices, stopping inflation and ever-increasing costs.
- Interest-free monthly payments, according to your budget
- Saves life insurance for loss of income