More than any time before, individuals who are planning ahead are choosing cremation. Prearranging and prepaying for cremation gives peace of mind now, and alleviates the burden on loved ones to make difficult decisions at the time of need.

Offering your clients the American Prepaid Cremation Service Master Trust gives them the comfort of knowing that their prepayments are deposited in, and will be held by, an authorized financial institution. APCS, experienced in preneed trust administration since 1993, can provide visibility showing where preneed funds are deposited, how they are invested, and their current market value.

The APCS Master Trust offers tangible benefits to you, too, as a cremation provider, including:

- · Potential earnings on the preneed trust investments
- The opportunity to take advantage of the retainage or distributions option if allowed by your state.

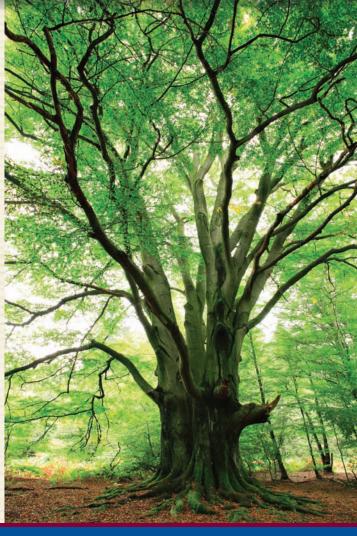
It's easy to learn more, and simple to get started. Call APCS at 800-769-9363 today. TEL 800-769-9363
WWW.AMERICANPREPAIDCREMATION.COM



American Prepaid Cremation Service

American Prepaid Cremation Service

The leading funeral and cremation preneed trust administrator since 1993







Benefitting your cremation clients and your cremation business

APCS PRENEED CREMATION TRUST. THE SIMPLE SOLUTION. THE SMART CHOICE.

BENEFIT FOR YOUR CLIENTS

American Prepaid Cremation Service, a Master Trust established in 1993, is the sound, solid prepayment option that offers your clients:

OPPORTUNITY FOR FINANCIAL GROWTH

Each individual prepaid trust is aggregated with other trusts into the APCS Master Trust, which is invested in financial market instruments in accordance with state statutes. APCS credits each client's trust with any earnings generated from investments of their funds held in trust until time of need.

REGULATORY OVERSIGHT | The APCS Master Trust is registered with every state in which we do business, and complies with stringent state regulations that ensure high standards of excellence and professionalism.

TRANSPARENCY AND ACCESSIBILITY | APCS'

monthly reports enable you and your clients to track the value of the trust, and our service team is readily accessible for up-to-the-minute information and trust administration.

BENEFIT FOR YOUR BUSINESS

The best preneed cremation arrangements must meet three key criteria: they must be simple, affordable, and provide benefit to both your clients and your business. APCS fulfills these essential requirements because APCS:

KEEPS IT SIMPLE | APCS focuses on ease and simplicity in the process of writing a preneed cremation trust so you can focus on the personalized service that builds strong relationships with your clients. APCS' expertise expedites every aspect of the preneed cremation trust, from setting up new clients to managing every future administrative detail over the life of the trust.

PROVIDES EVERYTHING YOU NEED AT LOW

COST | APCS is the most comprehensive Master Trust service available. Our competitively priced service includes everything you need, including forms, consumer marketing brochures, on-line account access, toll-free lines to the APCS service team, and help with tax and regulatory questions.

SUPPORTS YOUR BUSINESS GROWTH

Prepayment arrangements through APCS offer an opportunity to increase your client base for generations to come, while potential earnings from trust fund investment can contribute tangibly to your business growth.

BENEFIT FOR YOUR BOTTOM LINE

APCS has developed its own propriety systems specifically designed to save you time, effort, and cost in administering trust contracts.

TRUSCHEKTM CLAIMS SYSTEM | All it takes to receive payment immediately after you render service is a call to APCS to obtain an authorization number. With this number, cremation service providers can write themselves a check drawn against the trust. By helping eliminate receivables management, APCS helps you close the books and move forward.

MONTHLY BILLING AND TRUST-O-MATIC

APCS' Trust-O-Matic automated billing system arranges for debits to preneed trust holders' bank accounts, if authorized, to ensure timely payment. APCS can also directly bill, collect, and credit payments for those who prefer paper processing.

DATA TRACKING AND REPORTING | The APCS

Master Trust uses sophisticated systems to track and summarize the information about your preneed trusts. Whether in-depth detail or high-level overview, APCS can deliver the data and summaries you need to remain informed.