

Prepaid Funeral Escrow Plans

The MFDA Services Corporation's Master Escrow Plan™ offers funeral homes the only escrow option specifically created and designed for Michigan prepaid funerals. It is designed by funeral directors, for funeral directors. The plan is designed to help funeral directors meet their obligations under the Prepaid Funeral & Cemetery Sales Act. Electronic Funds Transfers (EFTs) are available.

The MEPTM offers eight broadly diversified low-cost institutionally designed and managed portfolios designed for guaranteed price contracts. In addition, the MEPTM offers two portfolios specifically designed for non-guaranteed price contracts that invest solely in insured commingled bank CDs.

Funeral directors have the option of selecting Qualified Funeral Trusts (QFTs) if they would rather have any taxes owed paid by the MEPTM escrow agent, rather than the consumer.

Investment Option	Objective	Funeral Inflation Outlook	Typical Asset Allocation Range	Taxes Paid By ¹
PIA Dimensions CD Portfolio SM	Provides market rates of return generated by bank certificates of deposit	N/A	100% insured CDs	Consumer
PIA Dimensions Lower Funeral Inflation Portfolio SM	Targets an average annual rate of return that is LOWER than the historical rate of funeral inflation (4.12%)	Lower	5%-10% Equities 85%-90% Fixed Income	Consumer
PIA Dimensions Target Funeral Inflation Portfolio SM	Targets an average annual rate of return that is SIMILAR to the historical rate of funeral inflation (4.12%)	Similar	7%-15% Equities 85%-93% Fixed Income	Consumer
PIA Dimensions Higher Funeral Inflation Portfolio SM	Targets an average annual rate of return that is HIGHER than the historical rate of funeral inflation (4.12%)	Higher	10%-20% Equities 80%-90% Fixed Income	Consumer
PIA Dimensions Merchandise Inflation Portfolio SM	Targets an average annual rate of return that is SIMILAR to the historical rate of funeral Merchandise inflation (5.23%)	Similar	15%-25% Equities 75%-85% Fixed Income	Consumer

¹ All five portfolios offer a QFT version, in which case, the escrow agent is responsible for all taxes incurred.

For any questions regarding the Master Escrow Plan's investment options please contact:

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