

## **FAQs**<sup>1,2</sup>

**\*\*READ THIS FIRST\*\*** We are constantly adding to, refining and clarifying this list of FAQs, so please check back here often to learn the latest answers to frequently-asked questions. If You would like to make a request to have a particular issue addressed within these FAQs, or if You feel that a particular FAQ needs to be answered more clearly, feel free to make Your recommendation accessing any of the “*Contact Us*” alternatives.

### **BECOMING A MEMBER**

- ***How do I join the Cremation Club?*** The process involved in joining the Club is straightforward. First, complete Our online *Membership Application*, which can be found <https://www.funeralocity.com/cremationclub/checkout>. Our team will review Your *Membership Application* and make a determination as to whether You are eligible to become a Club Member.
- ***How much does it cost to join the Cremation Club?*** The “*Membership Dues*” that You would pay to become an “*Active*” Club Member are published on a “*Membership Dues Schedule*” that We will provided to You. The Club’s Membership Dues are subject to change at Our sole unfettered discretion, however, once You become a Member Your Membership Dues will never change as long as You maintain your initial Active Club Member status.
- ***How will I know if I am accepted as a Club Member?*** You will be notified via email about the status of Your Membership Application.
- ***What happens after I receive the email notifying Me of My acceptance as a Club Member?*** If You are accepted as a Club Member, within the email notifying You or Your acceptance You will be provided with contact information for your Navigator who can assist with any member requests or redemption of benefits. You will also receive a membership packet and individual member number.
- ***I already have life insurance. Why would I need Cremation Club?*** Life insurance pays a lump sum to your beneficiaries, but usually weeks after death and without any help arranging the cremation. Cremation Club locks in a \$99 cremation (after one year), provides 24/7 support, and reduces or eliminates the upfront cash your family would otherwise need. Together, they protect both cost and experience.

<sup>1</sup> Please note that capitalized terms shown herein are either defined within these FAQs, or defined within the *Application/Membership Agreement*, and the *Ancillary Agreements* and *Policies* referred to within the *Application/Membership Agreement*, and which are all incorporated herein by reference. The *Membership Application/Agreement*, *Ancillary Agreements* and *Policies* may be referred to collectively as the “*Terms*.” Any discrepancy between the language in these FAQs and the language in the Terms shall be controlled by the language in the Terms.

<sup>2</sup>In accordance with Footnote 1, within these FAQs and within the Terms, references to “*I*,” “*You*,”

**“Your,” “Yourself,” “My” and “Myself”** refer to the individual who is: (i) reading, or who has read, these materials; (ii) accessing, or who has accessed, the Cremation Club’s Website or online portal at [www.cremationclub.com](http://www.cremationclub.com); or, (iii) who is, was or may become a Club Member. References to **“Cremation Club”** or **“Club”** refer to the club as a product or service, while references to the **“Our,” “We”** or **“Us,”** refers to the entity which owns and operates the Cremation Club.

## **PAYING FOR YOUR MEMBERSHIP**

- **How do I pay my monthly or annual dues?** Monthly or annual dues will be charged to the form of payment on file which You provided when applying to join Cremation Club. ▪ **What are the payment alternatives that are available to Me to pay My Membership Dues?** Generally, We strive to make available all of the most popular payment methods, including credit card payments from all major card issuers, debit card payments, and EFT. ▪ **Can I change My payment method once I have already chosen a certain form of payment?** Yes. You can change the form of payment and the source of payment at any time simply by reaching out to your membership Navigator to receive a link to change your payment information.
- **What is the payment frequency for the payment of My Membership Dues?** You have the ability to choose to have Your Membership Dues paid on a monthly recurring basis once each calendar month (a *“Monthly Payment”*), or on an annual recurring basis once each year for all twelve (12) calendar months (an *“Annual Payment”*). We refer to the alternative Monthly Payment and Annual Payment type that You choose as Your *“Payment Schedule.”*
- **Can I change My Payment Schedule?** Yes. You can change Your Payment Schedule at any time from a Monthly Payment to an Annual Payment, or from an Annual Payment to a Monthly Payment. Any change that You make to Your Payment Schedule will not take effect until Your next payment is due, and changing Your Payment Schedule will never result in a refund being issued to You. So, for instance, if You change Your Payment Schedule from an Annual Payment to a Monthly Payment, you will not receive a refund of any amounts associated with the remaining annual period, and then, the Monthly Payment will begin the first month *after* the annual period comprising Your prior Payment Schedule has passed.
- **Can I change My Payment Date?** *Maybe.* As a general rule, once You have made the initial selection of Your Payment Date You cannot change Your Payment Date. However, We reserve the right, at Our unfettered sole discretion, to grant or deny a change of Payment Date upon receipt of Your written request.
- **Is there a grace period for if I pay My Membership Dues late?** Yes. The *“Grace Period”* is twenty-eight [28] calendar days [four (4) calendar weeks] from the due date of Your bill. What this means is that if We receive Your payment on the twenty-ninth [29<sup>th</sup>] day after the due date of Your bill, that payment is late [which is referred to as a *“Payment Default”*] and Your Membership will be placed in an *“Inactive”* status retroactively back to the original due date of Your bill. Any monies that We receive from You after the Grace Period has passed will be refunded to You in the ordinary course of business.
- **How frequently can I pay My Membership Dues late?** *One (1) time every twelve (12) months.* If You pay Your Membership Dues late more than one (1) time over any running twelve (12) month period, You will not be eligible to take advantage of an additional Grace Period and Your Membership will be placed in an *“Inactive”* status immediately Your failure to make a payment on the payment due date. For example, if You had never had to take advantage of a Grace Period and You missed a Monthly Payment that was due on January 1<sup>st</sup>, you would have until January 29<sup>th</sup> to make Your payment within the Grace Period. Continuing with this example, if You made Your Monthly Payment on January 28<sup>th</sup>, You will

have taken advantage of the Grace Period and You will not be eligible for another Grace Period until February 1st of the following year.

- **What happens to My rights and privileges as a Club Member if My Membership is placed in an “Inactive” Status?** If Your Membership is placed in an Inactive status, You lose all of Your rights and privileges as a Club Member, without exception, including, but not limited to, Your right to receive any of the Program Benefits such as the Cremation Benefit. ▪

**Can I move My Membership from an Inactive status back to an Active status?** Yes, but with conditions. In order to restore Your Inactive Membership to Active status, the following additional conditions must be met: (i) Your Membership must not otherwise be encumbered under an Event of Default; and, (ii) You must consent to the resetting of the Cremation Wait Period such that the Cremation Wait Period starts over again on date that We reclassify Your Membership from Inactive back to Active status and must run in its entirety without interruption before you are eligible to receive the Cremation Benefit. Said another way, if You allow Your Membership to become Inactive You will lose any portion of the Cremation Wait Period that You may have satisfied prior to going into Inactive status, and to move Your Membership back to an Active status is akin to becoming a new member all over again.

## **MANAGING YOUR MEMBERSHIP ACCOUNT**

- **How do I change My Profile?** If You need to update any of the information that We maintain about You, such as Your mailing address, legal name, marital status, name of next of kin, etc., simply reach out to your membership Navigator to update the information we have on file.
- **Can I grant some other person access to My membership account?** Yes. You can appoint “Authorized Representative(s)” who can be granted access to Your account. You can grant Your Authorized Representative(s) various rights, including the right to make changes to Your profile, to make changes to Your payment information and to discuss Your Club Membership with Us.
- **How do I grant access to My membership account to an Authorized Representative?** Reach out to your membership Navigator to make any changes to the account information we have on file.
- **Can I update the contact information of an Authorized Representative, remove an Authorized Representative once appointed, or make changes to the level of authority that I have granted to an Authorized Representative?** Yes. Reach out to your membership Navigator to make any changes to the account information we have on file.
- **How do I cancel my Club membership?** Reach out to your membership Navigator to make any changes to the account information we have on file. You may cancel at any time.

## **DATA SECURITY and DATA PRIVACY**

- **Does the Cremation Club have a Privacy Policy ?** Yes. You can find a copy of Our broader Privacy Policy at: <https://www.funeralcity.com/cremationclub/legal-policy/terms>. ▪ **Does the Cremation Club use My personal information?** Yes, but with conditions. The following categories explain the conditions:

- ☐ **Internal Purposes:** The Club may use Your personal information for limited internal purposes, however, all of the Club’s employees and subcontractors who may

access Your personal information for these limited internal purposes are thoroughly-vetted prior to hiring, and, all of the Club's employees and subcontractors are required to enter into a binding non-disclosure agreement whereby they agree to undertake a duty to treat all of Your personal information as confidential. We define the phrase "*Internal Purposes*" as a use that furthers the underlying goals that led You to choose to join the Club, such as: (i) for the purpose of receiving, maintaining or enhancing the Benefits offered to You; (ii) for the purpose of testing the functionality delivered via the Club's online platform; (iii) for the purpose of managing the administrative functions of the Club to ensure its continued operation; and, (iv) for other purposes similar in nature to those outlined in sections (i) thru (iii) above. Also, the phrase "*Internal Purposes*" is broadly-defined to include any entity affiliated with the Club through common ownership, though rest assured that affiliated entities adhere to all of the same data protection standards set forth herein.

- *Alliance Purposes*: The Club might use Your personal information for the purpose of negotiating for, implementing or delivering programs and offerings that enhance the Benefits that are available to You as a Club Member, however, any third-parties with whom We may engage as prospective or actual alliance members are required to enter into a binding non-disclosure agreement whereby they agree to undertake a duty to treat all of Your personal information as confidential. We define the phrase "*Alliance Purposes*" as a use that furthers the underlying goals that led You to choose to join the Club, such as: (i) for the purpose of receiving, maintaining or enhancing the Benefits offered to You; (ii) for the purpose of assisting You in purchasing or receiving other goods and services that You may find of value; and, (iii) for other purposes similar in nature to those outlined in sections (i) thru (ii) above.
- *Legal and Regulatory Purposes*: The Club might use Your personal information for the purpose of advocating for laws and regulations that enhance the Benefits that are available to You as a Club Member, or, for the purpose of complying with any legal duty or obligation that We believe We may have under any local, state or federal regulation, rule or statute

- ***Can I opt out of allowing the Cremation Club to use My personal information?*** No. The Club is most effective when the collective power of all of the Members is aligned in supporting the Club. To effectively serve You by optimizing the Club's Benefits, including the goods and services offered through alliances with third-parties, requires that You and the other Club Members allow Us to use Your personal information in the responsible ways described above.
- ***Does the Club sell My personal information ?*** No, but with conditions. We may sell or share anonymized aggregated data (referred to as "*Curated Data*"), as long as a third-party in possession of the Curated Data could not identify You from the Curated Data. Here is a simple example of what is meant by Curated Data (this is by no means an exhaustive example): If a third-party asked us for a report showing the year of birth for all of the Club Members We may report this information simply by stating ". . . there are 'x' number of Members born in 1962, 'y' number of Members born in 1963, 'z' number of Members born in 1964, etc." You would be aggregated somewhere within that report as a count of '1' for the year of Your birth, but a

third-party looking at the report would never be able to determine whether You were even one of the individuals whose information was contained within the aggregated results because Your personal information has otherwise been anonymized in this example and cannot be traced back or connected to You. Selling or sharing Curated Data is an example of using information within the custody and control of the Club for “*Commercial Purpose(s)*.”

- ***What does the Club hope to achieve by making the Curated Data available for Commercial Purposes?*** Allowing the Club to use anonymized data for Commercial Purposes achieves a number of shared goals that benefit both the Club and its Members. For instance, using the Curated Data for Commercial Purposes provides the Club with additional resources to invest in enhancements to the Club's online platform. Additionally, using the Curated Data for Commercial Purposes enables the Club to offset a portion of its operating expenses, which allows Us to continue to maintain the Club's Member Dues at affordable levels. And lastly, by using the Curated Data for Commercial Purposes We may be able to obtain other data in exchange, that, when combined with the Curated Data, allows us to enhance the Club's Benefits, products or services, all in an effort to better serve You.
- ***Can I opt out of allowing the Cremation Club to include My anonymized information within the Curated Data ?*** No
- ***Does the Cremation Club store My personal information securely?*** Yes. For the purposes of understanding how securely We store Your personal information, We consider Your personal information as falling into two categories:
  - ***Financial Information:*** Our third-party vendor (“*Payments Vendor*”) may store Member financial information.. We routinely and continually vet Our Payments Vendor to ensure that they are complying with all of the most up-to-date financial industry standards, including standards for legal compliance and data security.
  - ***Other Information:*** We define “*Other Information*” as all of Your personal information, other than Financial Information, which is in Our possession, including data that You enter into the Club's online platform. We do not maintain any of Your personal information in physical form—all of Your personal information that is in Our possession is held in digital form. All of Your personal information that We hold in digital form is encrypted at all times, including when the data is “*in-transit*” and “*at-rest*.” When data is “*in-transit*” it is traveling back and forth between computers. When data is “*at-rest*” it has arrived at a computer and is no longer “*in-transit*.” Your personal information can be “*in-transit*” and “*at-rest*” simultaneously, as well as being “*in-transit*” to, and “*at-rest*” on, multiple computers simultaneously. The only time that Your personal information could be at risk of being disclosed is when it is being displayed on a computer screen in its unencrypted form available for someone to see by looking over the shoulder of the authorized individual who is reading Your personal information.
- ***What does it mean to “encrypt” My personal information?*** Encrypting Your personal information means that a software program converts Your personal information to a series of randomly-generated numbers, letters and symbols, scrambling Your personal information so that it is unreadable by any other computer unless that other computer holds the digital “*key*” to Your personal information. The digital “*key*” to Your personal information is only made available to computers that We have expressly-authorized to have access to the digital “*key*,” and only those computers know where and how to use the digital “*key*,” thus ensuring that a bad actor cannot

gain access to Your personal information.

### **ACCESSING CLUB BENEFITS**

- ***What is the process for obtaining the Cremation Benefit?*** Reach out to your membership Navigator and they will provide you with a personalized discount code or link to redeem your selected benefit. In the case of the Cremation Benefit, call your membership Navigator for redemption.

- IN ORDER TO OBTAIN THE CREMATION BENEFIT, YOUR AUTHORIZED REPRESENTATIVE MUST CALL CREMATION CLUB FIRST SO THAT YOUR MEMBERSHIP NAVIGATOR CAN CONNECT YOUR AUTHORIZED REPRESENTATIVE TO A FUNERAL HOME.

### **CONTACTING THE CREMATION CLUB**

- ***What alternatives are available for Me or My Authorized Representative to contact the Cremation Club?*** We maintain various communication tools which allow You and Your Authorized Representative(s) to communicate with Us:
  - ☐ Online chat support can be accessed on [www.cremationclub.com](http://www.cremationclub.com). Online chat support is generally available between the hours of 8:00 a.m. to 6:00 p.m. Eastern Standard Time from Monday through Friday, except for certain holidays. The days that We are available to respond to You will be referred to as “*Business Day(s)*.”
  - ☐ An online “*Contact Us*” support form can be accessed [at www.cremationclub.com](http://www.cremationclub.com) at all times. If You complete the “*Contact Us*” support form, this establishes a “*Support Ticket*” in our customer support system. This “*Contact Us*” support form asks that You provide Us with Your preferred method of Our response – email or telephone call. We will endeavor to respond to all Support Tickets within two (2) Business Days after We receive them.
  - ☐ Phone Support can be accessed by calling 888-842-9009 and providing your name and membership number.

***\*\*Please bear in mind that We can only discuss your account with those Authorized Representatives to whom You have granted the necessary level of authority to contact us.\*\****