

CREMATION CLUB

BENEFITS DISCLOSURE STATEMENT

Club Holdings, LLC ("CHS")

1. Purpose

This Benefits Disclosure Statement ("BDS") describes the benefits, services, fees, and eligibility requirements associated with each Cremation Club Membership Plan offered by CHS. This BDS is referenced in, and forms a part of, the Club Member Agreement ("CMA") between you (the "Club Member") and CHS.

The specific benefits available to you depend on the Membership Plan you selected during the application process. By executing the CMA, you acknowledge that you have received, reviewed, and understand this BDS as it applies to your selected Membership Plan.

2. Membership Plans Overview

CHS offers three Membership Plans: **Silver**, **Gold**, and **Platinum**. Each plan includes a core set of shared benefits plus plan-specific features as described in this BDS.

3. Fee Schedule

Club Member Fees are based on the Membership Plan selected and the billing frequency chosen by the Club Member.

	Silver	Gold	Platinum
Monthly Fee	\$4.99	\$13.99	\$19.99
Annual Fee	\$50.00	\$119.99	\$199.99
Guaranteed Cremation Price	\$1,250	\$99	\$99

The Guaranteed Cremation Price is the maximum amount the Club Member (or their estate/designee) will be required to pay for cremation services at the time of need, provided the Club Member is in Active status and has satisfied any applicable eligibility requirements.

4. Eligibility Requirements

Eligibility requirements vary by Membership Plan as follows:

Requirement	Silver	Gold	Platinum
Waiting Period (365 Days)	None	Yes — 365 days	Yes — 365 days
Age Restriction	None	Under 80 at application	Under 80 at application

4.1 Waiting Period

Gold and Platinum Plans: The Club Member is not entitled to receive the Cremation Benefit until three hundred and sixty-five (365) days have passed subsequent to the CMA Effective Date. If the Club Member's status changes from Active to Inactive and then back to Active, the 365-day waiting period restarts from the date Active status is restored.

Silver Plan: There is no waiting period. The Cremation Benefit is available immediately upon the CMA Effective Date, subject to Active membership status.

4.2 Age Restriction

Gold and Platinum Plans: The Applicant must be under eighty (80) years of age at the time the CMA application is submitted. Members who reach age 80 during the Term of their membership are not affected; this restriction applies only at the time of initial application.

Silver Plan: There is no age restriction.

5. Benefits by Membership Plan

The following table summarizes the benefits included in each Membership Plan.

5.1 Cremation & End-of-Life Services

Benefit	Silver	Gold	Platinum
Guaranteed Cremation Price	\$1,250	\$99	\$99
Transportation (USA)	✓	✓	✓
Away from Home Protection (USA)	✓	✓	✓
Away from Home Protection (International)	—	—	✓
Titan Funeral Concierge	✓	✓	✓
Free Obituary	✓	✓	✓
Free Will Preparation	✓	✓	✓
Estate Discovery & Settlement Support	✓	✓	✓

5.2 Discounts & Savings

Benefit	Silver	Gold	Platinum
LifeMart Savings	✓	✓	✓
Parting Stone Discount	✓	✓	✓
Thanacare Discount	✓	✓	✓
Urn Discount	✓	✓	✓

6. Benefit Descriptions

6.1 Guaranteed Cremation Price

The Guaranteed Cremation Price is the maximum cost the Club Member will pay for cremation services when the Cremation Benefit is triggered. For Silver Plan members, the Guaranteed Cremation Price is \$1,250. For Gold and Platinum Plan members, the Guaranteed Cremation Price is \$99. The Guaranteed Cremation Price shall never change during the Term of the CMA, regardless of changes in the market cost of cremation services.

6.2 Transportation (USA)

Included in all plans. CHS will arrange and cover the cost of transportation of the Club Member's remains to the designated cremation facility within the continental United States, subject to the terms of the CMA.

6.3 Away from Home Protection (USA)

Included in all plans. If the Club Member passes away while traveling within the United States but outside their home area, CHS will coordinate and cover the cost of returning the remains to the Club Member's home area or nearest participating cremation facility.

6.4 Away from Home Protection (International)

Platinum Plan only. If the Club Member passes away while traveling outside the United States, CHS will coordinate and cover the cost of repatriation of the remains to the United States for cremation. This benefit is subject to applicable international regulations and may require cooperation with local authorities. This benefit is not available to Silver or Gold Plan members.

6.5 Titan Funeral Concierge

Included in all plans. Club Members and their families have access to the Titan Funeral Concierge service, which provides guidance and support in navigating end-of-life arrangements, including coordination with funeral homes, cremation facilities, and related service providers.

6.6 Free Obituary

Included in all plans. CHS will provide a complimentary obituary creation and publication service for the Club Member.

6.7 Free Will Preparation

Included in all plans. Club Members receive access to a complimentary will preparation service to assist with basic estate planning needs.

6.8 Estate Discovery & Settlement Support

Included in all plans. Club Members and their families have access to estate discovery and settlement support services to assist with identifying and managing the Club Member's estate after passing.

6.9 LifeMart Savings

Included in all plans. Club Members receive access to the LifeMart employee discount program, providing savings on a variety of consumer goods and services.

6.10 Parting Stone Discount

Included in all plans. Club Members receive a discount on Parting Stone solidified remains services.

6.11 Thanacare Discount

Included in all plans. Club Members receive a discount on Thanacare end-of-life planning and care products.

6.12 Urn Discount

Included in all plans. Club Members receive a discount on urns and memorial products offered through CHS or its partners.

7. Changes to Benefits

CHS reserves the right to change, modify, add, or remove Benefits (other than the Cremation Benefit and its Guaranteed Cremation Price) at any time during the Term, with or without notice, as described in Section A-6 of the CMA. The Cremation Benefit, including the Guaranteed Cremation Price applicable to the Club Member's Membership Plan, shall never change during the Term of the CMA.

8. Membership Plan Changes

Club Members may request to upgrade or downgrade their Membership Plan, subject to the following conditions:

- **Upgrade (e.g., Silver to Gold or Platinum):** The new plan's eligibility requirements must be met at the time of the upgrade request, including any applicable age restriction. If the new plan includes a 365-day waiting period, the waiting period will begin on the date the upgrade takes effect. Fee adjustments will be prorated from the date of the plan change.
- **Downgrade (e.g., Platinum to Gold or Silver):** The downgrade takes effect at the end of the current billing cycle. Any benefits exclusive to the higher-tier plan will cease at that time. No refund is provided for the current billing cycle. If downgrading from a plan with a waiting period to a plan without one (e.g., Gold to Silver), the Cremation Benefit under the new plan is immediately available.

9. Cancellation

Club Members may cancel their membership at any time as described in Section A-17 of the CMA. Refund terms are governed by the CHS Refund Policy, which is incorporated by reference into the CMA.

10. Contact Information

For questions about this Benefits Disclosure Statement, your Membership Plan, or your benefits, please contact CHS at:

Club Holdings, LLC

Email: support@cremationclub.com

Phone: 888-842-9009

Website: <https://cremationclub.com>

ACKNOWLEDGEMENT

By signing the Club Member Agreement, I acknowledge that I have received and reviewed this Benefits Disclosure Statement, and I understand the benefits, fees, and eligibility requirements applicable to my selected Membership Plan.

Membership Plan Selected: Silver Gold Platinum

Club Member Signature

Date

Club Member Printed Name