

The Preneed Resource Company

Preneed Shortfall Analysis

Sales Price	Down Payment	Gross Rate of Return	Install Bump	Net Rate of Return	Contract Term (to maturity in months)	Trustee/Adm	Advisor Fee	Price Bump	FC Admin	Retainage %					
\$6,623	\$0	3.60%	0.00%	2.00%	120	1.25%	0.00%	0.00%	\$0.00	0.00%					
A	B	C	D	E	F	G	H	\$0.00	I	J	K	L	M*	N*	O*
Amount Financed	Monthly Payment Period	APR	Monthly Payment	Total Finance Charges	Monthly Finance Charge	Monthly Trust Deposit	Funeral Home Retainage	Trustee Admin Fee	FH's Net Finance Charge	FH's Agg Net Fin Charge	Trust Pay In Growth	Trust Growth to Performance	Total Contract Return to Funeral Home	Total Cost To Consumer	
6,623	1	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0	0	\$0.00	\$0.00	\$0.00	\$8,072.55	\$8,072.55	\$6,623.00	
6,623	24	0.00%	\$275.96	\$0.00	\$0.00	\$275.96	\$0	\$0.00	\$0.00	\$0.00	\$6,751.34	\$7,920.14	\$7,920.14	\$6,623.00	
6,623	36	0.00%	\$183.97	\$0.00	\$0.00	\$183.97	\$0	\$0.00	\$0.00	\$0.00	\$6,819.62	\$7,842.15	\$7,842.15	\$6,623.00	
6,623	48	0.00%	\$137.98	\$0.00	\$0.00	\$137.98	\$0	\$0.00	\$0.00	\$0.00	\$6,888.81	\$7,765.18	\$7,765.18	\$6,623.00	
6,623	60	0.00%	\$110.38	\$0.00	\$0.00	\$110.38	\$0	\$0.00	\$0.00	\$0.00	\$6,958.94	\$7,689.22	\$7,689.22	\$6,623.00	
6,623	72	0.00%	\$91.99	\$0.00	\$0.00	\$91.99	\$0	\$0.00	\$0.00	\$0.00	\$7,030.02	\$7,614.26	\$7,614.26	\$6,623.00	
6,623	84	0.00%	\$78.85	\$0.00	\$0.00	\$78.85	\$0	\$0.00	\$0.00	\$0.00	\$7,102.06	\$7,540.28	\$7,540.28	\$6,623.00	

A "85%" Contract is used with a 15% Down Payment and the balance of the purchaser's payments deposited to trust.

Column M reflects the trust's account value at the contract's maturity.

Column N reflects the total return of the contract to the funeral home.

If the funeral home increases its at need funeral prices at the following annually compounded rates it would expect the following for the same funeral services and merchandise:

	2.50%	3.00%	3.250%	3.50%	4%
Years to Maturity: <input type="text" value="10"/>	\$8,478.00	\$8,900.76	\$9,119.17	\$9,342.40	\$9,803.66