

The Preneed Resource Company
Preneed Shortfall Analysis

Sales Price	Down Payment	Installment Fees	Net Rate of Return	Contract Term (to maturity in months)	Price Protection Ree	FC Admin	Retainage %			
\$7,500	\$750	0.00%	3.00%	196	0.00%	\$0.00	0.00%			
A	B	D	E	F	G	H	I	L	M*	
Amount Financed	Monthly Payment Period	Monthly Payment	Total Install Charges	Monthly Install Charge	Monthly Trust Deposit	Funeral Home Retainage	Trustee Admin Fee	Trust Pay In Growth	Trust Growth to Performance	
7,500	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0	0	\$0.00	\$12,204.38	
7,500	24	\$312.50	\$0.00	\$0.00	\$312.50	\$0	\$0.00	\$7,719.63	\$11,860.69	
7,500	36	\$208.33	\$0.00	\$0.00	\$208.33	\$0	\$0.00	\$7,837.62	\$11,686.52	
7,500	48	\$156.25	\$0.00	\$0.00	\$156.25	\$0	\$0.00	\$7,958.00	\$11,515.76	
7,500	60	\$125.00	\$0.00	\$0.00	\$125.00	\$0	\$0.00	\$8,080.84	\$11,348.34	
7,500	72	\$104.17	\$0.00	\$0.00	\$104.17	\$0	\$0.00	\$8,206.19	\$11,184.19	
7,500	84	\$89.29	\$0.00	\$0.00	\$89.29	\$0	\$0.00	\$8,334.10	\$11,023.24	

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:	16.33	\$11,225.81	\$12,154.47	\$12,645.39	\$13,154.88	\$14,232.21
Shortfall		(\$41.62)	(\$970.27)	(\$1,461.20)	(\$1,970.69)	(\$3,048.02)

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Preneed Shortfall Analysis

Sales Price	Down Payment	Install Bump	Net Rate of Return	Contract Term (to maturity in months)	Trustee/Adm	Advisor Fee	Price Bump
\$7,500	\$750	0.00%	3.00%	196	ERR	ERR	0.00%
	Funeral Cost Increases		2.50%	3.00%	3.250%	3.50%	4%
	Years to Maturity: 16.3333333333		\$11,225.81	\$12,154.47	\$12,645.39	\$13,154.88	\$14,232.21
	Funding Return at Maturity		\$12,154.47	\$12,154.47	\$12,154.47	\$12,154.47	\$12,154.47
	Preneed Shortfall		\$928.66	\$0.00	(\$490.92)	(\$1,000.42)	(\$2,077.75)