

Think about those
left behind

Contact us

Do not hesitate to bring up these subjects with the people you will be leaving behind. This offers a way to ensure that the arrangements you make are also suitable to their needs.

That is why we advise you to suggest and not impose a course of action that is consistent with your beliefs and desires. It is also a responsible approach to inform your family of the arrangements you have made in the event of death, so that those dear to you can see your respect and love for them in the plans you have made.

To find out more about these services, simply make an appointment with our funeral planning advisers, who will be able to provide you with information under no pressure and in a manner that respects your choices.

Your funeral cooperative has respectful, attentive staff who will take pains to provide you with what you require for your funeral services.

A presentation of your local funeral cooperative

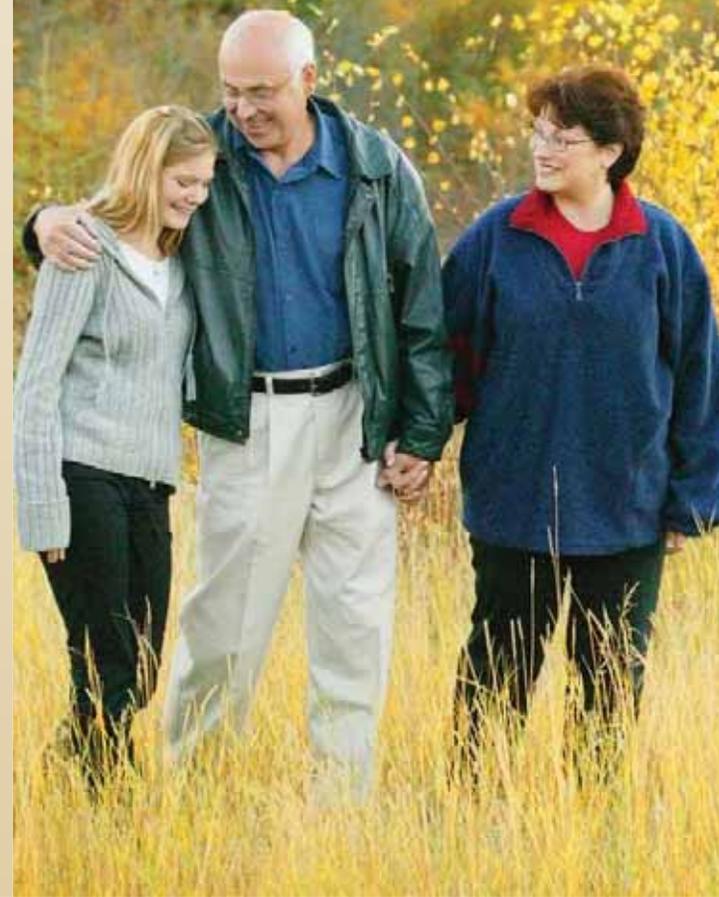


LES COOPÉRATIVES
FUNÉRAIRES
DU QUÉBEC

Your final wishes

Preparing and
planning

*A humane
approach*



Preparing and planning

Your prearrangement moves when you do!

The record of wishes



Preparing your final wishes and choosing your own funeral arrangements are responsible things to do: they can make things easier for your family. Your funeral cooperative offers you two simple ways to prepare.

Prearrangement

Prearrangement is the best-known method. You choose your funeral arrangements and pay for them at the current rate.

There are numerous benefits to this method:

- It prevents your family from making decisions while in an emotional state, and spares them the many formalities and procedures that are often painful at so difficult a time.
- You decide on the type of funeral you want: traditional, with visitation followed by interment or cremation, or any other mode of disposition.
- It is also a sensible investment. The money you pay is deposited in trust to ensure it is protected, in compliance with the *Act respecting prearranged funeral services and sepultures*. In other words, you are assured of receiving services tomorrow at today's prices.

With no obligation on your part, your funeral cooperative can help you assess your needs and select the funeral rites that are suitable to you.

Many people hesitate to make prearrangements because they are not sure if they will be living in the same location in five or ten years' time.

Good news! Thanks to a reciprocity agreement concluded among 26 funeral cooperatives in Quebec, it is now possible to enjoy the economic advantages available to the members of every cooperative that has signed the agreement, and to permit the penalty-free transfer of prearrangements from one cooperative to another.

If you move to any of the communities served by these 26 cooperatives (which can be found in just about every region, with around 100 funeral parlours), you will be able to receive from that establishment all of the services covered in your prearrangement.

The record of wishes is a **free** service which allows you to express your wishes for your funeral services and place them on record in a secure location. No fee needs to be paid at this time. Your estate will settle the costs when the time comes, at the price and conditions that are applicable then.

This is also an opportunity to consider the desires and needs of those you will be leaving behind. Whatever your decision or the formula you choose, **it is important to discuss these with your family at the time you record your wishes.**

This document does not have force of law and is simply an indication to your family. Unlike prearrangement, it offers no protection against price increases.

The record of wishes is available from your funeral cooperative, and you can modify it at any time you feel appropriate.