

Mangan Funeral Home

Beaverton Funeral Home Ltd.

Funeral Establishment Operator - Class 1 Licence
#FE062



P.O Box 590
332 Osborne St.
Beaverton, ON L0K 1A0
www.manganfuneralhome.com
info@manganfuneralhome.com
705-426-5777 ~ 1-800-463-8627

Managing Director: Thomas Mangan
Owners: Thomas Mangan & Angela MacEachern-Teel

Prices in effect October 1, 2023

Traditional Funeral Service - Onsite

The TRADITIONAL FUNERAL SERVICE where the ceremony is held in the Funeral Home. This includes one day visitation (max. of four hours), a funeral service the following day at the Funeral Home Chapel followed by cremation, burial, or entombment. A casket will need to be selected from the Casket Section of the price list. For burial, depending on the by-laws of cemetery, a vault may have to be selected from the Vault Section of the Price List. For cremation, you may select an urn from the Urn Section of the Price List. Six pallbearers are required for a casket burial or off site funeral service.

Professional Consultation & Co-ordinating Rites and Ceremonies	710.00	Facilities for Preparation, Embalming & Shelter	260.00
Documentation	350.00	Facilities for Visitation	400.00
Transport of Remains - From Place of Death (50km)	250.00	Facilities for Ceremony	500.00
Basic Preparation of Remains	175.00	General Administrative Car	175.00
Embalming of Remains	495.00	Funeral Coach	325.00
Staff Services for Visitation	480.00	TOTAL \$4,600.00	
Staff Services for Ceremony (Onsite)	480.00		

Please note that all disbursements, including, but not limited to newspaper notices, clergy, and organist honorariums, coroner fees, cemetery fees and cremations fees are in addition to the above and are done so at cost.

HST is not included.

Traditional Funeral Service - All in 1 Day Onsite

The TRADITIONAL FUNERAL SERVICE where the ceremony is held in the Funeral Home. This includes one hour of visitation prior to a funeral service at the Funeral Home Chapel followed by cremation, burial or entombment. A casket will need to be selected from the Casket Section of the Price List. For burial, depending on the by-laws of the cemetery, a vault may have to be selected from the Vault Section of the Price List. For cremation, you may select an urn from the Urn Section of the Price List. Six pallbearers are required for a casket burial or off site funeral service.

Professional Consultation & Co-ordinating Rites and Ceremonies	710.00	Facilities for Preparation, Embalming & Shelter	260.00
Documentation	350.00	Facilities for Visitation	350.00
Transport of Remains - From Place of Death (50km)	250.00	Facilities for Ceremony	500.00
Basic Preparation of Remains	175.00	General Administrative Car	175.00
Embalming of Remains	495.00	Funeral Coach	325.00
Staff Services for Visitation	230.00	TOTAL \$4,300.00	
Staff Services for Ceremony (Onsite)	480.00		

Please note that all disbursements, including, but not limited to newspaper notices, clergy, and organist honorariums, coroner fees, cemetery fees and cremations fees are in addition to the above and are done so at cost.

HST is not included.

Memorial - Onsite

The MEMORIAL is a **ceremony** (with a 1 hour prior visitation period) **or** a **visitation only** (2 hours of visitation period) that takes place in the Funeral Home after cremation has occurred. This offering includes services required for a direct cremation. You will have the option of having the cremated remains present at the service. For a Memorial Service you will need to select a cremation container from the Casket Section of the Price List. An urn can be selected from the Urn Section of the Price List.

Professional Consultation & Co-ordinating Rites and Ceremonies	710.00	Facilities for Visitation	350.00
Documentation	350.00	Facilities for Ceremony	500.00
Transport of Remains - From Place of Death (50km)	250.00	Facilities for Preparation, Embalming & Shelter	260.00
Basic Preparation of Remains	175.00	General Administrative Car	175.00
Staff Services for Visitation	230.00	Service Vehicle	225.00
Staff Services for Ceremony (Onsite)	480.00	TOTAL \$3,705.00	

Please note that all disbursements, including, but not limited to newspaper notices, clergy, and organist honorariums, coroner fees, cemetery fees and cremations fees are in addition to the above and are done so at cost.

HST is not included.

Graveside Service - With Casket

The GRAVESIDE SERVICE is a ceremony that takes place at the cemetery. You will need to select a casket from the Casket Section of the Price List. Depending on the by-laws of the cemetery, you may also need to select a vault from the Vault Section of the Price List. Six Pallbearers are required for a casket burial or offsite funeral service.

Professional Consultation & Co-ordinating Rites and Ceremonies	710.00	Facilities for Preparation, Embalming & Shelter	260.00
Documentation	350.00	General Administrative Car	175.00
Transport of Remains - From Place of Death (50km)	250.00	Funeral Coach	325.00
Basic Preparation of Remains	175.00		
Staff Services for Ceremony (Onsite)	480.00	TOTAL \$2,725.00	

Please note that all disbursements, including, but not limited to newspaper notices, clergy, cemetery fees and cremations fees are in addition to the above and are done so at cost. **HST is not included.**

Graveside Service - With Cremated Remains

The GRAVESIDE SERVICE is a ceremony that takes place at the cemetery after cremation. This offering includes the direct disposition and a ceremony at the grave. For a direct disposition, you will have to select a cremation container / casket from the Casket Section of the Price List. You will also need to select an urn from the Urn Section of the Price List. Depending on the by-laws of the cemetery, you may also need to select an urn vault from the Urn Vault Section of the Price List.

Professional Consultation & Co-ordinating Rites and Ceremonies	710.00	Facilities for Preparation, Embalming & Shelter	260.00
Documentation	350.00	General Administrative Car	175.00
Transport of Remains - From Place of Death (50km)	250.00	Service Vehicle	225.00
Basic Preparation of Remains	175.00		
Staff Services for Ceremony Graveside (Offsite)	300.00	TOTAL \$2,445.00	

Please note that all disbursements, including, but not limited to newspaper notices, clergy, cemetery fees and cremations fees are in addition to the above and are done so at cost. **HST is not included.**

Direct Disposition

A DIRECT DISPOSITION Service includes the supervision and coordination of the activities necessary for the carrying out of cremation with no service at the Funeral Home. For a direct disposition, you will have to select a cremation container / casket from the Casket Section of the Price List. An urn can be selected from the Urn Section of the Price List.

Professional Consultation & Co-ordinating Rites and Ceremonies	325.00	Facilities for Preparation, Embalming & Shelter	260.00
Documentation	240.00	General Administrative Car	175.00
Transport of Remains - From Place of Death (50km)	250.00	Service Vehicle	225.00
Basic Preparation of Remains	175.00	TOTAL \$1,650.00	

Please note that all disbursements, including, but not limited to newspaper notices, coroner fees, and cremation / cemetery fees are in addition to the above and are done so at cost. **HST is not included.**

Any additional professional service or assistance required / requested will incur additional charges (arranging or attending graveside service, memorial service, memorial stationery etc.)

Service Charge(s) Explanation

Consultation / Coordinating activities, rites, ceremonies **

Professional consultation with licensed personnel and making necessary arrangements on behalf of the family, such as: clergy, cemetery / crematorium, newspapers, ordering chosen family flowers, additional vehicles if needed, reception, reserved seating. This also covers telephone services available 24 hours a day, 35 days per year. **NO CREDIT**

Documentation **

Completion of all required documents to carry out the services and supplies requested including but not limited to, burial / cremation permit, coroner's cremation certificate. CPP / Survivor's Benefit applications, OAS cancellation Cemetery Consent Form, Preparing and issuing any correspondence, contract / invoice, maintenance of necessary record for future use and most importantly, funeral director's proof of death certificates. These proof of death certificates are usually accepted for most estate settlement purposes, but sometimes a provincial "Death Certificate" will be necessary and is available from the Office of the Registrar General. **NO CREDIT**

Initial Transportation (additional fees apply beyond 50km) **

Transportation of the remains to the Funeral Home in an unmarked vehicle. A charge applies for each transportation request or requirement. **NO CREDIT**

Note: If more than one attendant is required for **any** reason in order to make a dignified transfer(s), there is a surcharge of 75.00 per attendant required.

Service Charge(s) Explanation Cont'd

Basic Preparation of Remains **

The preparation of the body for placement into the casket, including bathing, dressing and the setting of facial features for identification or private family viewing (max 30 minute period) only without embalming. Any additional private family viewing will be **\$100.00 per hour**, or part thereof per viewing. **NO CREDIT**

Embalming of Remains (also requires basic preparation of remains)

This charge is in addition to Basic Preparation of Remains** This is a procedure in which the bodily fluids are replaced by a chemical preservative. It is a process of sanitation, restoration and temporary preservation. Cosmetics, hairdressing, dressing, and casketing of deceased. Embalming is not a legal requirement in Ontario. However, the Mangan Funeral Home requires embalming or other special treatment of remains in certain circumstances. If the final disposition is delayed for any reason in excess of 96 hours following death, embalming will be required. If embalming is not acceptable, then refrigeration will be required. There is a fee per day or part thereof for refrigeration plus a transfer charge each way to the refrigeration facilities. (charges will be quoted by the funeral director).

Service Charge(s) Explanation Cont'd

Staff - Services for Visitation

Staff to coordinate and oversee the visitation / informal gathering for the desired period of time. Accepting and recording memorial donations or Mass requests, setting up flowers, greeting the public. If visitation period exceeds the allotted time for the service as selected, there will be a surcharge of \$50.00 for each excessive thirty minute period.

Staff - Services for Ceremony

Staff to coordinate and oversee the ceremony or memorial service for a period of up to two hours.

Facilities / Equipment for Visitation (Requires Staff Services for Visitation)

Designated facility used for visitation for the desired period of time on-site, or off-site. Use of funeral home chapel for visitation. The price reflects the cost for the maintenance of the building, heat, hydro, telephone, rental fee / donation, & custodial fees. When off-site, rental fee / donation & custodial fees for local facilities (**within 40 km of Beaverton**) where visitation is held and the supply and use of necessary, funeral home owned equipment. This does not include costs incurred for the use, supply, or operation of any non-owned funeral home equipment.

Service Charge(s) Explanation Cont'd

Facilities / Equipment for Ceremony (Requires Staff Services of Ceremony)

Designated facility used for ceremony or memorial service. Use of funeral home chapel for visitation / services. These prices cover insurance for premises, property taxes, licensing fees to legally operate, maintenance of building, heat, hydro, telephone, and other utilities. When off-site, rental fee / donation & custodial fees for local facility where ceremony or memorial service is held and the supply and use of any necessary, funeral home equipment (within 40 km of Beaverton). This does not include costs incurred for the use, supply or operation of any non-owned funeral home equipment.

Facilities for Preparation/ Embalming / Shelter**

Use of facilities for embalming or alternate care as requested by the family. If the final disposition is delayed for any reason in excess of 96 hours following death, an additional charge of \$50.00 per day or any part thereof will be incurred. **NO CREDIT.**

Service Vehicle (additional fees apply after 50 km)

Used for the transfer of deceased from the place of death to cemetery or crematorium when the funeral coach is not required. **NO CREDIT.**

Service Charge(s) Explanation Cont'd

Administrative Vehicle (additional fees apply after 50 km)**

Not limited to but includes driving clergy to cemetery / crematorium, leading a funeral procession, for delivery and pick up of necessary documentation i.e: coroner's certificate, death registration permit. It is also used to move or deliver flowers, pictures etc. to place of service or other located if needed or requested by family. **NO CREDIT.**

Funeral Coach (additional fees apply after 50 km)

Attendance at site of funeral service for the transfer of the deceased to cemetery / crematorium, winter storage vault etc. If this vehicle is required for more than a maximum of 2 hours per funeral, an additional \$50.00/hr surcharge will apply.

Disbursements

Disbursements are items arranged for and possibly paid for on your behalf by the funeral home to the third party providers. Any prices quoted in this section are subject to change without notice. Such items include, but are not limited to:

Cremation Fee: **\$621.50**

This fee is charged by the crematorium for the cremation of the body. The fee varies by crematorium. Fee provided is for Southwest Crematoriums Ltd. Price includes BAO fee and taxes.

Coroner's Fee: **\$75.00**

This is a provincially set fee charged by the coroner for issuing a certificate that allows cremation / alternative disposition or 'Out of Province' shipping to take place.

Interment Fee: **Prices Varies**

This fee is charged by the cemetery for the opening and closing of the grave. The fee varies by cemetery and by the size and depth of the grave

Clergy / Church / Celebrant / Musician Honorariums(s): **Price Varies**

This is an amount paid to the clergy, church, celebrant and / or musician for their services. In some cases, the amount is set by the third party.

Disbursements Cont'd

Media Notices: **Price Varies**

These are charges for death notices in newspapers, or other media outlets

Flowers: **Price Varies**

Selected on the family, price varies depending on arrangement pieces and flower shop prices

Monument / Inscription: **Price Varies**

Inscriptions up to 15 characters, addition fees for raised lettering

Municipal Death Registration Fee: **Price Varies**

This is a fee charged by the local municipality to register the death on behalf of the Province of Ontario. The municipality issues a burial permit, then forwards the registration documents to the Office of the Registration General in Thunder Bay. If permit is required during a statutory holiday additional fees are required for the permit.

Bereavement Authority of Ontario Consumer Protection Fee: **\$30.00**

Caskets

The following caskets listed are those generally available. Additional options are available upon request. Unless otherwise noted, all caskets listed are standard adult size.

Minimum Requirements - Caskets

For Burial: The least expensive wood casket is suitable and is required by most cemeteries' by-laws for interment, in the interest of the health and safety of the workers involved in the interment process. A metal casket may also be used for burial.

For Cremation: A body must be presented to the crematorium in a rigid, leak-proof casket that is made of a combustible material, such as wood or cardboard. Caskets containing non-flammable, hazardous material or chlorinated or fibre-reinforced plastic, other than incidental metal, cannot be used for cremation. We offer a selection of inexpensive caskets below that are suitable for cremation

Casket Options

Cremation Casket Options:

VICTORIAVILLE

Basic Container

No interior, particle board
bottom and cardboard lid.
Suitable for cremation only

\$250.00



NORTHERN CASKET #10

Basic Container

Particle board container, no
interior.

Suitable for cremation only

\$300.00



NORTHERN CASKET #102

Eden

Plain finish with
cloth interior

\$934.00



Caskets

The following caskets are **not** suitable for cremation:

VICTORIAVILLE

Payne Silver

20 Gauge Steel, Silver Shaded, White Crepe Interior

\$2,710.00



NORTHERN N208

Truman Brown

20 Gauge Steel, Rose Tan Crepe Interior

\$3,036.00



The following casket is available for rent:

Rental caskets consist of the outer shell, which has been used before and may be used again, and the container insert, which is replaced for each use.

NORTHERN CASKET #707

Ceremonial Casket (Rental)

Homestead Solid Maple (standard adult size removable insert included) Maple Gloss Finish, Rose Tan Crepe Interior

*Only the removable insert is cremated

\$1,500.00



Caskets

The following caskets are suitable for both burial or cremation:

NORTHERN CASKET #428 **\$1,908.00**

Aldergrove

Poplar construction - Rosetan Crepe Interior
Amber Satin Finish



NORTHERN CASKET #517 **\$2,680.00**

Baxley Poplar Veneer

Poplar construction - Walnut Glass Finish, Light Egg
Satin Interior



NORTHERN CASKET #517 **\$3,206.00**

Simcoe Oak Veneer

Poplar construction - Plain Gloss
Finish, Light Egg Satin Interior



NORTHERN CASKET #444 **\$2,270.00**

Glentay Ash

Solid construction -
Rosetan Crepe Interior



NORTHERN CASKET #501 **\$3,570.00**

Ashton

Blended Gloss Finish, Solid Ash, Pink
Crepe Interior



NORTHERN CASKET #228

Carter

Natural, Dark Walnut Gloss or Satin,
Mahogany Gloss

\$2,600.00



Caskets

The following caskets are suitable for both burial or cremation:

MAXIMEL INDUSTRIES #145 **\$1,100.00**
Pressboard construction - Blue Cloth,
White Interior



NORTHERN CASKET **\$2,436.00**
Grey Ember #440G
Solid Wood & Veneer



NORTHERN CASKET #631 **\$2,826.00**
Haliburton
White Crepe Interior



VICTORIAVILLE **\$3,420.00**
Scotian
Veneer Sided, Oak Shell with Solid Oak
Component



VICTORIAVILLE **\$3,840.00**
Dominion Maple
Silver Maple Construction -
Tan Crepe Interior



NORTHERN CASKET #33 **\$2,830.00**
Carlton
Veneer Ash Construction - Crepe
Interior



Mangan Funeral Home has access to several casket styles, if you do not see a casket listed that is to your liking or budget, please speak to a funeral director who will be able to assist your needs.

Vaults & Crypts

All outer burial containers are provided by CemeCare (P.D Baker Ltd.). A vault purchase includes the grave dressing and device to lower the casket and vault into the grave. In some cases a casket may require an oversized vault, at this time, increased prices may apply. It is not mandatory to purchase a vault, only certain cemeteries require a vault which will be mandatory at the time of burial. If burial takes place on a Saturday, \$100.00 surcharge will apply to vault / crypt.

The Crypt **\$1,265.00**

High strength, Reinforced Concrete
Unfinished Gray Concrete, No seal bet
Lid and Lower Body



Estate Vault **\$1,775.00**

Constructed with a Polymer Liner &
High-Strength Reinforced Concrete
Finished in Gold, Lid is sealed to Lower
Body. Includes Personalization with Name
& Date and Tent



Urn Vault **\$300.00**

Manchester Supplies
Fiberglass Construction



Urn Vault **\$1,055.00**

Polymer and high-strength concrete
Gold in colour with personalized
nameplate



The Grave Set-Up **\$500.00**

Required when a Grave Liner or Vault is
not chosen. Includes artificial grass (turf)
and Casket Lowering Device

Urns:

You are not required to purchase an urn, or keepsake urn. When a body is cremated, the remaining cremated remains will be presented in a box that is suitable for interment or scattering as is. Nonetheless, we are pleased to offer the following selection of products in a range of prices and materials to suit your preferences. If the urn is to be placed in a columbarium niche at a cemetery, you must make sure the urn you select will fit. Please speak to one of our funeral directors for assistance.

Urn Selection:

Gravure Craft - Metal Urns with various images and themes



Painted Farm
UR - 7130

\$375.00 each



Purple Butterfly
UR - 7100



Duchy with Pewter
Finish
UR - 19021



Grey with Mother
of Pearl Band
UR - 7121



Grey with Mother
of Pearl Bird
UR- 7124



Painted Fisherman
UR - 7129



Painted Park Bench
UR - 7128



Butterfly
UR - 1465



Going Home
UR - 1640



Black with Mother
of Pearl
UR - 7105



Purple with Mother of
Pearl Bird
UR - 7123

Urns:

Wooden Urns:



\$500.00

Northern Circle of Life
(Cherry)



\$690.00

Gravure Craft Wooden
Cardinal
UR - 3021



\$425.00

Northern Magnetic
(Magnet Available in
Different Images)



\$300.00

Joyal & Allard Poplar
Stained Mahogany
09913



\$350.00

Joyal & Allard Yellow
Birch
12008G



\$350.00

Joyal & Allard Oak
13906



\$350.00

Joyal & Allard
Yellow Birch



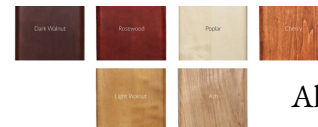
\$475.00

Natural Barnboard
UR - 7221



\$300.00

Standard Plain
NU 201



Also available in
these finishes



\$450.00

Contemporary Cherry
NU 206 (available in Oak)



\$75.00

Ceremonial Urn
(Rental)

Urns:

Aluminum Urns:



\$350.00

AH430
Camouflage Urn



\$350.00

AH436
Cardinal Urn



\$350.00

AH439
Deer Urn



\$350.00

AH438
Hummingbird Urn



\$350.00

AH434
Muskoka Urn

Scattering Tubes - Available in Several Images:

\$120.00 each



Autumn
Woods



Ascending
Dove



Mountain
View



Bluebell
Forest



Ocean
Sunset

Commemorate Urns:



\$375.00

Divine Flying Doves A572



\$400.00

Blessing Pearl Silver A297
(available in more colours)

To view any of the mentioned urns in our price list or to see our entire display, please call the funeral home to schedule an appointment.

Keepsake Urns

Gravurecraft Keepsake Urns:



\$65.00
KS-1465
Painted
Butterfly



\$65.00
KS-7102
Mother of
Pearl Rose



\$65.00
KS-1734
Mother of
Pearl Brass



\$65.00
KS-7133
Painted
Starry Night



\$65.00
KS-1460
Going Home
Brass



\$65.00
KS-7124
Mother of
Pearl Songbird



\$65.00
KS-7128
Park
Bench



\$65.00
KS-7134
Hummingbird



\$65.00
KS-7100
Mother of
Pearl Butterfly



\$65.00
KS-7107
Rainbow



\$65.00
KS-7129
Painted
Fisherman



\$65.00
KS-7135
Painted Beach
Path



\$65.00
KS-7105
Mother of
Pearl Inlay



\$65.00
KS-7018
Green Painted
Rose



\$65.00
KS-7131
Mother of
Pearl Butterfly



\$65.00
KS-1734
Painted Spring
Tree

To view any of the mentioned urns in our price list or to see our entire display, please call the funeral home to schedule an appointment.

Cremation Jewellery:

Gravurecraft Stainless Steel Jewellery



\$99.00

Gold & Silver Cross,
URJ - 1000



\$99.00

Boot
URJ - 1380



\$99.00

Bullet
URJ - 1210



\$99.00

Motorcycle
URJ - 1510



\$99.00

Cylinder with Cross
URJ - 1060



\$99.00

Dolphin
URJ - 1250



\$99.00

Butterfly
URJ - 1190



\$99.00

Music Note
URJ - 1500



\$99.00

Pet Paw Print
URJ - 1030



\$99.00

Dragonfly
URJ - 1420



\$99.00

Bird in Flight
URJ - 1390



\$99.00

Hook
URJ - 1480



\$99.00

Bedazzled Heart
URJ - 1050



\$99.00

Hummingbird
URJ - 1220



\$99.00

Circular
URJ - 1450



\$99.00

Heart with Wings
URJ - 1310

Cremation Jewellery: Prices vary according to selection

Eternity's Touch - Fingerprint Impression Jewellery

<https://www.westcoastmemorials.ca>

West Coast Memorials - Fingerprint Impression Jewellery

<https://www.eternitystouch.com/Catalog/Classic-Collection/>



Eternity's Touch
Yellow Gold Oval
Pendant



Eternity's Touch
White Gold Memory
Tag



Eternity's Touch
Yellow Gold Signet
Ring



Eternity's Touch
White Gold Flat
Heart



Eternity's Touch
Yellow Gold Signature
Heart Pendant



Eternity's Touch
Sterling Silver Heart
Bracelet



Eternity's Touch
Yellow Gold Cross
Pendant



Eternity's Touch
White Gold Teardrop
Pendant



Eternity's Touch
Yellow Gold Guitar
Pick



West Coast Memorials
Birthstone Necklace



West Coast Memorials
Feather Teardrop Necklace
Add a birthstone



West Coast Memorials
Fingerprint Pendant with
Birthstone



West Coast Memorials
Rose Gold Angel Wing Urn
Necklace



West Coast Memorials
Gold Angel Wing Urn Necklace
(optional fingerprint)

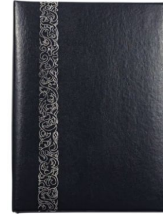
Stationery:

Small Simple Register Book.....	\$50.00
Memorial Cards.....	\$2.00 each
Acknowledgement Cards (25pk).....	\$25.00
Pallbearer Cards (box of 6).....	\$6.00
Prayer Cards.....	\$2.00 each
Bookmarks.....	\$5.00 each

Box Set Stationery Package..... **\$250.00**

Includes

- Register Book
- 50 acknowledgement cards
- 50 Memorial cards OR Prayer Cards
- *some restrictions apply



Small Simple
Register Book



Stationery Box Set

Payment, Financing & Funding

For services at time of death:

Payment is due within 30 days of signing the contract, beyond which interest will be charged at a rate of 2% per month which is equivalent to 24% per annum (APR). Payment may be made by cash, cheque, debit, and most major credit cards. Payment plans are also available to meet most budgets. Financing charges apply to payment plans.

Financial assistance for funeral, burial, and cremation services is available through various governmental agencies, to those who qualify.

Pre-payment in advance of need: For services that are being arranged pre-need, we offer a funding option when prepaying services or supplies:

Insurance - You may purchase an insurance of annuity policy through us, where the proceeds of the insurance /annuity policy will be used to pay for the services or supplies at the time they are delivered. Payment may be made by credit card or cheque for single payments. Time payment plans may be made by credit card or pre-authorized chequing. The policy is held in your name and assigned to the funeral home. Terms and conditions and cancellation policies are set by the Insurance Company.

Guarantee: When paid in full in accordance with the payment terms set out in the prepaid contract, the prepaid contract is guaranteed. The total payment(s) made plus interest / growth earned will be applied in the future price of the services and supplies. If the total payment(s) plus interest / growth earned are insufficient to cover the total future price of the prepaid services and supplies, we will absorb the difference as a loss. Any funds in excess of the total future price of the prepaid services and supplies will be returned or applied toward additional services, supplies and disbursements purchased at the time of need, as applicable. Conditions apply. Any changes to the prepaid contract may result in the prepaid contract being null and void and a new contract being executed with current pricing at the time changes are made.