











# Who Must Comply With the Funeral Rule?

All “funeral providers” must comply with the Rule. You are a funeral provider if you sell or offer to sell both funeral goods and funeral services to the public.

Funeral goods are all products sold directly to the public in connection with funeral services.

Funeral services are:

- services used to care for and prepare bodies for burial, cremation, or other final disposition; and

- services used to arrange, supervise, or conduct the funeral ceremony or final disposition of human remains.

You are a funeral provider if you sell or offer to sell funeral goods and both types of funeral services. You do not have to be a licensed funeral director and your business does not have to be a licensed funeral home to be covered by the Funeral Rule. Cemeteries, crematories, and other businesses can also be “funeral providers” if they market both funeral goods and services.

You must comply with the Rule even if a particular consumer buys only goods or only funeral services, but not both. If you offer to sell both goods and services, you must comply with the Rule for every customer. However, you are not covered by the Rule if you sell only funeral goods, such as caskets, but not services relating to the disposition of remains.

You are covered by the Rule even if you organize your business to sell goods through one company and services through another. If you are a funeral provider, you cannot avoid being covered by the Rule by restructuring your business.

## Does the Rule Apply to Pre-Need Arrangements?

The Rule's requirements, as described on the following pages, apply to both pre-need and at-need funeral arrangements.

In pre-need situations, you must comply with all Rule requirements at the time funeral arrangements are pre-planned. You also need to comply with the Rule after the death of the individual who made pre-need arrangements. If the survivors inquire about goods or services, alter the pre-planned arrangements, or are required to pay additional sums of money, you must give them all relevant disclosures and price lists. For example, survivors may be asked to pay additional amounts if the pre-paid plan does not guarantee prices at the time of death. In other cases, survivors may change arrangements specified in the pre-need plan, adding or subtracting certain goods or services. In both situations, the requirements of the Rule apply. You must give the survivors relevant price lists, as well as an itemized Statement of Funeral Goods and Services Selected (see pages 4-5 and 19).

You also must comply with the Rule if you sell pre-need contracts on behalf of one or more funeral homes, but do not yourself provide funeral goods and services. In such a case, even though you don't provide the funeral items, you are an agent of a funeral provider and therefore are covered by the Rule.

The Rule does not apply to pre-need contracts entered into before the Rule went into effect in 1984. However, if a pre-need contract signed before 1984 is modified after 1984, the modification triggers all of the Rule's requirements.





# The General Price List

The General Price List (GPL) is the key stone of the Funeral Rule. It must contain identifying information (see page 6), itemized prices for the various goods and services that you sell (see pages 9-13), and other important disclosures (see pages 6-9). The GPL enables consumers to comparison shop and to purchase, on an itemized basis, only the goods and services they want.

## Who Gets a GPL?

You must give the General Price List to anyone who asks, in person, about funeral goods, funeral services, or the prices of such goods or services. You must give the GPL to such individuals to keep. The request for information does not have to come from a consumer or someone who wants to make funeral arrangements now or in the future. You must give a GPL to all persons who inquire about funeral arrangements. This may include competitors, journalists, and representatives of businesses, religious societies, government agencies, or consumer groups.

Note: If someone asks you about the goods and services that you sell, you must give that person a General Price List. If you are uncertain whether the Rule applies in a particular situation, it would be sensible to provide the list.

## When Should the GPL Be Offered?

You do not have to hand out the General Price List as soon as someone walks into your business. But, you must offer the price list when you begin to discuss any of the following:

the type of funeral or disposition that you can arrange;

the specific goods and services that you offer; or

the prices of your goods and services.

Before giving a GPL to a bereaved individual, you may offer your condolences and discuss y6 Tw T\* (sentatives of596.4you are uncertain whether you b







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# Information Required on the GPL

## Identifying Information

The General Price List should be printed or typewritten, and must contain the following identifying information:

the name, address, and telephone number of the funeral provider's place of



















# Alternative Price Lists for Special Groups

In certain limited situations, discussed immediately below, you may use alternative price lists.

Remember: Even if you use alternative price lists, you still must comply with all Rule provisions, including mandatory disclosures and itemized prices.

## 1. Children and Infants

You can set different prices for funeral arrangements for children and infants. You can list the different fees in two ways. You can place these items on your General Price List, Casket Price List and Outer Burial Price List, along with your regular offerings; or you can prepare separate price lists for these arrangements. If you prepare separate price lists, you







































































