



2004

Dear Mr.

Thank you for expressing an interest in the Cooperative Funeral Fund, Inc Pre-Need Funeral Trust Program. I have enclosed our information packet for you to review.

I would like to point out that we are not just a company to facilitate the banking part of Pre-need, but a complete Pre-Need service. It is my hope that these materials will further introduce you to Cooperative Funeral Fund, Inc. and the services we offer funeral homes in Connecticut, Massachusetts, New York, New Jersey, Pennsylvania, Rhode Island, Tennessee, Maryland.

Cooperative Funeral Fund, Inc. has created a program to facilitate the creation, investment, accounting, tax compliance and payout of Pre-Need Funeral Trusts. We have been serving funeral homes in Massachusetts since 1989.

I would like to point out some of the advantages of our program.

- * Well- recognized financial institution serving as the Trustee; Wachovia Bank, NA
- * Personalized Trust Documents
- * Competitively high yields on your clients' funds
(Presently 5.9% gross annualized interest rate)
- * Interest earned from the first day of deposit until the day of withdrawal
- * Deposits may be made into the program through any Wachovia Bank branch
- * 100% government backed investments
- * Monthly statements issued within seven days of the close of the month
- * Death Claims processed and mailed within one business day

- * Complete preparation and filing of all required IRS Returns
- * Preparation and mailing of required annual letter to the client

I have enclosed a brochure that includes:

1. A letter of introduction.
2. A copy of the "Funeral Services Agreement" which creates the three party relationship between the funeral home, United States Trust Company and Cooperative Funeral Fund, Inc.
3. A "Pre-Need Agreement" for establishment of revocable or irrevocable trusts
4. An "Update Form/Claim Certificate" to file a death claim or to make an additional payment to an existing trust
5. A sample monthly statement
6. A sample receipt letter which may be sent to the funeral home or to the client with a copy to the funeral home; which ever the Director prefers
7. A cover letter we send with the annual tax form

My associate, Todd Hanson or I look forward to speaking with you to review the benefits of the Cooperative Funeral Fund Pre-Need Program or to set up a time to meet with you. In the interim, if you have any questions, please feel free to call our office.

Sincerely,



Mark C. Mannix
President

MCM/jv

CC: Todd Hanson