

ALBIN CHAPEL PREARRANGEMENT AND PREPAYMENT GUIDE

ABOUT ALBIN CHAPEL

Our Mission

Albin Chapel is committed to providing fine funeral and memorial services, care and support to families throughout the metropolitan area. We remember that each service is unique and that each person is important. You can count on us to deliver trustworthy advice and the highest quality care to each family we serve.

Biography

Albin Chapel is an Albinson family owned professional company offering mortuary and cremation care and services of the highest quality to families in the greater Minneapolis and Saint Paul area. Four generations ago, beginning in the 1890's, in the old seven corners area of Minneapolis, Swedish immigrant Oscar Albinson began his family's funeral service mission. Paul Albinson continued his father's work building Albin Chapel at 2200 Nicollet Avenue in South Minneapolis in 1948. Paul's son Ralph and Ralph's sons James and Daniel are now the third and fourth generations of the Albinson family committed to the service and work that Oscar began long ago. Albin Chapel has relocated to our new mortuary facility in Eden Prairie, which provides easy access to the entire metropolitan area.

Ownership

Ralph, James and Daniel Albinson are the family owners of Albin Funeral Chapel Inc. Our commitment to providing the finest services and assistance to each family is well known across the metropolitan community. We are always available for your questions and responsive to your concerns.

PREARRANGEMENTS

Funerals and memorial service plans may be prearranged at Albin Chapel. There is no fee for our prearrangement assistance. You may make funeral and memorial plans with or without setting aside funds for these anticipated expenses. Please call at your convenience for an appointment to meet with an Albin Chapel director. We are available to meet together and talk things over here at Albin Chapel at your residence, or other location according to your preference. We can also provide complete information by telephone, mail, and now, on the web at **www.albinchapel.com**. We look forward to meeting with you to answer your important questions and to discuss funeral and memorial details.

PREFUNDING

Albin Chapel has several funding options available for the prepayment of funeral and memorial service plans. Our prepayment programs are completed in accordance with the applicable Minnesota laws. There are many considerations, which must be taken into account when prefunding a funeral or memorial service plan. We will provide you with the most up to date advice and information so that the service plan is protected and your money is secure and available for future use. Please call us with your questions. We will be happy to meet with you and discuss the options available so that you can make your prearrangement decisions with confidence.

ELEMENTS OF PREARRANGEMENTS

Funeral Planning Guide

Available from our office, from our website (www.albinchapel.com) and by mail, this form is an easy way to gather and record information necessary for various State of Minnesota documents, veteran's data and even specific funeral and memorial wishes. It is a very helpful planning assistant and we recommend that you find this form by visiting our web site where you can download the PDF file version, print the file and fill in the blanks to record your wishes. You may want to return the completed form to our office for safekeeping.

Price Lists

The General Price List and price lists for caskets, outer burial containers and cremation merchandise are always available at our offices and by mail upon your request.

Statement of Funeral Goods and Services Selected

Together, we can prepare a complete funeral or memorial service cost estimate using the Statement of Funeral Goods and Services Selected form. We will help you identify applicable services and merchandise from our price lists and provide you with a written estimate of these expenses as you make your selections.

Prepayment of Expenses

You may choose to prepay a portion or all of the anticipated funeral and memorial plan expenses. Prepayment may be made in the form of a onetime lump sum or, in the form of payments made at your convenience. You may already have partial funding available to you for payment toward funeral expenses. Some of the most common funding sources are; Social Security, VA benefits, Union Benefits, Group and Private Life Insurance and Annuities.

IMPORTANT CONSIDERATIONS

Use of Prepayment Funds

Principle and growth of prepayment funds are available for use in paying for the funeral goods and services selected at the time of death. Prices in effect at the time of death will be applied to the statement of expenses and may reflect an increase in the cost of those expenses over time. If there are any excess prepayment funds not used for funeral expenses, they will be returned to the estate of the deceased. If the funeral service expenses exceed the prepayment funds available then other personal funds of the deceased may be applied or the person arranging the service plan will be responsible for payment of any remaining amounts due.

Portability of Prepayment Funds

Minnesota law requires that all prepayment funds be portable. At the time of death the principal and growth must be available for use by the funeral service provider of your choice.

Medical Assistance and Irrevocable Assignment of Prepayments

When prepayments are irrevocably assigned for funeral expenses, those funds and their growth are sheltered from the asset limitation required to maintain Medical Assistance qualification. This assignment can be accomplished with our prepaid funding options or with your existing Life Insurance and Annuity policies.

Ownership and Tax Liability

Funds prepaid for funeral services remain the property of the depositor. There are prepayment vehicles that have no tax liability on their growth. The growth on other prefunding vehicles may be taxable. Any tax liability on prepaid funds remains the responsibility of the owner of those funds.

DIRECTIONS

FROM HIGHWAY #62 CROSSTOWN:

Exit on Shady Oak Road and turn south. Rowland Road is your second road on your right (west) as you go south from #62 on Shady Oak Road.

FROM HIGHWAY #5:

Go east to #494 and continue on #212 East. Exit on Shady Oak Road and turn left (west). Rowland Road is just past Wooddale Church on your right.

FROM HIGHWAY #494:

Exit on Highway #62 Crosstown and go east. Exit on Shady Oak Road and turn south. Rowland Road is your second road on the right (west) as you proceed south on Shady Oak Road.

FROM HIGHWAY #212 WEST:

Go #212 west to the Shady Oak Road exit. Turn right (West) and continue past Wooddale Church to the next road on your left side. Turn left (west) on Rowland Road.

- A PERSONAL WORD -

This Funeral Pre-arrangement and Pre-payment Guide has been prepared to inform you about important aspects of funeral pre-payment plans. Over four generations and 120 years our family and team of dedicated professional have provided the finest personalized care and service to families just like yours. We are blessed when asked to help and believe that every funeral and memorial plan is really about "Honoring Memories and Encouraging Faith."

May God Bless You,

*Ralph, James and Daniel Albinson
and Albin Chapel*

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Pre-arrangement and Pre-payment Guide

*This guide has been prepared to assist you
in the planning and pre-payment
of funeral and memorial events
that will honor the life that has been lived
and encourage the faith of those who survive.*

Honoring Memories ~ Encouraging Faith



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