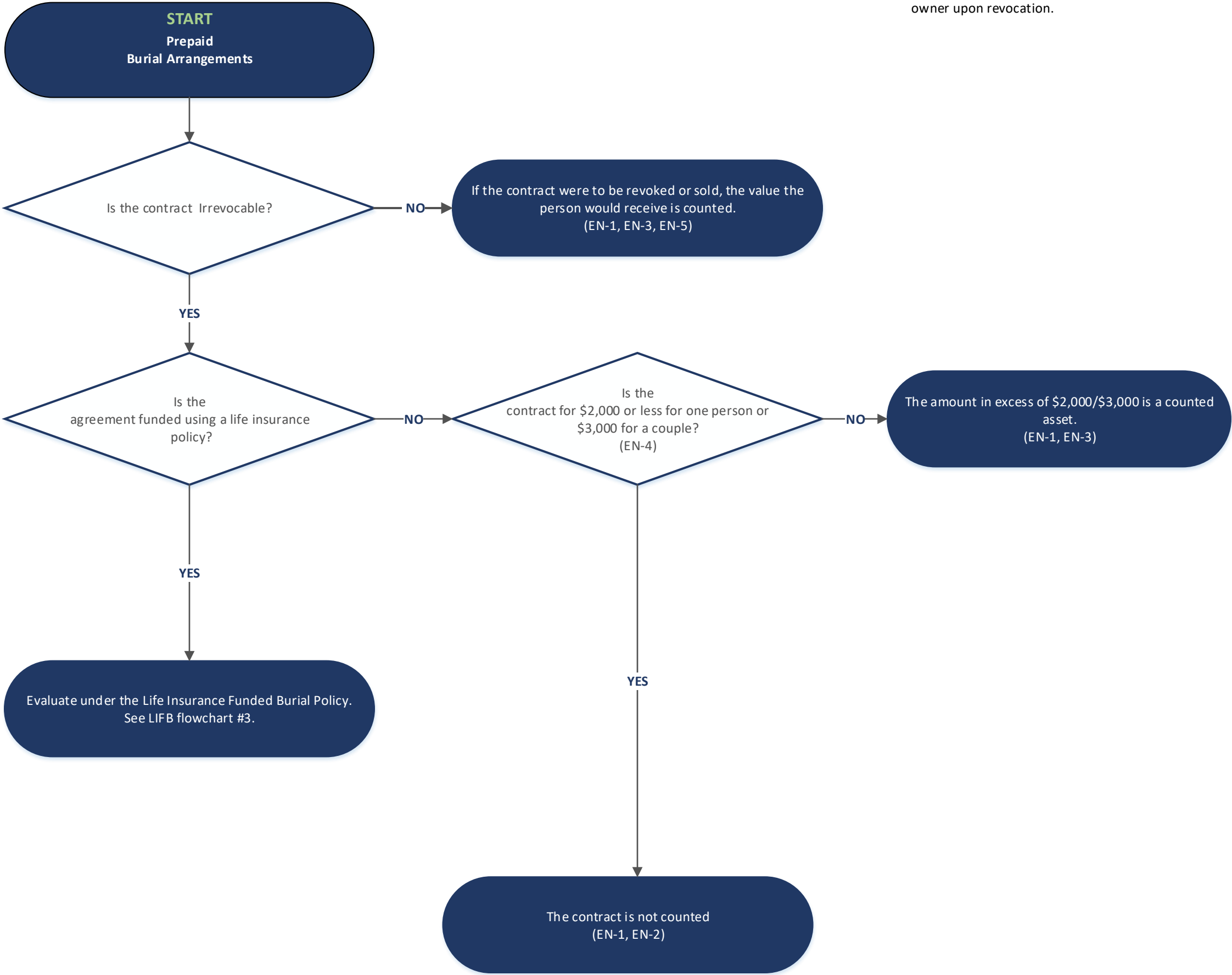


Eligibility Notes (EN):

1. Some or all of any remaining value of the contract may be excluded or reduce the burial fund exclusion. See BFE flowchart #6.
2. Interest earned on the irrevocable burial contract is neither income nor assets, as long as it is left to accumulate.
3. Any portion of the contract that clearly represents the purchase of burial spaces may be excluded, regardless of value. See BSE flowchart #5.
4. Irrevocable burial agreements set up in another state are considered irrevocable up to the full amount allowed under that state's laws. A state's laws determine whether a contract is revocable.
5. If either of the following conditions exists, the contract is not an asset.

Significant hardship may result from the conditions required for revoking a contract. Significant hardship means an unrealistic demand; for example, having to move out of state.

State law or contractual terms may require mutual consent of buyer and seller in order to sell or revoke a contract. If the seller will not consent, or will consent only under conditions that would pose a significant hardship to the buyer, this must be verified.



- Hints:
- If a burial contract is an asset, the value is the amount payable to the owner upon revocation.