

INCORPORATED 1849

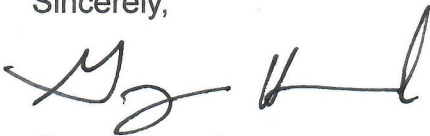
RIVER BEND CEMETERY COMPANY

117 BEACH STREET
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TESTIMONIAL

I worked directly with Hayden Burrus, the Principal Actuary of PerpetualCareAdequacy.com after hiring his firm to perform a 100-year perpetual care fund study. He was involved in every step of the process, which went much smoother than anticipated from start to finish. I was especially pleased with his final presentation. It was quick, to the point, and yet still covered everything. I spent the next 30 minutes after the presentation talking with our Board of Directors about all the different ways we will use the report going forward: budgeting, planning, new development, etc. Everyone unanimously agreed that it was a wise decision to get this done, and that it would be incredibly useful going forward in a number of ways. We look forward to continuing to work with Hayden in the future.

Sincerely,

A handwritten signature in black ink, appearing to read 'G. Howard', written in a cursive style.

Greg Howard
Administrative Director
River Bend Cemetery Co.