

April, 2011

Re: IFDA Pre-need Funeral Trust Program

Dear Trust Beneficiary:

Merrill Lynch Bank & Trust Co., FSB, became Trustee of the pre-need funeral trust associated with your pre-need funeral contract effective November 3, 2008; in November of 2009 it merged into Bank of America, N.A. On behalf of the Merrill Lynch Trust Company division of Bank of America, N.A. ("Merrill Lynch Trust Company"), enclosed is the balance statement of your individual pre-need trust, as of December 31, 2010.

Please note, Merrill Lynch Trust Company elected to include your trust in its Qualified Funeral Trust election for federal income tax purposes and therefore, you do not need to include the income generated by your trust on your 2010 income tax returns.

In addition, if you would like a copy of the Financial Report of the Common Trust Fund in which your pre-need funeral trust is invested, you can send a written request to:

IFDA Services, Inc.
215 South Grand Avenue West
Springfield, IL 62704

You can also email your request to info@ifda.org. We will furnish a copy of the report to you when available later this year. Thank you.

IFDA Services for Merrill Lynch Trust Company



Karen Blankenship
Trust Liaison