

VIP Funeral Funding LLC

Schedule of Charges

(Financial Code § 22325)

This Schedule of Charges applies to funeral funding advances originated by VIP Funeral Funding LLC and secured by irrevocable assignments of verified life insurance proceeds. Repayment is made directly from the life insurance company upon claim settlement. No fees are charged to the funeral home or cemetery.

Method of Computing Charges

VIP Funeral Funding LLC utilizes a tiered pricing structure based on the bona fide principal amount of the advance. For advances not more than \$2,500, the Company charges administrative fees expressly permitted by statute. For advances in excess of \$2,500 and less than \$5,000, the Company charges a flat administrative fee of \$75.00. For advances of \$5,000 and greater, the Company does not charge interest or fees; the loan obligation is a fixed principal amount determined at origination and does not vary based on time outstanding. There is no periodic interest, compounding, accrual, or rate-based pricing on advances of \$5,000 or more.

Loans Not More Than \$2,500.00

Charge Type	Amount
Administrative Fee	Lesser of 5% of the amount advanced or \$50.00
Interest	\$0.00
Origination Fee	\$0.00
Late Fees	\$0.00
NSF / Returned Item Fees	\$0.00
Other Fees	\$0.00

Loans In Excess of \$2,500.00 and Less Than \$5,000.00

Charge Type	Amount
Administrative Fee	\$75.00 flat (charged on every advance in this tier)
Interest	\$0.00
Origination Fee	\$0.00
Late Fees	\$0.00
NSF / Returned Item Fees	\$0.00
Other Fees	\$0.00

Loans of \$5,000.00 and Greater

Charge Type	Amount
Loan Principal	Fixed amount determined at origination
Interest Rate	0.00%
Finance Charge	\$0.00
Administrative Fee	\$0.00
Origination Fee	\$0.00
Late Fees	\$0.00
NSF / Returned Item Fees	\$0.00
Prepayment Penalty	\$0.00
Other Fees	\$0.00

For loans of \$5,000.00 and greater, the total amount owed is a fixed principal obligation that does not vary based on the passage of time, early repayment, or delay in repayment.

Representative APR Disclosure

For loans under \$5,000, the administrative fees permitted by statute may result in a variable annual percentage rate depending on the time elapsed until insurer payment. For loans of \$5,000 and greater, there is no interest or finance charge, and therefore no APR is applicable.

Posting Requirement

This Schedule of Charges is subject to approval by the Commissioner and will be posted at the licensed location and on the Company's website. The Company will update this Schedule if its charges change or as required by law.

Authorized by: VIP Funeral Funding LLC



Eric Mathew Rothmuller

President

Date: 01-06-2026