



ALABAMA DEPARTMENT OF INSURANCE

Examinations - Preneed
201 Monroe Street, Suite 502
Montgomery, AL 36130-3351

ANNUAL REPORT OF ENDOWMENT CARE COMPLETION INSTRUCTIONS

Upon clicking the link for Preneed Online Reporting, the below screen will appear. Enter the company # or Preneed Certificate of Authority number where indicated. The password was originally provided via e-mail. If you did not receive a password or have misplaced it, contact the Preneed Division at (334)240-4420 or preneed@insurance.alabama.gov.

Upon login, the due dates and reporting options will appear, which is pictured on *Page 2*. Reports are only available

ALDOI - Preneed Online

The Alabama Department of Insurance requires Preneed and Endowment Care reports, Preneed renewal applications, and payment of Preneed renewal invoices to be submitted through ALDOI - Preneed Online, as applicable, by Preneed Certificate Holders (active/inactive) and Endowment Care Cemetery Authorities.

Please enter your company number and password below to login.



Company #:

Password:

[Forgot Password?](#)

during the time periods listed. If you are trying to submit a report during the appropriate period, but it does not appear to be available when you log-in, you should contact the Department.

You will return to this screen for each report you wish to submit including the Certificate Holder and for each Branch Registrant.

Branch Registrants

Branch Registrants under a Preneed Certificate Holder (active or inactive) should report through "Branch Reporting Information." Please see the Branch Reporting Section on page three.

ANNUAL REPORT FOR ENDOWMENT CARE CEMETERY

Preneed

- Annual inactive reports may be submitted beginning March 18th and are due April 1st.
- Annual Endowment Care Reports may be submitted beginning March 18th and are due April 1st.

ENDOWMENT REPORTING
Endowment Reporting Information
Endowment Branch Reporting Information

If you have any questions, please contact the Preneed Division at (334)240-4420 or by email at Preneed@insurance.alabama.gov.

Endowment Reporting Information –Verify that all the information for the cemetery is correct before continuing. Please contact the Department if changes need to be made at 334-240-4420.

Annual Report of Endowment Care

You are entering information from the Reporting Year (prior calendar year) for your Endowment Care Cemetery Report. This report must be received by the Alabama Department of Insurance within ninety (90) days after the end of the Reporting Year.

Company Number:	123456
Company Name:	ABC Cemetery Authority
Address:	1234 Cemetery Rd
City/State/Zip:	Cemetery Town AL 78910
Phone:	(123) 456-7890

Reporting Year,

*All fields are required. Make sure all fields are correct before submitting.

Reporting Year: The report should default to the correct year, however, you should ensure the year shown agrees with the year you wish to submit and that the company information is correct.

ANNUAL REPORT FOR ENDOWMENT CARE CEMETERY

Endowment Branch Reporting Information - If you selected this option, then you have at least one **active** Branch Registrant. Once you have confirmed the Reporting Year, then you will select the appropriate Branch for which you are submitting a report.

Endowment

You are entering information from the Reporting Year (prior calendar year) for your Endowment Care Cemetery. This report must be received by the Alabama Department of Insurance within ninety (90) days after the end of the Reporting Year.

Company Number:	123456
Company Name:	ABC Cemetery Authority
Address:	1234 Cemetery Rd
City/State/Zip:	Cemetery Town AL 78910
Phone:	1234567890

Reporting Year:

*All fields are required. Make sure all fields are correct before submitting.

Select a branch and enter reporting information below

- PN111111- ABC CEMETERY AUTHORITY DBA MEMORIAL GARDENS
- PN222222- ABC CEMETERY AUTHORITY DBA FUNERAL HOME AND MEMORIAL GARDENS
- PN333333- ABC CEMETERY AUTHORITY DBA CEMETERY & MAUSOLEM

FROM THIS POINT FORWARD- BOTH CEMETERY AUTHORITY AND BRANCH REGISTRANT FORMS ARE IDENTICAL.

PREPARER INFORMATION: Enter the contact information for the individual who prepared the information being submitted in the report. In most cases, this will be the person entering the information. In some cases, there may be a bookkeeper/accountant, trustee, another employee, etc. that prepares the information, but is not the person actually submitting the report. **The contact information will be used in the event the Department has questions regarding the information submitted.**

Preparer Information:

Preparer Name: <input type="text" value="John Doe"/>	Preparer Address: <input type="text" value="1234 Cemetery Rd"/>
Preparer City: <input type="text" value="Cemetery Town"/>	Preparer State: <input type="text" value="AL"/> <input type="text" value="v"/> Preparer Zip: <input type="text" value="78910"/>
Preparer Phone: <input type="text" value="(123) 456-7890"/>	Preparer Email: <input type="text" value="John@ABCcemetery.com"/> <input type="text" value="x"/>

ANNUAL REPORT FOR ENDOWMENT CARE CEMETERY

TRUSTEE: Use the dropdown to select the trustee, which administers the Endowment Care Trust Account. Fill in the contact information for the trustee, which should be on the trust statement. If you have more than one endowment care trust for a cemetery, please contact the Department (334)240-4420.

Trustee:	
Trustee Name: <input type="text" value="Regions Bank - Funeral Tr"/>	Trustee Address: <input type="text"/>
Trustee City: <input type="text"/>	Trustee State: <input type="text" value="AL"/> Trustee Zip: <input type="text"/>
Trustee Phone: <input type="text" value="() -"/>	Trustee Email: <input type="text"/>

If you have changed trustees since the last report submitted, you should answer "Yes" to this question. Another question will appear asking for the date you received approval, select the appropriate date from the calendar provided or type in the date using the MM/DD/YYYY format.

Has there been a change in trustee since the last report submitted regarding this cemetery? <input checked="" type="radio"/> Yes <input type="radio"/> No
What date did you receive Preneed Division approval for the change? <input type="text"/>

If the trustee has changed, the online form will not let you continue in submitting your report until you have contacted the Department.

If there has not been a change, respond "No".

Secondary Endowment Trust

If the cemetery has multiple endowment care trusts, then an endowment care report must be submitted for each trust. A Statement of Trust Activity must be submitted with each report.

Endowment Care Instructions are continued on the next page.

ANNUAL REPORT FOR ENDOWMENT CARE CEMETERY

Endowment Care Balance Information: Most of the below information should come from the Annual Endowment Care Trust Statement or the Endowment Care Trust Statement for the month of December of the year you are reporting on.

**REPORTING YEAR IS THE CALENDAR YEAR IMMEDIATELY PRECEDING THE YEAR YOU ARE FILING THIS REPORT.*

Year End Trust Market Value:	1,000
Total Trust Deposits since May 1, 2002 (include the first deposit and ALL deposits thereafter):	1,000
Total Trust Deposits in reporting year:	1,000
Interest and Dividends Earned in reporting year:	1,000
Total Withdrawals in reporting year:	1,000
Trust Agreement Approval Date:	2/4/2020

- **Year End Trust Market Value:** This number is found on your Annual Endowment Care Trust Statement or the Endowment Care Trust Statement for the month of December of the year being reported.
- **Total Trust Deposits since May 1, 2002** (include the first deposit and ALL deposits thereafter): This is the amount of all deposits made since the law became effective May 1, 2002. If you acquired the cemetery authority and it already had a trust, the amount reported should include the amount in trust prior to the acquisition as well as subsequent trust deposits you have made. This number may correspond to the "Principal" reported on the trust statement.
- **Reporting Year:** The calendar year immediately preceding the year in which this filing is being submitted. For example, the 2019 Endowment Care Report will be submitted April 1st, 2020. All the information reported will be from 2019.
- **Total Trust Deposits in the Reporting Year:** This is the total amount you deposited for the entire report year. This amount should be reflected on the Annual Endowment Care Trust Statement and might be included on Endowment Care Trust Statement for the month of December of the year being reported.
- **Interest and Dividends Earned in the Reporting Year:** This amount should be all interest and dividend deposits into the trust account within the prior calendar year.
- **Total Withdrawals in Reporting Year:** This amount should be any withdrawals made from the trust account within the prior calendar year. It may be referred to as "Distributions." **Do not include trustee or advisor fees.**
- **Trust Agreement Approval Date:** Select the date your trust agreement was approved. If you are a participant under a Master Trust and have an executed participation agreement, then the approval date should be for the Master Trust Agreement. If you are unsure of this date or cannot locate the trust agreement approval, contact the trustee or the Department.

Endowment Care Instructions continued on the next page.

ANNUAL REPORT FOR ENDOWMENT CARE CEMETERY

QUESTIONS REGARDING COMPLIANCE WITH THE PRENEED FUNERAL AND CEMETERY ACT

Did these withdrawals come from dividends and interest only?	<input type="radio"/> Yes <input type="radio"/> No
Were the funds withdrawn used exclusively for the maintenance and care of the cemetery?	<input type="radio"/> Yes <input type="radio"/> No
Were any statutorily required endowment care funds used for new cemetery construction?	<input type="radio"/> Yes <input type="radio"/> No
Does the cemetery include mausoleums or columbariums, whether above or below ground?	<input type="radio"/> Yes <input type="radio"/> No
Does the cemetery authority have plans to build a mausoleum or columbarium?	<input type="radio"/> Yes <input type="radio"/> No

The above questions require a "Yes" or "No" response. They seek to confirm compliance with ALA. CODE§ 27-17A-50, which states:

(b) The net income from the endowment care fund, to the extent that the same is distributed from the fund, shall be used exclusively for covering the costs of endowment care of the cemetery.

(c) For the purposes of this section, net income does not include realized or unrealized capital gains or losses. All realized capital gains and losses shall be recorded to corpus, which is the sum of deposits made by a cemetery authority into an endowment care fund, pursuant to Section 27-17A-49, and all realized capital gains or losses. Capital gains taxes, if any, may be paid from the corpus. Unrealized capital gains and losses, if any, shall be recorded as an adjustment to the fair market value of the endowment care fund.

Mausoleum Questions: If you respond "Yes" to the mausoleum question, additional questions will appear. The questions should be answered based on your mausoleum plans and records.

Has the cemetery pre-sold any crypts/niches in its planned mausoleum or columbarium?	<input checked="" type="radio"/> Yes <input type="radio"/> No
What was the date of the first pre-sale (month/date/year)?	<input type="text"/>
How many spaces have been pre-sold?	<input type="text"/>
What is the anticipated date of completion (month/date/year)?	<input type="text"/>

If you respond "No," move to the Interment Right Sales section.

Endowment Care Instructions continued on the next page.

ANNUAL REPORT FOR ENDOWMENT CARE CEMETERY

GRAVE/LAWN CRYPT SALES & MAUSOLEUM OR COLUMBARIUM CRYPT/NICHE SALES

The information for your interment right sales should come from your property sales log, which is required to be updated at least quarterly.

Interment Right Type	# Sold	Total Sales	# Paid In Full	Paid in Full Sales	Amount Deposited in EC Trust
Grave/Lawn Crypt Space	<input type="text"/>				
Mausoleum Crypt/Niche	<input type="text"/>				

Only include Current Year* information in the chart above

Has the Cemetery Authority made all current year required deposits in the time frame required by the law? Yes No

Is the Cemetery under an Order or Agreement with the Department to make additional EC Trust deposits? Yes No

<p>Interment Right Sales – Per your Cemetery Property Sales Log</p> <p>Number of Interment Rights Sold during the Reporting Period: <input type="text"/></p> <p>Dollar Amount of Interment Rights Sold during the Reporting Period: <input type="text"/></p> <p>Total Endowment Care Trust Deposits for the Reporting Period: <input type="text"/></p>

- **Number Sold:** Only include the number of interment right sold during the Reporting Year (January-December)
- **Total Sales:** dollar amount of interment rights sold during the Reporting Year
- **# Paid in Full:** only include rights sold during the Reporting Year that were paid in full; do not include rights sold during previous reporting periods
- **Paid in Full Sales:** dollar amount of rights sold during the Reporting Year that were paid in full
- **Amount Deposited in EC Trust:** dollar amount that was deposited into trust only for rights sold during the Reporting Year

See an example on the next page.

ANNUAL REPORT FOR ENDOWMENT CARE CEMETERY

Interment Right Sales

- These totals should only include rights sold during the Reporting Year, which is the year that is being reported.
- It should not include any rights sold prior to the Reporting Year that were paid in full during the Reporting Year.
- These numbers will usually not come from the Annual Trust Statement.

EXAMPLE

In 2019 (Reporting Year), the cemetery authority sold:

- 5 Grave/Lawn Spaces for \$1050.00
- 2 Mausoleum Crypts for \$600

The following were paid in full in 2019:

- 2 Grave Spaces sold in 2019
- 1 Crypt sold in 2019
- 4 Grave Spaces sold in 2017

For this section, you would only report the rights sold in 2019 that were paid-in-full in 2019.

Deposits for Paid-in-full rights issued prior to the Reporting Year would only be reported in **Total Trust Deposits in Reporting Year**.

See Below.

Interment Right Type	# Sold	Total Sales	# Paid In Full	Paid in Full Sales	Amount Deposited in EC Trust
Grave/Lawn Crypt Space	5	1050.00	2	420.00	63.00
Mausoleum Crypt/Niche	2	600.00	1	300.00	15.00

Number of Interment Right Sold During the Reporting Year:	7
Dollar Amount of Interment Rights Sold During the Reporting Year:	82.50
Total Endowment Care Trust Deposits for the Reporting Year:	1650.00

Endowment Care Instructions continued on the next page.

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Endowment Care Trust Deposit Information- Per ALA.CODE Section 27-17A-49(a), Endowment Care trust deposits shall be made "...not more than four months after the close of the month in which the total or final payment on the sale has been received..." This section is concerned with the timing of trust deposits.

You should answer the next questions truthfully. Based on your response, additional questions or text boxes may appear for completion.

Has the Cemetery Authority made all Reporting Year required deposits in the time frame required by the law?

If your response is "No" then a box will appear for an explanation.

Has the Cemetery Authority made all current year required deposits in the time frame required by the law? Yes No

Please Explain:

Is the Cemetery under an Order or Agreement with the Department to make additional EC Trust deposits?

If your response is "Yes," then a box will appear for you to provide the date of the agreement.

Is the Cemetery under an Order or Agreement with the Department to make additional EC Trust deposits? Yes No

Amount Trused in Current Year as a result of the Order or Agreement:

Has the Cemetery Authority complied with the terms of the Order or Agreement?

If your response is "No," then a box will appear for an explanation.

Has the Cemetery Authority complied with the terms of the Order or Agreement? Yes No

Please Explain:

The next two questions are regarding preneed contracts pre and post-law.

These questions are only for the cemetery for which the report is being filed, not a separate entity that has a common owner. They simply require a "Yes" or "No" answer.

Prior to the effective date of the Alabama Prenneed Funeral and Cemetery Act, May 1,2002, did the Cemetery Authority engage in the sale of Prenneed Contracts? Yes No

After the Alabama Prenneed Funeral and Cemetery Act went into effect on May 1,2002, has the Cemetery Authority engaged in the sale of Prenneed Contracts? Yes No

Endowment Care Instructions continued on the next page.

ANNUAL REPORT FOR ENDOWMENT CARE CEMETERY

E-Signature

This is the final step before submission. It should be completed by the representative submitting the report. The 4-digit e-Signature is a number of the submitting representative's choosing.

E-Signature

I hereby certify, to the best of my knowledge and belief, that the cemetery authority identified herein is in compliance with the Code of Ala. 27-17A-45 through 27-17A-56. I understand that effective January 1, 2016, the amount required to be trusted for Endowment Care will be based on the "schedule of all charges" required to be posted under ALA. CODE 8-30-2. I further understand that it is my responsibility to maintain evidence of the "schedule of all charges" posted on the date of any interment right sale and make such evidence available to the Department or Examiner thereof for inspection. I understand that any person who knowingly presents false or fraudulent information to the Commissioner of Insurance or his representative, willfully fails to timely make deposits, or knowingly withdraws unauthorized funds or assets from a trust, may be guilty of a felony under Alabama Law and subject to restitution, fines, loss of any or all certificates of authority or other applicable licenses, prison or any combination thereof. I further certify that I am authorized to sign and submit this report on behalf of the Cemetery Authority.

Please enter your full name and any four-digit number of your choosing to show your intention to sign this document.

Authorized Representative of Cemetery Authority: 4-digit e-Signature:

NOTE: The cemetery authority is responsible for submitting the supporting documentation for its Annual Report of Endowment Care. Information should be submitted online from the Preneed website through this link ([Document Upload](#)) or you can find the same link located near the bottom of the *Reporting Requirements* page of the Preneed website: <http://www.aldoi.gov/Preneed/Reporting.aspx>