



Your Rights and Choices in Funeral Planning

Saying goodbye to a loved one is one of life's most significant moments, and planning a funeral should reflect personal values and traditions without added stress. Yet, navigating the funeral industry can feel overwhelming, with confusing pricing, upselling, and limited choices. Everyone deserves a funeral that aligns with their wishes and budget—without pressure or hidden costs.

The Cooperative Memorial Society (CMS) is committed to making funeral planning accessible, transparent, and community-driven. As a cooperative, we work to ensure that everyone has access to fair pricing, clear information, and a supportive network to make informed decisions.

Your Rights in Funeral Planning

As a member of your community, you have the right to dignified, respectful, and affordable funeral care. Knowing your rights empowers you to make choices that reflect your values while avoiding unnecessary expenses.

Access to Clear Pricing

Funeral homes must provide an itemized price list outlining all services and products. You have the right to compare costs and choose what fits your needs and budget—without pressure.

The Right to Choose

You are never obligated to purchase services you don't want. Whether it's embalming, a high-cost casket, or additional fees, funeral homes must respect your decisions and provide affordable alternatives.

Inclusive and Flexible Options

Funeral planning should be inclusive and accessible to all. Whether you want a simple service, direct cremation, or an alternative farewell, you have the right to explore lower-cost options, including using caskets or urns from third-party vendors without extra fees.

Confidence in Pre-Planning

If you choose to prepay for funeral services, you have the right to know where your funds are held, how they are protected, and the conditions for refunds. Always get written documentation to ensure your plan is secure.

Legal Protections for Albertans

Funeral homes in Alberta must comply with the Funeral Services Act, which regulates pricing, contracts, and consumer rights. Knowing these laws can help protect you and your family.

How CMS Supports You and Your Community

At CMS, we believe that funeral planning should be community-centered, not profit-driven. That's why we partner with locally owned funeral homes to provide fair, transparent, and affordable options.

Fair and Affordable Funeral Plans

CMS negotiates affordable, straightforward funeral plans with trusted local providers. Our members receive cost savings and clear pricing, eliminating the stress of navigating high-pressure sales.

Education and Advocacy

We equip our members with workshops, resources, and community events like *"The Four Critical Documents Every Albertan Needs."* These programs provide the knowledge and confidence to plan ahead.

A Supportive Network

With CMS, you're not alone in making funeral decisions. Our members have access to guidance, tools, and a community of people who share similar values in planning for themselves and their loved ones.

Transparent Planning Tools

CMS provides an online registry where members can store and share their funeral preferences with family and funeral providers, ensuring wishes are understood and respected.

Making Empowered Choices

Planning ahead ensures that your wishes are followed and that your family isn't burdened with difficult decisions. Here's how to take control of your choices:

- ✓ Ask Questions – A trustworthy funeral provider will answer openly and honestly.
- ✓ Compare Options – Explore different services and pricing before making a decision.
- ✓ Join CMS – As a member, you gain access to trusted funeral plans, reliable resources, and a supportive network.

We are a Community That Puts People First

CMS is more than a funeral planning resource—we are a community that values access, belonging, and fairness. By being a member, you ensure that you, your family, and your community have affordable choices and the support needed during life's most important moments.