

McNutt Funeral Home
Cemetery and Crematory
1703 Porter Road
Conroe, Texas 77301

936-756-2724
Fax: 936-756-2744
www.mcnuttfuneralhome.com

General Price List
2018

This general price list is in conformance with the Federal Trade Commission's required format
These prices are effective May 15, 2018 and are subject to change without notice.

Working together with the
Texas Federal Service Commission
P.O. Box 12271 Capital Station
Austin, Texas 78711
Phone: 888-667-4881

The goods and services shown below are those we can provide to our customers. You may choose the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any item you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

The price list does not include any pricing for cash advance items we purchase on your behalf such as: death certificates, obituary notices, clergy, etc.

Professional Services

A. Basic services of Funeral Director and Staff 2450.00

This price includes, but is **not** limited to the following services:

- Personnel availability 24 hours a day, 365 days a year
- Conducting the arrangement conference
- Consulting with family and clergy
- Sheltering of remains
- Preparing and filing the necessary notices
- Obtaining the necessary authorizations and state permits
- Coordination with the cemetery, crematory and other third party
- Facility overhead and maintenance

This fee is for our services and overhead, which will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for direct cremation, immediate burials and forwarding or receiving remains.) Certain packages offered may have an adjusted fee.

B. Embalming 750.00

Except in certain special cases, embalming is not required by law. Embalming may be necessary if you select certain funeral arrangements, such as a funeral with a viewing. If you do not want embalming, you usually have the right to choose an arrangement, such as direct cremation or immediate burial, that does not require you to pay for embalming.

C. Other Preparation of Body

- | | |
|---|--------|
| • Dressing, Casketing, Cosmetology | 200.00 |
| • Dressing/Casketing for Cremations & Immediate Burials | 150.00 |
| • Bathing and Minimal Prep | 125.00 |
| • Coloring or dying of hair | 75.00 |
| • Additional Cosmetology Fee | 50.00 |
| • Additional Preparation of Autopsied Remains* | 300.00 |
| • Refrigeration | 125.00 |

**If an autopsy or anatomical donation is performed, this charge will be added to the normal embalming charge*

Facilities, Equipment & Staff

A. Use of Facilities and Staff for Visitation (4 hour maximum)	325.00
B. Use of Facilities & Staff for Funeral Ceremony	375.00
C. Use of Facilities & Staff for Memorial Service	325.00
D. Use of Staff for Graveside Service	350.00
E. Visitation and Viewing at other Facility and Staff	375.00
F. Funeral at other Facility & Staff	450.00
G. Memorial Service at other Facility & Staff*	350.00

*(These charges do not include rental of off-site facilities or off-site equipment)

Transportation

A. Transfer of Remains to Funeral Home (30 mile radius)	325.00
B. Hearse	495.00
C. Limousine	495.00
D. Service/Utility Vehicle	250.00
E. Lead Car	100.00
F. Transfer to Common Carrier	225.00
G. Additional Mileage at \$3.00 per mile over 30	
H. Transfer to Common Carrier	225.00

Other Services/Facility/Equipment

A. Use of Cottage & Staff for I.D. Viewing	300.00
<i>(This price includes the use of our Cottage Viewing Area for up to 30 minutes with a maximum of 10 next to kin(s) / immediate family. Families exceeding the maximum number allowed for viewing will be charged an additional \$450.00 fee. ALL individuals will be required to sign a Viewing Without Embalming Release Form.)</i>	

Special Services

A. Direct Cremation	925.00 – 3645.00
<i>Includes the initial removal, Basic Services of the Funeral Director and Staff, refrigeration and the crematory fee. If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without side coverings). The containers we provide are constructed of fiberboard.</i>	
Direct Cremation with container provided by purchaser (Must meet state or crematory requirements)	925.00
Direct Cremation with Alternative Container	1050.00

Direct Cremation with Minimum Cremation Casket	1920.00
Cremation with Alternative Container and ID View <i>(This price includes the use of our Cottage Viewing Area for up to 30 minutes with a maximum of 10 immediate family. Families exceeding the maximum number allowed for viewing will be charged an additional \$450.00 fee. ALL individuals will be required to sign a Viewing Without Embalming Release Form).</i>	2550.00
Cremation with Memorial Service <i>(Remains NOT present for Service)</i>	
-With Alternative Container	2775.00
-With Minimum Cremation Casket	3645.00
Traditional Funeral Service Followed by Cremation <i>(Does not include Casket)</i>	5050.00
Crematory Fee (Adult)	275.00
Oversize Fee (add \$1.00 for every pound over 300)	

B. Burials	1300.00-5270.00
<i>Includes the initial removal, the Basic Services of Funeral Director and Staff, shelter of remains (without embalming). Not included in this Service Price is Cemetery Property, Opening and Closing Fee, Outer Burial Container and Marker/Memorialization.</i>	
Immediate Burial with Container provided by purchaser	1300.00
Immediate Burial with Minimum Casket <i>(Does not include Property, Outer Burial Container or Opening & Closing Fees)</i>	1999.00
Graveside Service with Minimum Casket <i>(Does not include Property, Outer Burial Container or Opening & Closing Fees)</i>	4395.00
Graveside Service with Open Casket & Viewing and Minimum Casket <i>(Does not include Property, Outer Burial Container or Opening & Closing Fees)</i>	5070.00
Full Traditional Service <i>(Does not include Casket, Property, Outer Burial Container Or Opening & Closing Fees)</i>	5270.00

- C. Forwarding of Remains to Another Funeral Home** **3795.00**
Includes the initial removal, the Basic Services of Funeral Director and Staff, a proportionate share of overhead costs, embalming, transportation to a local airport, and a combination air tray
- D. Receiving of Remains from Another Funeral Home** **2700.00**
Includes Basic Services of Funeral Director and Staff, a proportionate share of overhead costs, and filing for state permits and documentation. (For graveside add 350.00)

Merchandise

- A. Caskets** **995.00 – 3450.00**

20 Gauge Steel

American Peaceful Series (Crepe Interior, Non-Gasketed)	995.00
Vernon Basic Series (Crepe Interior, Gasketed)	1225.00
Vernon Oversize Series 29" (Crepe Interior, Gasketed)	1950.00
Vernon Brushed Mirrorside Full Couch Series 29" (Tuft Crepe Interior, Gasketed)	2600.00
Vernon Brushed Oversize Series 36" (Crepe Interior, Gasketed)	3250.00
Vernon Brushed Oversize Series 33" (Crepe Interior, Gasketed)	2600.00
Vernon Brushed Oversize Series 29" (Crepe Interior, Gasketed)	2100.00
Vernon Brushed Half Couch Series (Crepe Interior, Gasketed)	1400.00
Vernon Brushed Full Couch Series (Crepe Interior, Gasketed)	1625.00
Love and Honor Series (Crepe Interior, Gasketed)	1675.00
Going Home Brushed Series (Crepe Interior, Gasketed)	1675.00
VJW Going Home Half Couch Series (Crepe Interior, Gasketed)	1600.00
Vernon: In God's Care Series (Crepe Interior, Gasketed)	1725.00
Cobalt Traditional Square Corner Series (Crepe Interior,	1650.00

Gasketed)

Carnation Traditional Square Corner Series (Crepe Interior, Gasketed) 1725.00

VJW Essex Series (Crepe Interior, Gasketed) 1675.00

18 Gauge Steel Caskets

Sterling: In God's Care Series (Crepe Interior, Gasketed) 2050.00

Sterling Rose Series (Crepe Interior, Gasketed) 2050.00

New Lincoln Brushed Square Corner Series (Crepe Interior, Gasketed) 2050.00

New Lincoln Brushed Mirror Side Series (Crepe Interior Gasketed) 2050.00

Avalon Designer Series (Basket Weave Interior, Gasketed) 1900.00

Presidential Brushed Series (Crepe Interior, Gasketed) 2050.00

MWD Designer Series (Basket Weave Interior, Gasketed) 1900.00

Wood Caskets

PL. Montclair: Oak, Satin Finish, Almond Velvet Interior 3250.00

PL. Remington: Mahogany, High Gloss Finish, Eggshell Velvet Interior 3450.00

PL Westminster Cherry: Cherry, Sangria High Gloss Finish, Soft White Velvet Interior 3250.00

PL. Hilton Chery: Poplar, High Gloss Finish, Eggshell Velvet Interior 2810.00

PL. McKenzie: High Gloss Walnut Finish, Rosetan Crepe Interior 2600.00

PL. Stouffer: Poplar, Soft White Velvet Interior 2000.00

Cherry Grove: Solid Hardwood, High Gloss Cherry Finish, Medium Stain, Almond Velvet Interior, Tufted Cap Panel 2950.00

Oak Manor: Solid Oak, Satin Finish, Light Stain, Almond Velvet Interior, Tufted Cap Panel 2650.00

Mountain Cedar: Solid Cedar, High Gloss Finish, Natural Exterior, Almond Velvet Interior, Forest Scene Cap Panel	2450.00
Willow Brook: Solid Hardwood, High Gloss Maple, Natural Exterior Almond Velvet Interior, V-Pleat Cap Panel	2375.00
Tuscany: Solid Hardwood, Satin Finish, Medium Stain, Almond Velvet Interior, Cross Cap Panel	2350.00
Sedona: Red Cedar Veneer, High Gloss Finish, Natural Exterior White Velvet Interior, Forest Scene Cap Panel	2200.00
Chapel Hill: Solid Pine, Satin Finish, Medium Stain, Almond Velvet Interior, Stitched Cap Panel	1850.00
Natural Pine: Solid Pine, Satin Finish, Natural Exterior, Almond Velvet Interior, Stitched Cap Panel	1850.00
Walgrove: Poplar Veneer, Satin Finish, Medium Stain Exterior Almond Velvet Interior, Cross Cap Panel	1775.00

CREMATION CASKETS – SIGNET

Estate: Engineered Wood, Golden Cherry Finish, Micro Laminate Exterior, Rosetan Crepe Interior, Piped Cap Panel	1995.00
Bridgewater: Engineered Wood, Barn Siding Finish, Micro Laminate Exterior, Rosetan Crepe Interior, Pleated Cap Panel	1950.00
Quincy: Engineered Wood, Dark Cherry Finish, Micro Laminate Exterior, Rosetan Crepe Interior, Piped Cap Panel	1850.00
Heritage: Engineered Wood, American Chestnut Finish, Micro Laminate Exterior, Rosetan Crepe Interior, Sunburst Cap Panel	1675.00
Homestead: Engineered Wood, Coach Cherry Finish, Micro Laminate Exterior, Rosetan Crepe Interior, Pleated Cap Panel	1225.00
Stockton: Engineered Wood, Amber Pine Finish, Micro Laminate Exterior, Rosetan Crepe Interior, Plain Cap Panel	995.00

Alternative Containers

Alternative Container (Cremation)	125.00
Combo Shipping Tray	145.00
Air Tray (Casket shipping)	195.00

The caskets offered here are a portion of the caskets we can provide. For a list of all caskets we offer, please ask for a casket price list.

The term "protective" and "non-protective" which may be found in some printed material provided by the manufacturer, were chosen by the manufacturer and do not constitute or imply a representation or warranty by the funeral home. However, certain caskets offered for sale by this funeral establishment may be of better quality construction and comprised of more durable material than others. This funeral establishment, nor any of its employees represent or imply that any casket will be airtight or watertight or will provide long-term presentation of the human remains.

B. Outer Burial Containers 950.00 – 19100.00

GRAVE LINERS and OUTER BURIAL CONTAINERS

- **Concrete Grave Liner: #30** (Standard) Minimum Concrete Grave Liner, No Interior **950.00**
- **Concrete Grave Liner # 34** (Oversize) Minimum Concrete Grave Liner, No Interior **1375.00**
- **Monticello #30** (Standard) Reinforced Concrete construction with painted concrete exterior. Strentex Plastic Reinforced Liner **1450.00**
- **Monticello # 34 (Oversize)** Reinforced Concrete construction with Painted concrete exterior. Strentex Plastic Reinforced Liner **2450.00**
- **Continental:** Reinforced concrete construction with textured paint and the option of six decorative handles. Strentex Plastic Reinforced Liner **1795.00**
- **Venetian: #30** (Standard) Reinforced concrete construction with two-tone paint and the option of decorative handle bars. Trilon II Liner **2300.00**
- **Cameo Rose:** Extra Heavy concrete construction vault, solid stainless steel Carapace with color-accented name plate and emblem. Trilon II with Stainless steel inner-liner **3975.00**
- **Veteran Triune:** High-strength reinforced concrete; brushed stainless steel Carapace, military blue exterior shell with silver highlights. Sculpted military Emblem for the appropriate branch of service and customized nameplate. Trilon II with Stainless Steel Liner **3975.00**
- **Stainless Steel Triune #30** (Standard) Reinforced concrete construction with **3975.00**

- Textured two-tone paint and the option of four decorative handles
- **Stainless Steel Triune #34** (Oversize)) Reinforced concrete construction with Textured two-tone paint and the option of four decorative handles **6175.00**
- **Copper Triune:** Extra heavy concrete construction with textured two-tone paint and the option of six decorative handles. Double wall protection with Copper and Trilon II liner. **4825.00**
- **Bronze Triune: #30** (Standard) Extra-heavy concrete construction vault; solid stainless steel carapace with colored-accented name plate and emblems **4850.00**
- **Bronze Triune: # 34** (Oversize) Extra-heavy concrete construction vault; solid stainless steel carapace with colored-accented name plate and emblems **7150.00**
- **Wilbert Bronze:** Specially formulated high strength concrete in base and cover Enclosed in a seamless exterior inner-liner. Weighs in excess of 3,000 pounds. 32 oz. bronze interior liner. **19100.00**

In most areas of the country, state or local law does not require that you buy a container to surround the casket in the grave. However, many cemeteries require that you have such a container so that the grave will not sink in. Either a grave liner or a burial vault will satisfy these requirements.

URN GRAVE LINERS AND URN VAULTS

(Wilbert)

- **Concrete Urn Box:** Concrete Constructed **375.00**
- **Universal Urn Vault:** Solid ABS with Marbelon exterior **550.00**
- **Monticello Urn Vault:** Concrete Urn Vault. Strentex interior liner **995.00**
- **Venetian Urn Vault:** Reinforced concrete urn vault. Trilon II interior liner **1125.00**
- **Cameo Rose Urn Vault:** Reinforced concrete urn vault. Trilon II Stainless Steel liner **1300.00**
- **Veteran Triune Urn Vault:** High-strength reinforced concrete. Trilon II Stainless Steel Liner **1300.00**
- **Stainless Steel Urn Vault:** Reinforced concrete construction. Trilon II with Stainless Steel Liner **1300.00**
- **Copper Triune Urn Vault:** Extra-heavy reinforced concrete. Double wall Protection with copper and Trilon II liner **1300.00**
- **Bronze Triune Urn Vault:** Extra heavy concrete construction. Trilon II with Bronze Inner-Liner **1450.00**
- **Wilbert Bronze Urn Vault:** Specially formulated high-strength concrete in both base and cover. Seamless exterior inner liner. 32 oz. bronze interior liner. **1575.00**

(Crescent)

- **The Single Crown Vault:** (Inner: 14W x 10D x 6.5H); ABS Construction **128.00**
- **The Double Crown Vault** (Inner: 14W x 10D x 12H); ABS Construction **169.00**
- **The Ultimate:** (Inner: 12.7W x 9.6H x 8.5D); ABS Construction **149.00**
- **The Superior:** (Inner: 14"H x 12.5"W x 12.5"D); ABS Construction **145.00**
- **The Millennium:** (Inner: 10.8"H x 11"W x 8.7"D); ABS Construction **255.00**

- **Urn Vault/Memorial Combination:** 9 x 9 x 8; Engraveable Granite With Cremation Capsule Insert.
(Price includes setting fee, O/C and Sandblasting) **For use in Cremation Garden Only**

Grey	650.00
Red	750.00
Black	850.00

Adult Urns

60.00 – 710.00

Crescent Memorial

Natural Scatter: 12"H, 6.5"W, 3.5"D, 212 C.I. **78.00**

The Alumina

- **Rustic Black:** Aluminum with flat Black finish, **117.00**
5.5"W, 5.5"D, 7.25"H, 200 C.I.
- **The Alumina:** Aluminum with Bronze finish, **90.00**
7"W, 7.5"H, 200 C.I.
- **The Alpine:** Aluminum with faux Marble finish, **123.00**
7" Diameter, 9.25"H, 200 C.I.

The Bronze Collection (sheet bronze urns)

- **The Avalon:** Seamless solid Bronze, 5.6"W, 5.6"D, **320.00**
7.1"H, 212 C.I.
- **Sheet Bronze:** 5.7"W, 5.7, 272 C.I. **122.00**

The Porcelain Collection (10"H, 7.75"W, 225 C.I.) **148.00**

- **Iris** **148.00**
- **Yellow Rose** **148.00**
- **Butterfly** **148.00**

- **Going Home** 148.00
- **Rose** 148.00
- **Praying Hands** 148.00

Wood Urns

- **Classic Book Urn:** 4.375"H, 8.25"W, 6.5"D 148.00
- **The Presidential:** Solid Hardwood, 12"W, 8.25D, 7.25"H 219.00
- **The Presidential Companion:** 15.75"W, 10.75"D, 7.25"H 288.00
- **The Marquis:** Solid Oak, 200 C.I., 10.3"W, 7"D, 7.8"H 268.00
- **The Tradition:** Solid Cherry, 200 C.I., 11"W, 8"D, 6.8"H 248.00
- **The Keystone:** Solid Oak, 237 C.I., 7"W, 7"D, 9.3"H 298.00
- **Memory Chest,** Solid Oak, 240 C.I., 9.7"W, 6.2"H, 7.8"D 123.00
- **The Belmont:** Veneer, 200 C.I., 9.125"W, 6.625", D5.25"D 90.00
- **The Pioneer:** Solid Oak, 300 C.I., 9.7"W, 10.3"H, 4.1"D 117.00
- **The Statesman:** Solid Cherry, 200 C.I., 6.3"W, 6.3"D, 8.5"H 179.00
- **Companion Urns:** Oak or Cherry, 10"W, 7.1"D, 9.8"H, 400 C.I. 239.00
- **The Colonial:** Solid Wood with Cherry Finish, 220 C.I., 12"W, 6.6"H, 7.6"D 159.00
- **Courage:** Two-tone Plano Finish, 10.5'W, 6.25"H, 8.25"D 293.00
- **Allegiance:** Rosewood Finish, 11.5"W, 10.75"H, 7.25"D 332.00
- **Devotion Series:** Rosewood Hall or Oak Yorkshire Finish 6"H, 10.25"W, 8.25"D, 275 C.I. 254.00
- **Reflection Series:** Rosewood Hall or Oak Yorkshire Finish 6.5"H, 10.25"W, 8.25"D, 275 C.I. 340.00
- **Remembrance Chest:** Rosewood Finish, 925 C.I., 16.75"W, 8.5"H, 10.5"D 395.00

The Crescent Marble Urn Collection

- **The Imperial:** Available in Black, White, Boccateak, Stone 10.1"H, 7.9" Diameter, 200 C.I. 235.00
- **The Royal:** Available in Black, White & Stone, 200.C.I., 11"H, 7.8 Diameter, 200 C.I. 235.00
- **The Majestic:** Available in Black, White & Stone, 11.3"H, 7.5 Diameter, 200 C.I. 235.00

The Brass Collection

- **Emerald Green:** 200 C.I, 10.5" x 6" 188.00
- **Golden Leaf:** 200 C.I., 10" x 7.25" 188.00
- **Silver Pearl:** 200 C.I., 10" x 7.25" 188.00
- **Golden Scarlet:** 200 C.I., 10" X 7.25" 188.00
- **Platinum Engraved:** 200 C.I., 10.5" x 6.3" 188.00
- **Pewter & Gold Chalice:** 200 C.I., 11.9" x 7.6" 188.00
- **Black Elite:** 200 C.I., 10.5" x 6.3" 188.00
- **Pewter Grecian:** 200 C.I., 10.5" x 6.3" 188.00
- **Traditional Mother of Pearl:** 200 C.I., 11.2 x 6.9" 188.00
- **Contempo:** 200 C.I., 10.2" x 6.5" 188.00
- **Copper Oak:** 200 C.I., 10.5" x 6" 188.00
- **Silver Oak:** 200 C.I., 10.5" x 6" 188.00

• Classic Pewter with Stripes: 200 C.I., 10.6 x 6"	148.00
• Classic Gold with Stripes: 200 C.I., 10.6" x 6"	148.00
• Black Engraved: 200 C.I., 10.2" x 7.3"	148.00
• Black and Gold: 200 C.I., 10.6 x 6.2"	148.00
• Blue Going Home Birds: 200 C.I., 10.5" x 6.3"	148.00
• Mother of Pearl: 200 C.I., 9.8" x 8.1"	148.00
• Pink Going Home Birds: 200 C.I., 10.5" x 6.3"	148.00
• Satin Gold: 200 C.I., 10.6 x 6"	148.00
• Satin Pewter: 200 C.I., 10.6" x 6"	148.00
• Maus Granite: 195 C.I., 10.4" x 6.1"	148.00
• Maus Earth: 195 C.I., 10.4" x 6.1"	148.00

The adult urns offered here are a portion of the urns we provide. For a list of all we offer, please ask for an urn price list.

McNutt Funeral Home partners with various vendors to provide cremation jewelry, keepsakes and remembrances. Please consult a Funeral Director or Family Service Counselor for additional information or assistance.

Cedar Register Package

• 1 Register Book	50.00
• 100 Memorial Folders	125.00
• 50 Acknowledgement Cards	25.00
• 1 Video, (Up to 120 pictures)	<u>200.00</u>
	400.00
Package Savings	<u>50.00</u>
	350.00

Birch Register Package

• 1 Register Book	50.00
• 100 Memorial Folders	125.00
• 50 Acknowledgement Cards	<u>25.00</u>
	200.00
Package Savings	<u>25.00</u>
	175.00

Additional Merchandise and Stationery Items

• Video (Up to 120 pictures)	200.00
• Prayer Cards (per 100)	50.00
• Bookmarks (per 24)	75.00
• Register Book	50.00
• Memorial Folders (per 100)	125.00
• Acknowledgement Cards (per 50)	25.00
• Rosary	15.00
• Crucifix	25.00

Miscellaneous

• Temporary Cremation Container	10.00
• Harris County Medical Examiner Fee	300.00
• Temporary Cremation Container	10.00
• Expedited Cremation Fee	150.00
• Autopsy Reconstruction	400.00
• Witness Cremation	175.00

General Policies

Disinterment – Our minimum professional fee is 125.00. This includes the necessary family conferences, coordinating with the cemeteries, grave service companies, arranging for transportation and obtaining all the necessary permits and authorizations. All grave charges and transportation charges will be handled as a cash advance. We reserve the right to make additional charges for professional services which require more of our time or to adjust for discounted packages.

Unembalmed Bodies – Texas statute provides that all bodies not disposed of within twenty-four hours after death must be either embalmed or refrigerated. If you do not want embalming, we can arrange for refrigeration. You may have a funeral service with an unembalmed body present, but under no circumstance will we allow a **public** viewing of an unembalmed body. Only the **immediate family** will be allowed to view an unembalmed body. *Some charges may apply.

Infant Services -- The death of an infant is sudden and extremely traumatic for a young family. In order to minimize financial burden, the funeral home will have a charge beginning at \$650.00. Please consult a Funeral Director to select the services you wish to have.

Infant and youth caskets and outer burial enclosure price lists are available at the funeral home.

Payment Options

We are a small business providing services and merchandise, being totally dependent on our client families for prompt payment. In order for us to meet our obligations, the following options are available:

- Payment by cash and check. A returned check fee will be subject to a **35.00** fee.
- Master Card, Visa, American Express, or Discover card. Convenience fee may apply.
- McNutt Funeral Home prepaid funeral plan plus any cash advanced items or other items not included
- Irrevocable assignment of proceeds from verifiable life insurance equal to or greater than 2/3 the amount of funeral expenses with a down payment of 1/3 of the total funeral expenses plus cash advance items paid prior to the service date.
- Group Insurance policies are not assignable; therefore we require 1/3 of the total funeral expenses plus cash advanced items paid prior to the service date. The balance may be paid through verifiable insurance proceeds. Since we have no control over the processing of group claims, a late fee of **1.3%** will be assessed after 30 days.
- Payment by insurance policies will be charged **3.5%** of contract total. A minimum of 150.00 will be applied.
- Credit Card Convenience Fee (X the value of the contract) ... **3.5%**