

What you should know about pre-arranging a funeral service

We all will deal with loss ...

- It is not a question of if, but when and how
- Each year there are approximately 2.5 million Americans die ... about 9 individuals for every 1,000 Americans
- At a time of loss, and in the complexity of today's world navigating funeral service providers is a daunting and often bewildering challenge

Who can you trust?

- Things have changed ...
 - Public companies are buying up family funeral homes
 - Cemeteries are offering funeral service arrangements and products
 - “Alternative” and on-line vendors are promoting and selling funeral products and services
 - People are considering cremation, cryo-genics, and other alternatives

A member of ...

Selected Independent Funeral Homes

- Founded in 1917 as National Selected Morticians
- Membership by invitation only – nearly 2,000 global members
- The world's leader in setting the business and ethical standards for funeral practices
- Promotes locally-based, independent ownership as the best way to assure best practices in funeral services
- All members are required to abide by a code of best funeral practices which is rigorously enforced



A member of ...

Selected Independent Funeral Homes

- *We believe the interests of consumers and their communities are best served when funeral services and ceremonies are planned and managed by the families and local leaders you know and trust.*
- *Our members – many who have been serving families for generations – combine their roots in the local community with innovation, flexibility, to set the world's highest standards for funeral service practices*

What is pre-planning?

- Pre-planning is the planning and payment of all or part of your funeral arrangements
- Arrangements can be as specific or as general as you will
- Payments can be in one lump sum or made over time

Trends in pre-planning

- Estimates are that about one-third of all funerals are now paid in advance
- Most states regulate pre-paid plans but those regulations vary greatly
- The quality and reliability of pre-paid plans can vary significantly from funeral home to funeral home.

Advantage of pre-planned funerals

- Removes a significant financial burden from loved ones
- Lessens the stress on family and friends
- Gives you more control
- Assures that you get the funeral service you desire
- Can mitigate family disputes
- Funds are exempt from assets allowed to qualify for Medicaid-covered nursing homes

Questions to ask about a pre-paid plan

- What is included in the plan?
- What costs are not controlled by the funeral home?
- Can you get your money back if you change your mind?
- What happens if you move to another state?
- Are the funds held in a trust at a bank or other reputable financial institution?
- Is it FDIC insured?
- Will you receive an annual statement?

Typical funeral costs

- Professional service charges
- Embalming
- Other preparations (cosmetology, hair)
- Visitation / viewing
- Funeral at funeral home
- Hearse (local)
- Service car / van
- Acknowledgement cards
- Casket
- Vault

What to look for in a funeral home

- Is it locally-owned and operated?
- Does it have an established reputation in the community?
- Am I able to customize the funeral service that I want for the deceased?
- What kind of packages (if any) do they offer?
- Is the funeral director and staff professional, considerate, compassionate, and flexible?
- Is it a member of Selected Independent Funeral Homes?

Before you decide on a pre-paid plan

- Discuss with your family and relatives
- Determine what level of investment is appropriate for you
- Check state laws
- Talk to locally owned and operated funeral homes
- Review all materials carefully and with your family

After you decide on a pre-paid plan

- Let your family know of your decision
- Keep key documents in a place so that family members can get to them quickly
- Check monthly or quarterly statements from the bank, financial institution, or funeral home
- Review your plans and update them as appropriate

Things to remember about funeral planning

- Funerals celebrate the life of the deceased
- Funerals are for the living
- Funerals should be arranged and conducted the way you and your family are most comfortable
- Funerals help families deal with grief and loss