

A head start guide with facts on funeral funding

.....○ WHAT TO EXPECT

When you arrive at your funeral home, expect to meet someone who truly cares for you and your family. That's one trait all funeral directors share. They recognize that you have taken a huge step and are there to discuss a topic that we all tend to avoid – the fact that all of us will need their services at some time.

What they do for your family in that time of need depends on your wishes and desires, because they will fulfill any legal and reasonable request regarding your funeral. Typically, they provide a couple of functions that we are all pretty familiar with: preparing the deceased for viewing at a funeral home, church or other appropriate facility, and conducting the funeral service itself. But beyond these things, they provide many services that are “below the radar”. Here is a list of services they must provide as part of their job that are often taken for granted:

➤ They pick up the deceased from the home, hospital, nursing home, or wherever they are located and transport them to the funeral home- most often within a very short period of time after they are notified: 24-hours-a-day, 7-days-a-week.

➤ If the person dies away from home, the funeral home acts as an intermediary coordinating arrangements with a funeral home where the person died to ship the body back home and take care of any other necessary services.

➤ They meet with the family to either plan the funeral or, if pre-arrangements have been made, to review those plans with the family. This is the stage that is often the most difficult for surviving family members – if pre-arrangements have not been made. Many decisions have to be made quickly at a time when the individuals responsible for those decisions may still be reeling from the news that their loved one has died.

➤ They prepare the body for viewing by embalming – for health reasons, most state laws require either embalming or refrigeration of the body within 24 hours of the person's death. If cremation is elected by the individual or their family, this rule still applies.

➤ They make their staff and facilities available for the friends and relatives of the deceased and their family during scheduled calling hours.

➤ They make grief counseling resources available when appropriate and necessary.

➤ They make a number of resources on death and dying available to friends and family to help them.

➤ They transport the body or urn to the church and/or graveside for services.

➤ They transport floral arrangements to the church and/or graveside and make arrangements to distribute them in accordance with the family's wishes after all services are completed.

➤ They often assist in obtaining certified copies of the death certificate.

..... WHAT TO DECIDE

Following through with your pre-arrangement appointment allows you plenty of time to make well-planned decisions about many important questions like:

Will there be a “traditional” burial or cremation?

Will there be calling hours for friends and relatives? If so, how many days or hours and when?

If there will be calling hours and cremation has been elected, you’ll need to rent a casket. What type?

Will there be a “traditional” funeral service? Open to the public? At the Funeral Home or Church?

If there is to be a traditional burial, a casket will need to be selected. Wood or metal? Colors and material type come into play on the interior of the casket.

Again, if there is a traditional burial, most cemeteries now require a burial vault in which the casket is placed to make sure there is no excessive settling due to deterioration of the casket. What type of burial vault – concrete, stainless steel, waterproof? This decision may need to be made even if cremation is elected.

If cremation has been selected, an urn will need to be chosen. Again, there are many options: wood, brass, copper, plastic. Most states require that even if a person is cremated, they must be placed in the crematory in a container of some type – even if it is a temporary container designed to be cremated with the body.

If the person has any medical implants (for example, a pacemaker or defibrillator), a decision has to be made as to what to do with those devices – especially if the person is to be cremated.

Do you want any special flower arrangements (for Mother or Father)?

Do you want a service at the graveside? If so, do you want a canopy in case of inclement weather?

Do you want to provide clothing for the deceased or do you want to purchase clothing from the funeral home?

Do you want a specific minister or priest to perform the funeral service?

Do you have specific music you’d like to have played or sung?

Do you want a slide show made of family photos that can play at the funeral home during calling hours? If so, what pictures do you want included?

Do you want an obituary to run in addition to the legal death notice? (This opens up a whole new category on individual and family history you’ll need to be ready for.)

What picture do you want to use in the obituary? (Probably not the picture from your driver’s license – although sometimes that’s the only picture available.)

What do you want done with the flowers after the viewing/services?

Is there a church or any other organizations you want to direct memorial gifts to?

WHAT TO DO

First call your funeral director and ask for a funeral pre-arrangement appointment. A typical appointment takes about one hour. Then sit down with your spouse or significant other and fill out the planning documents enclosed to the best of your ability to take to your appointment. It's easier than you imagined to prepare for one of the most difficult transitions your family will face.

Step 1 ~ Gather Information

This step involves simply capturing biographical information about your life, career, and family. In short, all the things you want others to know and remember – things like hobbies, sports, church, social and service organizations you belonged to and enjoyed.

Step 2 ~ Make Arrangements

In this step, you sit down with your funeral director and make choices about products and services. You will decide whether you will be having a traditional burial or cremation, what type of casket or urn, the services you'll want, and other details about your funeral. Your funeral director will explain all of the options, outline the costs, and make helpful suggestions. It's painless and it only takes about an hour.

COMMON PRE-ARRANGEMENT MISTAKES

Not Following Through

Neglecting to follow through with funding your funeral plan is the most common mistake. Too many people with well-thought-out plans wait until medical issues erode their finances and affect their ability to consider all of the pre-funding options available.

Thinking Pre-Funding is More Expensive

While it is, in many cases, less expensive to pre-fund your funeral, many people think it will be more expensive. This is not true because you are buying your arrangements at today's prices and allowing products that grow tax-free to cover the costs of inflation. Some funeral homes may even offer you discounts on part or all of your plan as an incentive to pay for the plan in advance. Also, if you enter a nursing home, your pre-funded policy (if irrevocably assigned to your funeral home) will not count as an asset, unlike your other assets. This ensures that the cost of your funeral will be paid in full when needed.

Equating Burial or Final Expense Plans with Pre-Arrangement Funding

These are NOT the same thing. The Federal Funeral Rule is very clear about the costs included in a pre-arrangement. Burial or Final Expense Plans address expenses outside of funeral pre-arrangements, like final bills or other outstanding financial obligations. Relying on someone other than a funeral services professional to help you pre-plan and pre-fund your funeral could mean that your family will be left without the funds needed to pay for your final wishes.

The average funeral costs between \$6,000 and \$10,000. Even cremations include traditional viewings and ceremonies that make what seemed like a less expensive option a bit more costly than expected. That's why it makes sense to pre-fund your plans regardless of the kind of funeral you want.

On top of dealing with the loss of a loved one, the realization that funds to pay for the funeral still must be found can be devastating to a family. By pre-funding your funeral, you not only remove the financial burden from those you love, but also protect those funds from being lost in the event that you require care in a nursing home or suffer some other catastrophic expense.

As Tomorrow Together Partners, LCBA and your funeral home offer you "Life Insurance with a Conscience" ~ specially designed "pre-need" life policies that you pay for today and assign to your funeral home. Your policy grows in cash value guaranteed to equal the cost of your pre-arranged funeral plans whether you need them in the more immediate future or many years from now.

What are the main advantages of funding your funeral now?

Tax Exemption ~ Life insurance products grow tax free. These products do not require a 1099 form every year. Plus they will not disqualify you from receiving medical assistance if your policy is irrevocably assigned to your funeral home.

Flexibility ~ LCBA funding plans include life insurance and annuity options that offer payment plans up to 10 years.

Portability ~ If you move, you can fill out a goods and services contract with another funeral home and re-assign your benefits to that home.

Simplified Issue ~ Designed specifically for funeral pre-funding, there are very few medical questions asked and no medical exam required to purchase these products.